

General information about company	
Scrip code	000000
NSE Symbol	0
MSEI Symbol	CRED
ISIN	INE405N01016
Name of the entity	Credifin Limited (formerly known as PHF Leasing Limited)
Date of start of financial year	01-04-2025
Date of end of financial year	31-03-2026
Reporting Quarter	Half Yearly
Date of Report	30-09-2025
Risk management committee	Not Applicable
Market Capitalisation as per immediate previous Financial Year	Any other

Annexure I to be submitted by listed entity on quarterly basis								
I. Composition of Board of Directors								
Disclosure of notes on composition of board of directors explanatory						Textual Information(1)		
Whether the listed entity has a Regular Chairperson						No		
Whether Chairperson is related to MD or CEO						No		
Sr	Title (Mr / Ms)	Name of the Director	PAN	DIN	Category 1 of directors	Category 2 of directors	Category 3 of directors	Date of Birth
1	Mr	Vijay Kumar Sareen	ADVPS3875P	07978240	Executive Director	Not Applicable		24-12-1959
2	Mr	Ashwani Kumar Jindal	ACGPJ1264M	00670384	Non-Executive - Independent Director	Not Applicable		14-05-1973
3	Ms	Aditi Kapur	AXKPK6118Q	06597596	Non-Executive - Independent Director	Not Applicable		29-09-1987
4	Mr	Meghal Gupta	BONPG6885F	09179500	Non-Executive - Non Independent Director	Not Applicable		20-01-1995
5	Mr	Chandan Chugh	ACUPC0923G	01519390	Non-Executive - Non Independent Director	Not Applicable		15-09-1981
6	Mr	Sunil Kumar Mehta	AATPM3456D	10910371	Non-Executive - Independent Director	Not Applicable		14-11-1964
7	Mr	Kumar Shalya Gupta	AQSPG1668A	07553217	Executive Director	Not Applicable		18-11-1990
I. Composition of Board of Directors								
Disqualification of Directors under section 164 of the Companies Act, 2013								

I. Composition of Board of Directors					
Disqualification of Directors under section 164 of the Companies Act, 2013					
Sr	Whether the director is disqualified?	Start Date of disqualification	End Date of disqualification	Details of disqualification	Current status
1	No				Active
2	No				Active
3	No				Active
4	No				Active
5	No				Active
6	No				Active
7	No				Active

I. Composition of Board of Directors											
Sr	Whether special resolution passed? (Refer Reg. 17(1A) of Listing Regulations)	Date of passing special resolution	Initial Date of appointment	Date of Re-appointment	Date of cessation	Tenure of director (in months)	No of Directorship in listed entities including this listed entity (Refer Regulation 17A of Listing Regulations)	No of Independent Directorship in listed entities including this listed entity (with reference to regulation 17A(1) & 17A(2))	Number of memberships in Audit/ Stakeholder Committee(s) including this listed entry (Refer Regulation 29(1) of Listing Regulations)	No of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity (Refer Regulation 29(1) of Listing Regulations)	Notes for not providing PAN
1	NA		07-03-2020	06-05-2021			1	0	2	0	
2	NA		07-03-2020	07-03-2025		66	2	2	3	2	
3	NA		26-06-2021			51	1	1	1	0	
4	NA		20-05-2021				1	0	1	0	
5	NA		30-09-2000		30-09-2025		1	0	1	0	
6	NA		06-03-2025			6	1	1	2	1	
7	NA		04-08-2025				1	0	1	0	Textual Information(2)

Text Block	
Textual Information(1)	Mr. Yaduvendra Mathur, Chairman and Independent Director of the Company passed away on May 4, 2024. The Board is committed to finding a suitable and permanent successor for the position of Chairman. A comprehensive search process has been initiated to identify and appoint the most qualified candidate who can uphold the values and continue the legacy of Mr. Yaduvendra Mathur.
Textual Information(2)	#Mr. Kumar Shalya Gupta was appointed as a Managing Director of the Company w.e.f. August 4, 2025

Audit Committee Details							
Whether the Audit Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	00670384	Ashwani Kumar Jindal	Non-Executive - Independent Director	Chairperson	03-09-2020		
2	07978240	Vijay Kumar Sareen	Executive Director	Member	06-05-2021		
3	06597596	Aditi Kapur	Non-Executive - Independent Director	Member	26-06-2021		
4	10910371	Sunil Kumar Mehta	Non-Executive - Independent Director	Member	25-04-2025		

Nomination and remuneration committee							
Whether the Nomination and remuneration committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	06597596	Aditi Kapur	Non-Executive - Independent Director	Chairperson	09-11-2024		
2	00670384	Ashwani Kumar Jindal	Non-Executive - Independent Director	Member	03-09-2020		
3	10910371	Sunil Kumar Mehta	Non-Executive - Independent Director	Member	25-04-2025		

Stakeholders Relationship Committee							
Whether the Stakeholders Relationship Committee has a Regular Chairperson					Yes		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	10910371	Sunil Kumar Mehta	Non-Executive - Independent Director	Chairperson	25-04-2025		
2	07978240	Vijay Kumar Sareen	Executive Director	Member	06-05-2021		
3	01519390	Chandan Chugh	Non-Executive - Non Independent Director	Member	18-04-2023	30-09-2025	Textual Information(1)
4	09179500	Meghal Gupta	Non-Executive - Non Independent Director	Member	03-11-2021		
5	07553217	Kumar Shalya Gupta	Executive Director	Member	04-08-2025		

Sr Text Block	
Textual Information(1)	Mr. Chandan Chugh, Non-Executive Director of the Company, has tendered his resignation from the directorship of the Company with immediate effect i.e. from September 30, 2025 due to personal family pursuits because of which he is not in a position to devote his time to the Company affairs.  The Board took note of the resignation and acknowledged the contributions made by Mr. Chandan Chugh during his tenure as Non-Executive Director of the Company. The Chairman and the Whole-Time director, on behalf of the Board placed on record the Boards sincere appreciation for the guidance, support, and valuable services rendered by Mr. Chandan Chugh during his association with the Company.

Risk Management Committee							
Whether the Risk Management Committee has a Regular Chairperson							
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks

Corporate Social Responsibility Committee							
Whether the Corporate Social Responsibility Committee has a Regular Chairperson							
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks

Other Committee							
Sr	DIN Number	Name of Committee members	Name of other committee	Category 1 of directors	Category 2 of directors	Remarks	

Annexure 1								
Annexure 1								
III. Meeting of Board of Directors								
Disclosure of notes on meeting of board of directors explanatory								
Sr	Date(s) of meeting (if any) in the previous quarter	Date(s) of meeting (if any) in the current quarter	Maximum gap between any two consecutive (in number of days)	Notes for not providing Date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors as on date of the meeting	Number of Directors present* (All directors including Independent Director)	No. of Independent Directors attending the meeting*
1		04-08-2025			Yes	7	6	3
2		30-09-2025	56		Yes	6	5	3

Annexure 1								
IV. Meeting of Committees								
Disclosure of notes on meeting of committees explanatory								
Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Name of other committee	Reson for not providing date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors in the Committee as on date of the meeting	Number of Directors Present (All Directors including Independent Director)
1	Nomination and remuneration committee	04-08-2025				Yes	3	3
2	Audit Committee	04-08-2025				Yes	4	3
								No. of members attending the meeting (other than Board of Directors)

Annexure 1			
V. Related Party Transactions			
Sr	Subject	Compliance status (Yes/No/NA)	If status is No, details of non-compliance may be given here.
1	Whether prior approval of audit committee obtained	Yes	
2	Whether shareholder approval obtained for material RPT	NA	
3	Whether details of RPT entered into pursuant to omnibus approval have been reviewed by Audit Committee	Yes	

Annexure 1	
VI. Affirmations	
Sr	Subject
1	The composition of Board of Directors is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015
2	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015 a. Audit Committee
3	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. b. Nomination & remuneration committee
4	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. c. Stakeholders relationship committee
5	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. d. Risk management committee (applicable to the top 1000 listed entities)
6	The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.
7	The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.
8	This report and/or the report submitted in the previous quarter has been placed before Board of Directors.

Annexure 1	
Sr	Subject
1	Name of signatory
2	Designation

Annexure III				
III. Affirmations				
Sr	Particulars	Regulation Number	Compliance status (Yes/No/NA)	If status is No, details of non-compliance may be given here.
1	Copy of the annual report including balance sheet, profit and loss account, directors report, corporate governance report, business responsibility report displayed on website	46(2)	Yes	
2	Presence of Chairperson of Audit Committee at the Annual General Meeting	18(1)(d)	Yes	
3	Presence of Chairperson of the nomination and remuneration committee at the annual general meeting	19(3)	Yes	
4	Presence of Chairperson of the Stakeholder Relationship committee at the annual general meeting	20(3)	Yes	
5	Disclosure of the Secretarial Audit Report of the listed entity and the material subsidiaries in the Annual Report	24A(1)	Yes	
6	Submission of Annual Secretarial Compliance Report	24A(2)	Yes	
7	Whether Corporate Governance Report disclosed in Annual Report	34(3) read with para C of Schedule V	Yes	
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Annexure III		
1	Name of signatory	Ms. Shikha Kapoor
2	Designation	Company Secretary and Compliance Officer

Additional Half yearly Disclosure		
Applicability of disclosure	Not Applicable	
Reason for Non Applicability	Textual Information(1)	

Text Block	
Textual Information(1)	The Company has not provided any Loan/Guarantee/ Comfort Letters/ Securities to any Promoter/ Promoter Group/ Directors/KMPs/ any other entity control by them.

Details of Cyber security incidence	
Whether as per Regulation 27(2)(ba) of SEBI (LODR) Regulations, 2015 there has been cyber security incidents or breaches or loss of data or documents during the quarter	No

Signatory Details	
Name of signatory	Ms. Shikha Kapoor
Designation of person	Company Secretary and Compliance Officer
Place	Jalandhar
Date	22-10-2025