

Girish Kousgi
Managing Director & CEO

RMZ Infinity Park, 6th Floor,
Plot No.15, Udyog Vihar,
Gurugram, Haryana - 122008

30th July, 2025

The Board of Directors,
PHFL Home Loans & Services Limited
Antriksh Bhavan,
22, Kasturba Gandhi Marg,
New Delhi – 110001

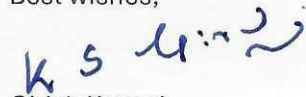
Dear Sirs & Madam,

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

I hereby resign as a director of PHFL Home Loans & Services Limited, for pursuing opportunities outside. I request to be relieved within 90 days.

I thank the Board members and employees for their support throughout.

Best wishes,



Girish Kousgi
Director