

Date: April 15, 2025

To,
The Board of Directors
PHFL Home Loans and Services Limited
Flat No 207 & 209, 2nd Floor Antriksh Bhawan,
22, Kasturba Gandhi Marg New Delhi – 110001, India

Subject: Resignation from the directorship of PHFL Home Loans and Services Limited

I hereby resign as a Director of PHFL Home Loans and Services Limited with immediate effect, considering the plan for firm and the parent entity (PNBHFL).

I shall extend all necessary cooperation and assistance to the Company in relation to any acts, deeds and documents for giving effect to my resignation.

Warm's Regards



Dilip Vaitheeswaran
DIN: 10390048