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ABOUT THE COMPANY

PHF Leasing Limited founded in 1992, is a Punjab based Non-Banking Financial Company listed on Metropolitan Stock Exchange of India (MSEI) and serving thousands of customers by financing various kinds of vehicle loans and loan against property. E-Rickshaw loan, Used car loan, Loans against property for business, Housing, Home, Education, Medical, School college fees.

As per the RBI guidelines, the Company is termed as Non-Systemically Important Deposit taking Non-Banking Financial Company registered with the Reserve Bank of India (RBI) and is continuously engaged in the business of lending in Punjab and Himachal Pradesh.

Since its inception, the company has persistently carried out its operations to serve the unbanked and under-served section of the society and understanding the customer needs and serving them through its wide-ranging product offering across asset classes.

PHF is into making available finance solutions to masses who comprise bottom of the pyramid, in a way benefitting sections of the society who are deprived of the desired financial aid from banking sector due to various reasons. PHF is helping in the financial inclusion process.

In its Core Business, Company operates with transparent policies, well - managed team at Head Office & Branches and positive efforts of field officers. There are three branches located at Amritsar, Batala and Kapurthala and Collection Centers at Tarn Taran, Ludhiana, Ferozepur, Hoshairpur. The company has planned to diversify in the states of HP, Rajasthan, Uttar Pardesh and Haryana during the year 2022-23. Considering its the growth potential, the Company is planning to open its new centres at Mohali, Una, Jammu and Jaipur.

Furthermore, the Company's focus has always been to bring Good Governance in the company and mitigating risk on Capital apatite by widening the equity shareholding through infusing Strategic Investors having rich experience in the similar line of business.