

PHF Leasing Limited

ICRA has rating outstanding of MB+ (pronounced M B plus) for the fixed deposit programme of PHF Leasing Limited. The company has not been cooperating with ICRA for conducting the regular monitoring and ICRA has reviewed the ratings based on publically available information. The company had fixed deposits of Rs. crore outstanding as on March 31, 2015.

Company Profile

PHF Leasing Limited (PHFL) is a Jalandhar based deposit-taking NBFC, incorporated in 1992, which operates from its 4 branches in Punjab at Jalandhar, Amritsar, Batala and Taran-Taran. The company mainly provides loans for purchase of CVs, cars and 2-wheelers, targeting weak credit profile customers. As on March 31, 2015 the company reported a profit after tax of Rs. 0.50 crore on an asset base of Rs. 20.86 crore compared to a profit of Rs. 0.52 crore on an asset base of Rs. 20.93 crore as on March 31, 2014.. As on March 31, 2015, the company had a net worth of Rs. 5.01 crore.

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