

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: AGM Outcome

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), it is hereby informed that the members of M/s PHF Leasing Limited ("the Company") in their 32<sup>nd</sup> Annual General Meeting held on September 19, 2024, inter alia have approved the following resolutions:

1. Re-appointment of Mr. Chandan Chugh (DIN: 01519390) as a Director of the Company, liable to retire by rotation

The details pursuant to SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 are as follows:

S.No.	Particulars	Details
1.	Reason for change viz. <del>appointment, re-appointment, resignation, removal, death or otherwise;</del>	Re-appointment of Mr. Chandan Chugh as a Director of the Company who retired at the 32 <sup>nd</sup> AGM i.e. September 19, 2024 and being eligible, offered himself to be re-appointed as Director of the Company.
2.	Date of <del>appointment/</del> re-appointment  Term of appointment/re-appointment	Original Date of Appointment: 30.09.2000  Date of Re-appointment: 19.09.2024  N.A.
3.	Brief profile (in case of appointment)	He is having more than 14 years of experience in the NBFC industry and having wide knowledge of all aspects of NBFC business. He also contributes in the Management of the Company and also involved in the Business Administration and Policy Decisions of the Company. Further, he is actively involved in the social works and educational activities and also contributes the management experience in the business of the Company.
4.	Disclosure of relationship between directors (in case of appointment of a director)	Mr. Chandan Chugh is not related to any director of the Company
5.	Information required pursuant to BSE Circular no. LIST/COMP/14/2018-19 and NSE Circular No. CML/2018/24 dated 20 June 2018	Mr. Chandan Chugh is not debarred from holding the office of Director by virtue of any SEBI order or any other such Authority



2. Appointment of M/s GSA & Associates LLP, Chartered Accountants (FRN: 000257N / N500339) as Statutory Auditors of the Company to hold office from the conclusion of this Annual General Meeting held on September 19, 2024 till the conclusion of the Annual General Meeting to be held for the financial year 2025-26.

The details pursuant to SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 are as follows:

Reason for change viz. <del>appointment,</del> re-appointment, <del>resignation, removal, death</del> or otherwise	Re-appointment of M/s GSA & Associates LLP as Statutory Auditors of the Company
Date of appointment/ re-appointment/ cessation (as applicable) & term of appointment /re-appointment	Re-appointed in the Annual General Meeting held on September 19, 2024 for a consecutive term of two years i.e. to hold office from the conclusion of this Annual General Meeting till the conclusion of the Annual General Meeting to be held for the financial year 2025-26 pursuant to RBI guidelines
Basis of recommendation	The members of the Audit Committee recommended to the Board for the reappointment of M/s GSA & Associates LLP (FRN: 000257N/ N500339) as Statutory Auditors on the basis of the eligibility certificate received from it as prescribed under RBI Guidelines.
Brief profile (in case of appointment)	M/s GSA & Associates LLP was established in the year 1975 and has its head office at Delhi and branch offices at Jammu, Surat and Gurugram. The firm is empanelled with C&AG, RBI, MCX, SFIO, IBA and several others. Its clientele includes several large Public sector units, telecommunication companies, Banks and Private Sector Corporates.

3. Alteration in the Name Clause of the Company i.e. from PHF Leasing Limited to CREDIFIN Limited and consequent amendment in the Memorandum of Association and Articles of Association of the Company.

Brief details of alteration of Name Clause in the Memorandum of Association ("MOA") of the Company as required under Regulation 30 read with Part A of the Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and vide SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 are mentioned herein below:

**Summary of amendments in the Name Clause and consequential amendment in Memorandum of Association and Articles of Association of the Company**

The existing name clause i.e. Clause I of the Memorandum of Association (MOA) of the Company be altered by deleting the existing Clause I and substituting it with the following:

"The name of the Company is "CREDIFIN Limited"

Consequently, Memorandum of Association and Articles of Association of the Company be altered by deleting the existing name of the Company wherever appearing and substituting it with the new name of the Company.

4. Alteration of the main objects clause i.e. IIIA of the Memorandum of Association of the Company by inserting sub-clauses (6) & (7) after sub clause (5) as follows:

Brief details of alteration of Object Clause in the Memorandum of Association ("MOA") of the Company as required under Regulation 30 read with Part A of the Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and vide SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023 are mentioned herein below:

**Summary of amendments in the Memorandum of Association of the Company**

The existing main objects clause i.e. IIIA of the Memorandum of Association of the Company be altered by inserting sub-clauses (6) & (7) after sub clause (5) as follows:

6. To act as Corporate Agent for the purposes of distribution and servicing of insurance products in accordance with provisions of Insurance Act 1938, Insurance Regulatory and Development Authority Act, 1999 and other applicable regulations made thereunder.

7. To act as arrangers, brokers, sub brokers, syndicators and perform other intermediary services with regard to finance, Insurance, banking, real estate, manufacturing, trading, retail, and other service sector enterprise.

This is for your information and records.

Thanking You,

For and on behalf of  
M/s PHF Leasing Limited

**PHF LEASING LIMITED**  
87, Radio Colony, Jalandhar



**Company Secretary**

Shikha Kapoor

Company Secretary

Membership No. A19146

Add: H. No.65, Paras Estate,  
Jalandhar-144008, PB, India

Date: September 20, 2024

Place: Jalandhar