

Credifin Limited

Formerly known as PHF Leasing Limited CIN No: L65110PB1992PLC012488 GST No. 03AAACP7603B2Z3

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** Membership No.: A19146 Add: H. No. 65, Paras Estate Jalandhar-144008, Punjab, India

Encl: As above

(Rs. In lakhs)

										Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-coprorate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.							
S. No	Details of the party (listed entity/subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction (see Note 5)	Value of the related party transaction as approved by the audit committee (see Note 6a)	Value of transaction during the reporting period (see Note 6b)	In case monies are due to either party as a result of the transaction (see Note 1)		In case any fin incurred to ma corporate di	Details of the loans, inter-corporate deposits, advances or investments					
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary					Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost (see Note 7)	Nature (loan/ advance/ inter- corporate deposit/ investment	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
1	PHF Leasing Limited	-	Vijay Kumar Sareen	-	Whole Time Director	Interest on Exempt Deposits	30.5	2									
2	PHF Leasing Limited	-	Vijay Kumar Sareen	-	Whole Time Director	Interest on NCD	15	0.87									
3	PHF Leasing Limited	÷	Aashim Sareen	÷	Son of Whole Time Director	Interest on Exempt Deposits	40	2.65									
4	PHF Leasing Limited	-	Aashim Sareen	-	Son of Whole Time Director	Interest on NCD(Sub Debt)	20.1	1.57									
5	PHF Leasing Limited	-	Aashim Sareen	-	Son of Whole Time Director	Interest on NCD	5	0.26									
6	PHF Leasing Limited	-	Swati Gupta	-	Daughter-In-Law of Whole Time Director Daughter-In-Law of Whole Time	Interest on Exempt Deposits	10	0.7									
7	PHF Leasing Limited	-	Swati Gupta	-	Director Daughter-In-Law of Whole Time	Interest on NCD(Sub Debt)	20.1	1.57									
8	PHF Leasing Limited	-	Swati Gupta	-	Director	Interest on NCD	5	0.26									
9	PHF Leasing Limited	-	Sangeeta Sareen	-	Wife of Whole Time Director	Interest on Exempt Deposits	38	2.24									
10	PHF Leasing Limited	-	Sangeeta Sareen	-	Wife of Whole Time Director	Interest on NCD(Sub Debt)	8	0.46									
11	PHF Leasing Limited	-	Sangeeta Sareen	-	Wife of Whole Time Director	Interest on NCD	18.15	1.05									
12	PHF Leasing Limited PHF Leasing Limited	-	Parveen Arora Aarish Sareen	-	Sister of Whole Time Director Son of Whole Time Director	Interest on Exempt Deposits Interest on Exempt Deposits	10.75	0.71									
14	PHF Leasing Limited	-	Aarish Sareen	-	Son of Whole Time Director	Interest on NCD	10	0.62									
15	-	-		-			3	0.13									
16	PHF Leasing Limited PHF Leasing Limited	-	Shant Kumar Gupta Shant Kumar Gupta	-	Father of Director Father of Director	Interest on Exempt Deposits Interest on NCD	41	3.59									
17	PHF Leasing Limited		Manthan Gupta	-	Brother of Director	Interest on Neb	0	0.12									
18	PHF Leasing Limited	-	Manthan Gupta	-	Brother of Director	Interest on NCD	5	0.4									
19	PHF Leasing Limited	-	Manthan Gupta	-	Brother of Director	Professional Fees	3	3									
20	PHF Leasing Limited	-	Meghal Gupta	-	Non-Executive Director	Interest on Exempt Deposits	0	0.22									
21	PHF Leasing Limited		Meghal Gupta	-	Non-Executive Director	Interest on NCD	8	0.66									
22	PHF Leasing Limited		Meghal Gupta	-	Non-Executive Director	Professional Fees	6	6									
23	PHF Leasing Limited	-	Neha Gupta	-	Mother of Meghal Gupta	Interest on NCD	20	1.68								l	
24	PHF Leasing Limited	3	Arushi Jindal	-	Wife of Meghal Gupta	Interest on Exempt Deposits	3	0.3		1							
25	PHF Leasing Limited	*	Arushi Jindal	*	Wife of Meghal Gupta	Interest on NCD	1	0.06								l	
26	PHF Leasing Limited	-	Rekha Jindal	-	Wife of Director	Interest on NCD	15.5	0.86	-	1			l				
27	PHF Leasing Limited PHF Leasing Limited	-	Chandan Chugh Meenu Chawla	-	Non-Executive Director Daughter of Nominee Director	Professional Fees Interest on Exempt Deposits	1.8 51	1.8 3.56									
29	PHF Leasing Limited	-	Sonal Dhawan	-	Daughter of Nominee Director	Interest on Exempt Deposits	51	3.56		<u> </u>							
30	PHF Leasing Limited	8	Sangeeta Sareen	-	Wife of Whole Time Director	Rent	-	1.26									
31	PHF Leasing Limited		Vijay Kumar Sareen		Whole Time Director	Remuneration	5.76	5.76	-	1						-	-
32	PHF Leasing Limited PHF Leasing Limited		Shikha Kapoor		Company Secretary	Remuneration	2.41	2.41	†	+							
33	PHF Leasing Limited PHF Leasing Limited		Kuldip Bhandari		Chief Financial Officer	Remuneration	4.05	4.05	†	1						l	
34	PHF Leasing Limited PHF Leasing Limited		Kuldip Bhandari	_	Chief Financial Officer	Interest on Deposits	0	0.02	†	1			1				1
	PHF Leasing Limited		Shikha Kapoor	-	Company Secretary	Interest on Deposits	0	0.02	t	1	i					i	
36	PHF Leasing Limited PHF Leasing Limited	-	Kumar Shalya Gupta	-	Chief Executive Officer	Remuneration	19.2	19.2		1			1				
37	PHF Leasing Limited	-	Ashwani Kumar Jindal	-	Independent Director	Sitting Fees	0.14	0.14		1							
38	PHF Leasing Limited		Aditi Kapur	-	Independent Director	Sitting Fees	0.11	0.32		1			1				
39	PHF Leasing Limited		Vijay Kumar Bhandari	-	Nominee Director	Sitting Fees	0.11	0.29									
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			1	1	1		1	74.71	1	1			1	1			1