

November 11, 2025

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, 2025

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, 2025.

Kindly take the same on record.

Thanking You

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

For CREDIFIN LIMITED  
(Formerly known as PHF Leasing Limited)

  
Kumar Shalya Gupta Managing Director  
(Managing Director)

DIN:07553217

Add: H. No. 523-A Model Town,  
Jalandhar-144003, Punjab, India

Encl: As above

Related Party Transaction for the year ended September 30, 2025	
1. Name of the related party	
2. Description of the transaction	
3. Amount of the transaction	
4. Nature of the transaction	
5. Date of the transaction	
6. Other information	

(Rs. In lakhs)

											Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate 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.									
	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 financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments					
	S. No	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost (see Note 7)	Tenure	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	Credifin Limited	AAACP7603B	Vijay Kumar Sareen	ADVP53875P	Whole Time Director	Interest on Exempt Deposits	36.31	2.53											
	2	Credifin Limited	AAACP7603B	Vijay Kumar Sareen	ADVP53875P	Whole Time Director	Interest on NCD	15	0.90											
	3	Credifin Limited	AAACP7603B	Aashim Sareen	CDPP58788F	Son of Whole Time Director	Interest on Exempt Deposits	50.25	3.01											
	4	Credifin Limited	AAACP7603B	Aashim Sareen	CDPP58788F	Son of Whole Time Director	Interest on NCD( Sub Debt)	20.1	1.76											
	5	Credifin Limited	AAACP7603B	Aashim Sareen	CDPP58788F	Son of Whole Time Director	Interest on NCD	5	0.27											
	6	Credifin Limited	AAACP7603B	Swati Gupta	ALEPG4407G	Daughter-in-Law of Whole Time Director	Interest on Exempt Deposits	13.42	0.82											
	7	Credifin Limited	AAACP7603B	Swati Gupta	ALEPG4407G	Daughter-in-Law of Whole Time Director	Interest on NCD( Sub Debt)	20.1	1.76											
	8	Credifin Limited	AAACP7603B	Swati Gupta	ALEPG4407G	Daughter-in-Law of Whole Time Director	Interest on NCD	5	0.27											
	9	Credifin Limited	AAACP7603B	Sangeeta Sareen	ADVP53876Q	Wife of Whole Time Director	Interest on Exempt Deposits	62.5	3.37											
	10	Credifin Limited	AAACP7603B	Sangeeta Sareen	ADVP53876Q	Wife of Whole Time Director	Interest on NCD( Sub Debt)	8	0.47											
	11	Credifin Limited	AAACP7603B	Sangeeta Sareen	ADVP53876Q	Wife of Whole Time Director	Interest on NCD	18.15	1.10											
	12	Credifin Limited	AAACP7603B	Parveen Arora	BHSP9006K	Sister of Whole Time Director	Interest on Exempt Deposits	18.13	0.94											
	13	Credifin Limited	AAACP7603B	Aarish Sareen	CBUP57472P	Son of Whole Time Director	Interest on Exempt Deposits	10	0.69											
	14	Credifin Limited	AAACP7603B	Aarish Sareen	CBUP57472P	Son of Whole Time Director	Interest on NCD	5	0.27											
	15	Credifin Limited	AAACP7603B	Shant Kumar Gupta	AATPK2058H	Father of Director	Interest on Exempt Deposits	8.4	0.31											
	16	Credifin Limited	AAACP7603B	Manthan Gupta	CFHPG9244N	Brother of Director	Interest on Exempt Deposits	4.7	0.19											
	17	Credifin Limited	AAACP7603B	Manthan Gupta	CFHPG9244N	Brother of Director	Interest on NCD	5	0.45											
	18	Credifin Limited	AAACP7603B	Manthan Gupta	CFHPG9244N	Brother of Director	Professional Fees	3.3	3.30											
	19	Credifin Limited	AAACP7603B	Meghal Gupta	BONPG6885F	Non-Executive Director	Interest on Exempt Deposits	33.75	1.98											
	20	Credifin Limited	AAACP7603B	Meghal Gupta	BONPG6885F	Non-Executive Director	Interest on NCD	8	0.74											
	21	Credifin Limited	AAACP7603B	Meghal Gupta	BONPG6885F	Non-Executive Director	Professional Fees	6.6	6.60											
	22	Credifin Limited	AAACP7603B	Neha Gupta	AAAPG7144C	Mother of Director	Interest on Exempt Deposits	6.12	0.21											
	23	Credifin Limited	AAACP7603B	Neha Gupta	AAAPG7144C	Mother of Director	Interest on NCD	2	0.19											
	24	Credifin Limited	AAACP7603B	Arushi Jindal	BAAPJ264A	Wife of Director	Interest on Exempt Deposits	7.43	0.45											
	25	Credifin Limited	AAACP7603B	Arushi Jindal	BAAPJ264A	Wife of Director	Interest on NCD	1	0.08											
	26	Credifin Limited	AAACP7603B	Rekha Jindal	ADHPJ6486B	Wife of Director	Interest on Exempt Deposits	0	0.89											
	27	Credifin Limited	AAACP7603B	Isha Jindal	CBKPJ9726P	Daughter of Director	Interest on Exempt Deposits	0	0.41											
	28	Credifin Limited	AAACP7603B	Chandan Chugh	ACUPC0923G	Non-Executive Director	Professional Fees	1.8	1.80											
	29	Credifin Limited	AAACP7603B	Meenu Chawla	ADNPC5368B	Daughter of Nominee Director	Interest on Exempt Deposits	0	2.40											
	30	Credifin Limited	AAACP7603B	Sonal Dhawan	AHQPB1168H	Daughter of Nominee Director	Interest on Exempt Deposits	0	2.40											
	31	Credifin Limited	AAACP7603B	Sangeeta Sareen	ADVP53876Q	Wife of Whole Time Director	Rent	1.32	1.32											
	32	Credifin Limited	AAACP7603B	Deepali Gupta	AAUPG5430E	Mother of Managing Director and Chief Executive Officer	Rent	3	3.00											
	33	Credifin Limited	AAACP7603B	Deepali Gupta	AAUPG5430E	Mother of Managing Director and Chief Executive Officer	Rent	3	3.00											
	34	Credifin Limited	AAACP7603B	Dinesh Gupta	AENPG0414P	Father of Managing Director and Chief Executive Officer	Professional charges	6	6.00											
	35	Credifin Limited	AAACP7603B	Vijay Kumar Sareen	ADVP53875P	Whole Time Director	Remuneration	7.2	7.20											
	36	Credifin Limited	AAACP7603B	Shikha Kapoor	ADXPN6046R	Company Secretary	Remuneration	2.71	2.64											
	37	Credifin Limited	AAACP7603B	Kuldip Bhandari	ADGPB1123N	Chief Financial Officer	Remuneration	5.21	5.21											
	38	Credifin Limited	AAACP7603B	Kumar Shalva Gupta	AQSPG1668A	Chief Executive Officer	Remuneration	26.88	25.42											
	39	Credifin Limited	AAACP7603B	Ashwani Kumar Jindal	ACGPJ1264M	Independent Director	Sitting Fees	0.55	0.55											
	40	Credifin Limited	AAACP7603B	Aditi Nagar	AXWPK5118Q	Independent Director	Sitting Fees	0.5	0.50											
	41	Credifin Limited	AAACP7603B	Sunil Kumar Mehta	AATPM3456D	Independent Director	Sitting Fees	1.15	1.15											
	42	Credifin Limited	AAACP7603B	Shant Kumar Gupta HUF	ALHS5465C	HUF of Director	Interest on NCD	10.00	0.91											
	43	Credifin Limited	AAACP7603B	Dinesh Gupta & Co	AAHFD7181N	Firm of Relative of Chief Executive Officer	Professional charges	7.05	7.05											
	44	Credifin Limited	AAACP7603B	DSB Law Group	AAFC08053L	Company of Relative of Managing Director and Chief Executive Officer	Professional charges	7.05	7.05											

[illegible]