

PHF LEASING LIMITED.

Regd. & Corp. Office : 923, G.T. Road Jalandhar (Pb.) INDIA
Ph. : 0181-4639903-04
email : phf_leasingltd@yahoo.co.in
Website : www.phfleasing.com
CIN No. : L65110PB1992PLC012488



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 ("Listing Regulations")

Sub: Outcome of the Board Meeting held on November 12, 2022 of M/s PHF Leasing Limited

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**Listing Regulations**") ("**as amended**"), it is hereby informed that the Board of Directors of M/s PHF Leasing Limited ("**the Company**") in its meeting held today i.e. November 12, 2022, *inter alia* has transacted the following businesses:

1. Approved the Audited Standalone financial results for the quarter and half year ended on September 30, 2022 along with the Limited Review Report as reviewed and recommended by the Audit Committee in its meeting held on November 11, 2022.
2. Appointment of M/S D J N K & CO LLP, Chartered Accountants (FRN 013170N/N500368) (*formerly known as M/s JAC & Associates LLP, Chartered Accountants*) as an Internal Auditor of the Company for the financial years 2022-2023 to 2024-25.

Pursuant to the SEBI Circular no. CIR/CFD/CMD/4/2015 dated September 09, 2015, the relevant disclosures are as follows:

S. No.	Particulars	Details
1.	Reason for Change viz. appointment, resignation, removal, death or otherwise	Appointment pursuant to the statutory requirement as per the Companies Act, 2013
2.	Date of appointment & term of appointment	Appointed on November 12, 2022 for the Financial Years 2022-2023 to 2024-25
3.	Brief profile (in case of appointment)	M/S D J N K & CO LLP, Chartered Accountants (<i>formerly known as M/s M/s JAC & Associates LLP</i>) has over 25

PHF LEASING LIMITED.

Regd. & Corp. Office : 923, G.T. Road Jalandhar (Pb.) INDIA
Ph. : 0181-4639903-04
email : phf_leasingltd@yahoo.co.in
Website : www.phfleasing.com
CIN No. : L65110PB1992PLC012488



		years of experience in Audit, Taxation and Finance. Firm has a huge team of experienced professionals. They have handled several assignments of Internal Audits, Statutory Audits, Tax Audits in various industries.
--	--	--

3. Approved the issuance of upto 1,00,000 (One Lakh) Unlisted Secured Redeemable Non-Convertible Bonds (in the nature of Debentures) ("SRNCBs") (Series-II/ 2022-23) 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) 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. CIR/CFD/CMD/4/2015 dated September 09, 2015, 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)
2	Type of issuance	Private Placement to be subscribed by Investors eligible to invest in such issuance under extant regulations
3	Total number of securities proposed to be issued	Upto 1,00,000 (One Lakh) Debentures including a green shoe option of 50,000 (Fifty Thousand) Debentures 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	Deemed Date of Allotment: To be allotted in tranches as may be decided by the Board/Corporate Affairs Committee Date of Maturity: 9 years 6 months and 6 years 6 months from the Date of Allotment subject to the lock-in period as mentioned in the Scheme below.

PHF LEASING LIMITED.



Regd. & Corp. Office : 923, G.T. Road Jalandhar (Pb.) INDIA
 Ph. : 0181-4639903-04
 email : phf_leasingltd@yahoo.co.in
 Website : www.phfleasing.com
 CIN No. : L65110PB1992PLC012488

		The Management may in its discretion reduce or extend the date of close of offer. The Board/Corporate Affairs Committee (<i>formerly known as Board Management Committee</i>) may at its option make allotment of securities within the offer from time to time.
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	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.
9	Special right/ interest/ privileges attached to the instrument and changes thereof	None
10	Delay in payment of interest/	Penal Interest @ 2% per annum

PHF LEASING LIMITED.



Regd. & Corp. Office : 923, G.T. Road Jalandhar (Pb.) INDIA
Ph. : 0181-4639903-04
email : phf_leasingltd@yahoo.co.in
Website : www.phfleasing.com
CIN No. : L65110PB1992PLC012488

	principal amount for a period of more than three months from the due date or default in payment of interest / principal	
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 A -VRIDHI SECURED PLATINUM BONDS (VSPB)

Eligibility: (i) Women/ Senior Citizens/ Ex-Servicemen/Group Employees
(ii) Other person/Entities- Single application of Rs. 5 Lakh 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	11.00%	15.76%
9 Years 6 Months	30 Months	11.25%	19.67%

Option 2 - REGULAR INCOME BONDS

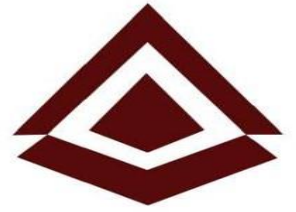
Tenure	CALL/PUT Option	Rate of Interest (Qtly Payable)
6 Years 6 Months	18 Months	10.75%
9 Years 6 Months	30 Months	11.00%

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	10.75%	15.27%

PHF LEASING LIMITED.



Regd. & Corp. Office : 923, G.T. Road Jalandhar (Pb.) INDIA
Ph. : 0181-4639903-04
email : phf_leasingltd@yahoo.co.in
Website : www.phfleasing.com
CIN No. : L65110PB1992PLC012488

9 Years 6 Months	30 Months	11.00%	18.98%
------------------	-----------	--------	--------

Option 2 - REGULAR INCOME BONDS

Tenure	CALL/PUT Option	Rate of Interest (Qtly Payable)
6 Years6 Months	18 Months	10.50%
9 Years 6 Months	30 Months	10.75%

Note: 0.25% more rate of interest in all schemes if the single application is Rs. 1 Crore or more

The Board Meeting commenced at 11:30 A.M. and concluded at 2 : 50 P.M.

This is for your information and records.

Thanking You,

For M/s PHF Leasing Limited

SHIKHA Digitally signed by
SHIKHA KAPOOR
Date: 2022.11.12
14:55:21 +05'30'
KAPOOR
Shikha Kapoor
Company Secretary & Compliance Officer
Membership No. A19146
Add: H. No. 65, Paras Estate,
Jalandhar-144008,
Punjab, India

Date: November 12, 2022
Place: Jalandhar