

To,

The Head - Listing & Compliance
Metropolitan Stock Exchange of India Limited (MSEI)
Building A, Unit 205A, 2nd Floor,
Piramal Agastya Corporate Park,
L.B.S Road, Kurla West, Mumbai - 400 070
Maharashtra, India

Ref: Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Sub: Outcome of the Board Meeting held on November 09, 2024 of M/s Credifin Limited

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), it is hereby informed that the Board of Directors of M/s Credifin Limited (formerly known as PHF Leasing Limited) ("the Company") in its meeting held on November 09, 2024, *inter alia* has transacted the following business:

1. Approved the standalone unaudited financial results for the second quarter and half-year ended September 30, 2024 along with the Limited Review Report and Cash Flow Statement as reviewed and recommended by the Audit Committee in its meeting held on November 09, 2024 pursuant to Regulation 33 of the Listing Regulations. The copy of aforesaid Financial Results are enclosed herewith as an **Annexure-1**.
2. Approved the issuance of upto 1,00,000 (One Lakh) Unlisted Secured Redeemable Non-Convertible Bonds (in the nature of debentures) ("SRNCBs") (Series-III/ 2024-25) having face value of Rs. 1,000/- (Rupees One Thousand Only) each aggregating to Rs. 10,00,00,000/- (Rupees Ten Crores Only) including Green Shoe Option of 50,000 (Fifty Thousand) SRNCBs having face value of Rs. 1,000/- (Rupees One Thousand Only) each aggregating to Rs. 5,00,00,000/- (Rupees Five Crores Only) on private placement basis in one or more tranches ("Issue").

Pursuant to the SEBI Circular no. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, the relevant disclosures with respect to the said Issue of Debentures are as follows:

S. No.	Particulars	Details
1	Type of securities proposed to be issued	Unlisted Secured Redeemable Non-Convertible Bonds (in the nature of Debentures) (SRNCBs)
2	Type of issuance	Private Placement
3	Total number of securities proposed to be issued	Upto 1,00,000 (One Lakh) SRNCBs including a green shoe option of 50,000 (Fifty Thousand) SRNCBs having face value of Rs. 1,000/- (Rupees One Thousand Only) each
4	Size of the issue	Upto Rs. 10,00,00,000/- (Rupees Ten Crores Only) including a green shoe option of Rs. 5,00,00,000 (Rupees Five Crores Only)
5	Whether proposed to be listed	No

6	Tenure of the instrument	<p>Issue Opening Date: 13/11/2024 Issue Closing Date: 31/03/2025</p> <p>Deemed Date of Allotment : As may be decided by the Board Management Committee</p> <p>Date of Maturity: As mentioned in the Scheme herein below</p> <p>The Management may in its discretion reduce or extend the date of close of offer. The Board may at its option make allotments within the offer.</p> <p>The company may allot the securities in tranches as may be decided by the Board Management Committee from time to time.</p>
7	Coupon/interest offered, schedule of payment of coupon/interest and principal	<p>Coupon/Interest Offered: As per the Scheme mentioned herein below.</p> <p>Schedule of payment of coupon/interest: In case of quarterly payable scheme, interest is payable on or before the 7th day of the end of the quarter</p> <p>In case of quarterly compounded, the interest is payable at the time of maturity</p> <p>Schedule of payment of principal: The principal is payable at the time of maturity</p>
8	Charge/security, if any, created over the assets	<p>The Company by way of first ranking pari passu and continuing floating charge in favor of the Trustee, the Companies' present and future movable assets and such assets may include all that loan assets, financial and other investments (excluding investments purchased for the purpose of Statutory Liquidity requirement) marketable and other securities including shares, book debts present and/or future rental receivables relating to loans and advances and other movable assets to be acquired or created out of the proceeds of this debenture issue (except to prior charges created or to be created in favour of Company's bankers, NBFCs and Financial Institutions specifically created on the assets of the company) in the ordinary course of business and subject to that all such assets/securities are acceptable under the agreement to the trustee and pledge of respective documents subject to minimum of 100% of the debentures issued. The charge shall rank pari passu to the existing and future secured debentures.</p>

#9 Building Bharat	Special right/interest/privileges attached to the instrument and changes thereof	None	GST No. 03AAACP7603B2Z3
10	Delay in payment of interest/principal amount for a period of more than three months from the due date or default in payment of interest / principal	Penal Interest @ 2% per annum	
11	Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and/or the assets along with its comments thereon, if any	N.A.	
12	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	Bullet Redemption at the time of Maturity (Mandatory Payment) or on the specified date, if the call/put option is opted	

SCHEME HIGHLIGHTS

CREDIFIN LIMITED

CREDIFIN VRIDHI SECURED BONDS- SECURED REDEEMABLE NON CONVERTIBLE BONDS IN THE NATURE OF DEBENTURES SERIES-III/2024-25

Scheme A - VRIDHI SECURED PLATINUM BONDS (VSPB)

- Eligibility:
- (i) Women/ Senior Citizens/ Ex-Servicemen/Group Employees
 - (ii) Other person/Entities- Single application of Rs. 5 Lakhs or above

OPTION 1 - GROWTH MONEY BONDS

Tenure	CALL/PUT Option	Rate of Interest (Qtly Compounded)	Effective Annualized Return
6 Years 6 Months	18 Months	11.25%	16.26%
9 Years 6 Months	30 Months	11.50%	20.38%

OPTION 2 - REGULAR INCOME BONDS

Tenure	CALL/PUT Option	Rate of Interest (Qtly Payable)
6 Years 6 Months	18 Months	11.00%
9 Years 6 Months	30 Months	11.25%

Scheme B- VRIDHI SECURED GOLD BONDS (VSGB)

OPTION 1 - GROWTH DOUBLE AND TRIPLE MONEY BONDS

Tenure	CALL/PUT Option	Rate of Interest (Qtly Compounded)	Effective Annualized Return
6 Years 6 Months	18 Months	11.00%	15.76%
9 Years 6 Months	30 Months	11.25%	19.67%

OPTION 2 - REGULAR INCOME BONDS

Tenure	CALL/PUT Option	Rate of Interest (Qtly Payable)
6 Years 6 Months	18 Months	10.75%
9 Years 6 Months	30 Months	11.00%

Note: 0.50% more rate of interest in Scheme A & B if the single application is Rs.1 Crore or more

Trustee: MITCON Credentia Trusteeship Services Limited,

The meeting commenced at 2.00 P.M. and ended at 4.00 P.M.

The above information is also being made available on the website of the Company at www.credif.in.

For M/s Credifin Limited
(formerly known as PHF Leasing Limited)

For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)
87, Radio Colony, Jalandhar


Company Secretary

Shikha Kapoor
Company Secretary
Membership No. A19146
Add: H. No. 65, Paras Estate,
Jalandhar-144008, Punjab, India

Date: November 9, 2024
Place: Jalandhar

Independent Auditor's Review Report on Unaudited Quarterly and Year to Date Financial Results Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended of CREDIFIN Limited (formerly known as PHF Leasing Limited) for the period ended 30th September 2024

The Board of Directors
CREDIFIN Limited (formerly known as PHF Leasing Limited))

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **CREDIFIN Limited (formerly known as PHF Leasing Limited)** ("the Company") for the quarter ended 30th September 2024 and year to date results for the period from 01st April 2024 to 30th September 2024 ("the Statement") being submitted by the Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("the Listing Regulations, 2015") (as amended).
2. The preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" (Ind AS 34) as prescribed under section 133 of the Companies Act, 2013 read with the relevant Rules issued thereunder and other accounting principles generally accepted in India is the responsibility of the Company's management and has been approved by the Board of Directors of the Company. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Financial Results, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other recognized accounting practices and policies generally accepted in India has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations, 2015 (as amended) including the manner in which it is to be disclosed, or that it contains any material misstatement.



5. **Other Matters**

- 1 The Unaudited Financial Results include figures of three months ended 30th September 2024 as reported in these Unaudited Financial Results are the balancing figures between unaudited figures in respect of quarter ended 30th June 2024 and published year to date figures upto 30th September 2024.
- 2 We would like to draw attention to Note No. 10 of the Statement, which has made reference to deposit from directors being overdue for payment.

Our conclusion is not modified in respect of this matter.

UDIN – 24529619BKBOYE5598

For GSA & Associates LLP

Chartered Accountants

Firm Registration No.: 000257N/N500339



Tanuj Chugh

Partner

Membership No. 529619

Place: New Delhi

Date: 09th November 2024

M/S CREDIFIN Limited
(formerly known as PHF Leasing Ltd.)
Registered Office : 87, Radio Colony, Mahavir Marg, BMC Chowk, Jalandhar - 144001, Punjab
CIN No.L65110PB1992PLC012488
Ph.No.+91 91151-00401, Website : www.phfleasing.com
Email id : phf_leasingltd@yahoo.co.in

Statement of Unaudited Financial Results for the quarter and half year ended September 30, 2024

S.No	Particulars	Quarter ended			Half yearly ended		(In Lakhs)
		September 30,2024 (Unaudited)	June 30,2024 (Unaudited)	September 30,2023 (Unaudited)	September 30,2024 (Unaudited)	September 30,2023 (Unaudited)	Year ended March 31, 2024 (Audited)
	Revenue from operations						
(i)	Interest income	1,319.10	1,184.36	728.75	2,503.46	1,340.91	3,263.05
(ii)	Dividend income	-	-	-	-	-	0.12
(iii)	Gain on derecognition of financial assets	331.87	-	39.50	331.87	56.17	201.10
(I)	Total Revenue from operations	1,650.97	1,184.36	768.25	2,835.33	1,397.08	3,464.27
(II)	Other income	0.64	0.13	0.09	0.77	0.29	2.43
(III)	TOTAL INCOME (I+II)	1,651.61	1,184.49	768.34	2,836.10	1,397.37	3,466.70
	EXPENSES						
(i)	Finance Costs	611.30	492.02	342.40	1,103.32	602.71	1,508.02
(ii)	Impairment on financial instruments	81.64	79.53	10.86	161.17	62.30	316.22
(iii)	Employee Benefits Expenses	489.30	370.11	167.34	859.41	304.35	709.09
(iv)	Depreciation, amortization and impairment	29.24	28.11	15.79	57.35	29.76	71.88
(v)	Other expenses	181.22	126.55	153.34	307.77	263.93	517.62
(IV)	Total Expenses	1,392.70	1,096.32	689.73	2,489.02	1,263.05	3,122.83
(V)	Profit before tax before exceptional items(III-IV)	258.91	88.17	78.61	347.08	134.32	343.87
(VI)	Exceptional Items	-	-	-	-	-	-
(VII)	Profit before tax	258.91	88.17	78.61	347.08	134.32	343.87
(VIII)	Tax expenses						
(1)	Current tax	4.21	19.40	(1.79)	23.61	-	11.45
(2)	Deferred tax	71.24	(23.14)	(8.53)	48.10	(20.60)	(58.24)
(3)	MAT Credit entitlement	-	-	-	-	-	-
(4)	Tax adjustment for earlier years	(12.21)	-	-	(12.21)	-	1.84
(IX)	Net tax expenses	63.24	(3.74)	(10.32)	59.50	(20.60)	(44.95)
(X)	Profit for the period (VII+IX)	195.67	91.91	88.93	287.58	154.92	388.82
(XI)	Other comprehensive income						
(A)	(i) Net gain on equity instrument designated at FVOCI	(4.54)	(0.08)	-	(4.62)	-	(12.14)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	1.29	0.02	-	1.31	-	2.52
(B)	(i) Items that will be reclassified to profit or loss	(7.12)	0.90	(11.57)	(6.22)	0.45	0.81
	Re-measurement lossess on defined benefit plans						
	(ii) Income tax relating to items will be reclassified to profit or loss	1.57	-	3.03	1.57	-	-
	Other Comprehensive Income	(8.80)	0.84	(8.54)	(7.96)	0.45	(8.81)
(XII)	Total Comprehensive Income for the period (X+XI)	186.87	92.75	80.39	279.62	155.37	380.01
(XIII)	Paid-up equity share capital (face value Rs.10/- per share)	1,238.68	1,238.68	1,238.68	1,238.68	1,238.68	1,238.68
(XIV)	Other equity	3,806.12	3,603.51	1,640.42	3,806.12	1,640.42	3,526.50
(XV)	Earnings per equity share (nominal value of share Rs.10/-)						
	Basic (Rs.)	1.58	0.74	0.72	2.33	1.25	3.14
	Diluted (Rs.)	1.03	0.48	0.72	1.51	1.25	3.13

For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)
87, Radio Colony, Jalandhar

V. S. Saini
Director

M/S CREDIFIN Limited

(formerly known as PHF Leasing Ltd.)

Registered Office : 87, Radio Colony, Mahavir Marg, BMC Chowk, Jalandhar - 144001, Punjab

CIN No.L65110PB1992PLC012488

Ph.No.+91 91151-00401, Website : www.phfleasing.com

Email id : phf_leasingltd@yahoo.co.in

Notes :-

1) Statement of Assets & Liabilities as at September 30,2024

(In Lakhs)

Particulars	Note No.	As at	As at
		September 30,2024 (Unaudited)	March 31, 2024 (Audited)
ASSETS			
(1) Financial Assets			
(a) Cash and Cash Equivalents	3	1,849.10	2,635.87
(b) Bank Balance other than cash and cash equivalent	4	1,222.75	110.20
(c) Loans	5	19,903.07	14,570.77
(d) Investments	6	900.00	633.74
(e) Other Financial Assets	7	1,785.97	1,181.41
(2) Non- Financial Assets			
(a) Current tax assets (Net)	8	17.59	-
(b) Deferred tax assets (Net)	9	-	20.91
(c) Property, Plant and Equipment	10	285.86	275.23
(d) Other Intangible assets	10a	186.45	196.47
(e) Right of Use assets	11	399.17	266.49
(f) Other non-financial assets	12	141.42	101.32
Total Assets		26,691.38	19,992.41
LIABILITIES AND EQUITY			
LIABILITIES			
(1) Financial Liabilities			
(a) Payables	12		
(I) Trade Payables			
(i) total outstanding dues of micro enterprises and small enterprises		-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		884.84	427.97
(II) Other Payables			
(i) total outstanding dues of micro enterprises and small enterprises		6.70	1.35
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		5.51	34.42
(b) Debt Securities	13	4,153.02	2,609.26
(c) Borrowings (Other than Debt Securities)	14	9,425.82	7,054.30
(d) Subordinated Liabilities	15	927.70	783.23
(e) Deposits	16	5,154.16	3,423.22
Lease Liabilities		432.62	301.27
(f) Other financial liabilities	17	571.92	527.64
(2) Non- Financial Liabilities			
(a) Provisions	18	3.01	4.37
(b) Deferred tax assets (Liabilities)	8	24.31	-
(c) Other non financials liabilities	19	56.97	60.21
(3) EQUITY			
(a) Equity Share capital	20	1,238.68	1,238.68
(b) Other Equity	21	3,806.12	3,526.50
Total Liabilities and Equity		26,691.38	19,992.41

For CREDIFIN LIMITED

(Formerly Known as PHF Leasing Limited)

87, Radio Colony, Jalandhar

V. Saxeena

Director

M/S CREDIFIN Limited

(formerly known as PHF Leasing Ltd.)

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2) Statement of Cash flow for the half year ended 30th September,2024

(In Lakhs)

Particulars	For the half year ended September 30,2024 (Unaudited)	For the half year ended September 30,2023 (Unaudited)
Cash flow from operating activities		
Profit/Loss before tax	347.08	134.32
Adjustments for:		
Depreciation and amortization expenses	57.35	29.76
Impairment on financial instruments	161.17	62.30
Loss/ (Profit) on sale of assets	-	-
Finance cost	1,103.32	602.71
Dividend income	-	-
Gain/(Loss) on Lease Modification	-	-
Interest income	(2,835.33)	(1,397.08)
Operating Loss before working capital changes and adjustments for interest received, interest paid and	(1,166.41)	(567.99)
Changes in working capital		
Increase/(Decrease) in trade payables	453.63	70.14
Increase/(Decrease) in other payables	(23.56)	3.59
Increase/(Decrease) in other financial liabilities	44.28	(2.96)
(Increase)/Decrease in loans	(5,486.36)	(4,054.29)
(Increase)/Decrease in other non-financial assets	(40.10)	(33.04)
(Increase)/ Decrease in other financial assets	(272.70)	(518.81)
Cash used in operations before adjustments for interest received, interest paid and dividend received	(6,491.22)	(5,103.36)
Interest paid	(1,093.00)	(608.88)
Interest received	2,503.47	1,397.08
Dividend received	-	-
Cash used in operations	(5,080.75)	(4,315.16)
Income tax paid	28.85	(3.67)
Net cash flows (used in)/ from operating activities (A)	(5,051.90)	(4,318.83)
Extraordinary Item	-	-
Net cash flows (used in)/ from operating activities (A)	(5,051.90)	(4,318.83)
Cash flow from Investing activities		
Payment for property, plant and equipment	(104.56)	(64.47)
Investment in government securities	(277.99)	(29.18)
Deletion of ROU	-	-
Net proceeds from fixed assets	-	-
Interest received	-	-
Net cash flow used in investing activities (B)	(382.55)	(93.65)
Cash flow from Financing activities		
Proceeds from Issue of Equity	-	-
Proceeds/(repayment) from issue of debt securities	1,543.77	854.78
Proceeds/(repayment) from Borrowings other than debt securities issued	2,371.52	(50.99)
Proceeds from Subordinated Liabilities	144.48	16.18
Proceeds from issue of deposits	1,730.94	2,023.45
Payment of lease liabilities	(30.47)	(25.65)
Net cash flow from financing activities (C)	5,760.24	2,817.77
Net increase in cash and cash equivalents (A+B+C)	325.79	(1,594.71)
Cash and cash equivalents at the beginning of the year	2,746.07	2,247.06
Cash and cash equivalents at the end of the year	3,071.86	652.35
Cash and cash equivalents comprise (Refer note 3)		
Cash on hand	13.79	17.65
Balances with banks	1,821.90	550.82
Deposits with original maturity of less than three months	13.42	76.88
Bank Balance other than cash and cash equivalent	1,222.75	7.00
Total cash and bank balances at end of the year	3,071.86	652.35

For CREDIFIN LIMITED

(Formerly Known as PHF Leasing Limited)
87, Radio Colony, Jalandhar


Director

M/S CREDIFIN Limited
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Notes :-

- Subsequent to the quarter ended September 30th, 2024, the Company changed its name from PHF Leasing Limited to CREDIFIN Limited w.e.f. October 21st, 2024.
- The above results of CREDIFIN Limited (formerly known as PHF Leasing limited)("the Company") have been reviewed by the Audit Committee and approved by the Board of Directors in the meetings held on November 09,2024.
- The financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with relevant rules issued thereunder and the other accounting principles generally accepted in India.
- The Statutory Auditors have carried out a Limited Review of the financial results for the quarter & half year ended September 30, 2024.
- In terms of the requirement as per RBI notification no. RBI/2019-20/170 DOR(NBFC). CC. PD. No.109/22.10.106/2019-20 dated March 13, 2020 on Implementation of Indian Accounting Standards Non-Banking Financial Companies(NBFCs) are required to create an impairment reserve for any short fall in impairment allowances under Ind AS 109 and Income Recognition, Asset Classification and Provisioning(IRACP) norms(including provision on standard assets). The impairment allowances under Ind AS 109 made by the Company exceeds the total provision required under IRACP (including standard asset provisioning), as at September 30, 2024 and accordingly, no amount is required to be transferred to impairment reserve.
- Pursuant to the provisions of Sections 42 and 71 of the Companies Act, 2013 read with the Companies (Share Capital and Debentures) Rules, 2014 and the Companies (Prospectus and Allotment of Securities) Rules, 2014, and any other relevant provisions of the Companies Act, 2013 (as amended from time to time) and in accordance with any other applicable laws, regulations, Depositories Act, 1996, to the extent applicable to unlisted dematerialized securities, pursuant to the Memorandum of Association and Articles of Association of the Company, the guidelines issued by the Reserve Bank of India regarding private placement, and any other law in force, during the quarter under review, the Company had allotted Secured Redeemable Non -Convertible Debentures (SRNCDs) on private placement basis as follows:

SRNCD/SDB	Allotment Date	No. of Debentures	Nominal Amount	Total Amount
			(Rs.)	(Rs. In lakhs)
SRNCD (Series-I/2024-25)	27-09-2024	2,200	1,000	22.00
SRNCD (Series-II/2024-25)	30-09-2024	1,500	1,00,000	1,500.00
SERIES SD-A 2023-24	07-08-2024	1,265	10,000	126.50

- The secured non-convertible debentures issued by company are fully secured by first pari passu charge by hypothecation of book debts/ loan receivables.
- The Code on Social Security, 2020 (the Code) has been enacted, which would impact contribution by the Company towards Provident Fund and Gratuity. The effective date from which changes are applicable is yet to be notified and the rules thereunder are yet to be announced. The actual impact on account of this change will be evaluated and accounted for when notification becomes effective.
- Disclosure pursuant to Reserve Bank of India Notification RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021
 - The Company has not acquired any loans not in default during the quarter ended September 30, 2024.
 - Details in respect of loans not in default transferred through assignment during the quarter ended September 30, 2024

Particulars	During the quarter ended	During the half year ended
	30-Sep-24	
	Non- Banking Financial Companies	Non- Banking Financial Companies
Entity/ Assignor	Non- Banking Financial Companies	
Count of loan accounts transferred	1,092	1,092
Amount of loan accounts transferred (Rs. in lakhs)	1,636.28	1,636.28
Retention of beneficial economic interest (MRR %)	10%	10.00%
Weighted average maturity (residual maturity in years)	1.16	1.16
Weighted average holding period (in years)	3.02	3.02
Coverage of tangible security coverage	100%	100%
Rating-wise distribution of rated loans	Not Applicable	Not Applicable

- The Company has not acquired or transferred stressed loans during the quarter ended September 30, 2024.
 - The Company has not transferred any Special Mention Account (SMA) and loan not in default.
- There is an unsecured loan (exempt deposit) given by Late Mr. S.D. Chugh, Ex Managing Director which is overdue. There is no nomination against such unsecured loan. The company has intimated the legal heirs and has also given reminders for production of Succession Certificate but the same has not been produced till date. The company shall make the payment on the said loan as and when the compliance is made by the legal heirs in this regard.

Nature of Borrowing	Name of Lender	Amount not paid on due date	Whether Principal or Interest	No. of days delay or unpaid
Deposits from Director	Late Sh. Shiv Dayal Chugh (including HUF)	Rs. 81.55 Lakhs	Principal & Interest	1,304 days

- The Company is primarily engaged in the business of financing and there are no separate reportable segments identified as per Ind AS 108 - Segment Reporting.
- The company was converted from a Deposit-taking NBFC to a Non-deposit-taking NBFC and was granted a new Certificate Of Registration by the Reserve Bank of India on August 28th, 2024. The company is being classified as a Base Layer NBFC as per the Master Direction - Reserve Bank of India (Non-Banking Financial Company - Scale Based Regulation) Directions, 2023 from that date.
- The Financial Results are available on Company's website [http:// www.phfleasing.com](http://www.phfleasing.com) and website of MSEI <http:// www.msei.in>
- The figures for the previous quarter/ year have been regrouped / rearranged wherever necessary to conform to the current period/ year presentation.

Place: Jalandhar
Dated: November 09, 2024

By order of the Board of Directors
For CREDIFIN Limited
(formerly known as PHF Leasing Ltd.)

Vijay Kumar Sareen
Whole Time Director
DIN: 07978240

For CREDIFIN LIMITED
(Formerly Known as PHF Leasing Limited)
87, Radio Colony, Jalandhar

Director

November 09, 2024

To,
The Head - Listing & Compliance
Metropolitan Stock Exchange of India Limited (MSEI)
Building A, Unit 205A, 2nd Floor,
Piramal Agastya Corporate Park,
L.B.S Road, Kurla West, Mumbai - 400 070
Maharashtra, India

Sub: Non-Applicability of Statement of Deviation(s) or Variation(s) under Regulation 32 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 32 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company hereby confirms that the Company has not raised any funds from public issue, preferential issue or right issue during the reporting quarter and half year ended September 30, 2024, thus, the statement of deviation(s) or variation(s) under Regulation 32 of the Listing Regulations is not applicable to the Company. Further, the funds that were raised in the quarter ended March 31, 2024 were utilized in the quarter ended on June 30, 2024 and the Statement of Deviation or Variation for the same has already been filed with the Stock Exchange.

This is for your information and records.

For and on behalf of
M/s Credifin Limited
(formerly known as PHF Leasing Limited)

For CREDIFIN LIMITED
87, Radio Colony, Jalandhar


Company Secretary

Shikha Kapoor
Company Secretary & Compliance Officer
M. No.: A19146
Add: 65, Paras Estate, Jalandhar
Punjab, India

Date: November 09, 2024

Place: Jalandhar

November 09, 2024

To,
Head – Listing & Compliance
Metropolitan Stock Exchange of India Limited (MSEI)
Building A, Unit 205A, 2nd Floor,
Piramal Agastya Corporate Park,
L.B.S Road, Kurla West, Mumbai - 400 070
Maharashtra, India

Sub: Disclosure of Related Party Transactions for the half year ended September 30, 2024

Dear Sir/Ma'am

Pursuant to Regulation 23(9) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("Listing Regulations"), please find enclosed herewith the disclosure of related party transactions for the half year ended September 30, 2024.

Kindly take the same on record.

Thanking You

For M/s Credifin Limited
(formerly known as PHF Leasing Limited)

For CREDIFIN LIMITED
87, Radio Colony, Jalandhar

Shikha Kapoor
Company Secretary

Shikha Kapoor
Company Secretary
Membership No.: A19146
Add: H. No. 65, Paras Estate
Jalandhar-144008, Punjab, India

Encl: As above

