

Dated: 9th February, 2022

To, The Secretary, Corporate Relationship Department, The BSE Limited PhirozeJeejeebhoy Towers, Dalal Street, Mumbai-400001	To, The Secretary The National Stock Exchange Limited BandraKurla Complex Mumbai
To, The Secretary The Calcutta Stock Exchange Limited 4, Lyons Range, Dalhousie, Murgighata, B B D Bagh, Kolkata, West Bengal 700001	

Sub: Submission of Un-Audited Standalone and Consolidated Financial Results for the quarter and nine months ended 31st December, 2021 in terms of Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Ref: Viji Finance Limited (BSE Scrip Code 537820; NSE Symbol: VIJIFIN; ISIN: INE159N01027)

Dear Sir/Madam,

In compliance with **Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**, we are pleased to submit the **Un-Audited Standalone and Consolidated Financial Results for the quarter and nine months ended 31st December, 2020** duly approved by the Board at its meeting held on today i.e. **Wednesday 9th February, 2022** along with Limited Review Report given by the Statutory Auditors of the Company, as required under the above said Regulations.

Further, copy of Un-Audited Financial Statements shall also be submitted in XBRL mode within 24 hours from the conclusion of Board Meeting.

The aforesaid results will be uploaded on the Company's website www.vijifinance.com and on the website of the Stock Exchanges i.e., at www.bseindia.com & www.nseindia.com. Further, the extract of results will be published in one Hindi (vernacular) and widely circulated English Newspaper.

You are requested kindly take on above said results for your reference & record.

Thanking You,

Yours faithfully

FOR VIJI FINANCE LIMITED


Vijay Kothari
Managing Director
DIN: 00172878



Enclosure: Standalone and Consolidated un-audited Financial Results for the quarter and nine months ended 31st December, 2021.

Web : www.vijifinance.com, E-mail : info@vijifinance.com

CIN : L65192MP1994PLC008715

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Statement of Standalone and Consolidated Unaudited Financial Statement for the Quarter and nine months ended December 31,2021

(Amount in Lacs except EPS)

[illegible]

(XVI)	B (i) Items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(ii) Income Tax relating to items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub-total (B)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Other Comprehensive Income (A+B)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total Comprehensive Income for the period (XIII + XIV) (Comprising Profit (Loss) and other Comprehensive Income for the period)	6.69	4.63	4.39	27.90	28.36	44.20	6.62	4.56	4.35	27.75	28.26	44.66
	Total profit or loss, attributable to	-	-	-	-	-	-	-	-	-	-	-	-
	Profit or loss, attributable to owners of parent	-	-	-	-	-	-	-	-	-	-	-	-
	Total profit or loss, attributable to non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-
	Total Comprehensive Income for the period attributable to	-	-	-	-	-	-	-	-	-	-	-	-
	Comprehensive income for the period attributable to owners of parent	-	-	-	-	-	-	-	-	-	-	-	-
	Total comprehensive income for the period attributable to owners of parent non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-
	Paid up Equity share capital Face value of Re. 1 /- each	825.00	825.00	825.00	825.00	825.00	825.00	825.00	825.00	825.00	825.00	825.00	825.00
	XX	Reserve excluding revaluation reserve						296.71					
XXI	Earning Per equity Share (of Re.1/-each) (not annualized) (for continuing operation)											291.41	
	(1) Basic (Rs.)	0.01	0.01	0.01	0.03	0.03	0.05	0.01	0.01	0.01	0.03	0.03	0.05
	(2) Diluted (Rs.)	0.01	0.01	0.01	0.03	0.03	0.05	0.01	0.01	0.01	0.03	0.03	0.05
XXII	Earning Per equity Share (of Re.1/-each) (not annualized) (for discontinued operation)												
	(1) Basic (Rs.)	-	-	-	-	-	-	-	-	-	-	-	-
	(2) Diluted (Rs.)	-	-	-	-	-	-	-	-	-	-	-	-
XXIII	Earnings per equity share (for continuing and discontinued operations)												
	(1) Basic (Rs.)	-	-	-	-	-	-	-	-	-	-	-	-
	(2) Diluted (Rs.)	-	-	-	-	-	-	-	-	-	-	-	-
XXIV	Debt equity ratio	0.39	-	-	0.39	-	-	0.39	-	-	0.39	-	-
XXV	Debt service coverage ratio	5.35	-	-	6.79	-	-	5.32	-	-	6.77	-	-
XXVI	Interest service coverage ratio	5.10	-	-	10.85	-	-	5.06	-	-	10.80	-	-

Notes :

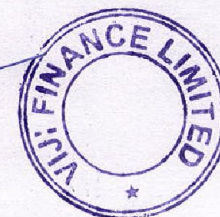
1. The un-audited Financial Results of the Company have been prepared in accordance with the recognition and measurement principles laid down in the Companies (Indian Accounting Standards) Rules 2015 (Ind AS) prescribed under Section 133 of the Companies Act, 2013 read with the relevant rules issued there under and the other accounting principles generally accepted in India.
2. The above Un-audited Standalone & Consolidated Financial Results have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 9th February, 2022. The Unaudited Standalone and Consolidated Financial Results for for the quarter and nine months ended December 31, 2021 have been subjected to limited review by the Statutory Auditors, who have expressed an Unmodified Opinion.
3. The Company on standalone basis has one segment i.e. Finance services. Further the segment reporting for the consolidated financial statements consist two reportable segments i.e. Finance and Real Estate activities in accordance with Indian Accounting Standards (Ind AS) 108.
4. The Ministry of Corporate Affairs ("MCA") vide its notification dated 11th October 2018 issued division III which provides the formats for the financial statements of non-banking financial companies as defined in the Companies (Indian Accounting Standards) (Amendments) Rules, 2016. These financial results have been prepared in accordance with the same.
5. The above consolidated result for the Quarter and nine months ended December 31, 2021 includes the result of wholly owned subsidiary company Vijji Housing Finance Limited.
6. The earnings per share (basic and diluted) for the Interim Period have not been annualized.
7. Previous period's figures have been regrouped wherever necessary.
8. The aforesaid unaudited financial results will be uploaded on the Company's website www.vijjifinance.com and will also be available on the website of the Stock Exchanges (www.bseindia.com and www.nseindia.com) for the benefit of shareholders and investors.

Date : 09.02.2022

Place : Indore

FOR VIJJI FINANCE LIMITED

Vijay Kothari
Vijay Kothari
Managing Director
DIN:00172878





Ref. No

Independent Auditor's Review Report on the Quarterly and nine months ended Unaudited Standalone Financial Results of the Company pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended

Review Report to

The Board of Directors of Viji Finance Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of **Viji Finance Limited** (hereinafter referred to as "the Company") for the quarter as well as nine months ended **31st December, 2021** (hereinafter referred to as "the Statement") attached herewith, being submitted by the Company pursuant to the requirement of regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 ('the Regulation') as amended, read with SEBI Circular No. CIR/CFD/CMDI/44/20919 dated March 29, 2019 ("the Circular").
2. The preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued there under and other accounting principles generally accepted in India, read with the circular is the responsibility of the Company's Management and has been approved by the Board of Directors of the Company. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('Ind AS') specified under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued there under and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation, read with the Circular, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Unique Document Identification Number (UDIN) for this document is **22073609ABAIBE8141**

For Shyam Nagori & Company
Chartered Accountants

Shyam Nagori
Proprietor

M.No. 073609

Indore, dated 9th February, 2022





Ref. No

Independent Auditor's Review Report on Consolidated unaudited Quarterly and nine months ended financial results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review Report to

The Board of Directors of Viji Finance Limited

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of Viji Finance Limited ("the Parent") and its subsidiary (the Parent and its subsidiary together referred to as "the Group"), for the quarter as well as nine months ended 31st December, 2021 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Regulation") read with SEBI Circular No. CIR/CFD/CMD1/44/2019 dated March 29, 2019 ('the Circular').
2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India read with the Circular. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. We did not review the financial statements of Viji Housing Finance Limited (Subsidiary Company) included in consolidated financial results. The consolidated financial statements reflects the total revenue of Rs. 30,33,801/- for the period ended 31st December 2021. The financial statements and other financial information of Viji Housing Finance Limited have been audited by other auditor and reports have been furnished to us and our opinion on the quarterly financial results, to the extent they have been derived from such interim financial statements is based solely on the report of such other auditor.





Ref. No.

5. The Statement includes the results of Viji Housing Finance Limited (Subsidiary Company).
6. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('Ind AS') specified under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation, read with the Circular, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Unique Document Identification Number (UDIN) for this document is **22073609ABAJDD2631**

For Shyam Nagori & Company
Chartered Accountants
FRN-004573C

Shyam Nagori
Proprietor
M.No. 073609



Indore, dated 9th February, 2022