



Dated: 9th August 2022

To,	То,
The Secretary,	The Secretary
Corporate Relationship Department,	Corporate Compliance Department,
BSE Limited	The National Stock Exchange of India
Phiroze Jeejeebhoy Towers,	Limited
Dalal Street, Mumbai-400001	Bandra Kurla Complex Mumbai M.H.
То,	
The Secretary	
Corporate Compliance Department,	
The Calcutta Stock Exchange Limited	
4, Lyons Range, Dalhousie, Murgighata,	
B B D Bagh, Kolkata, West Bengal 700001	

<u>Sub</u>: Submission of Standalone and Consolidated un-audited Financial Results for the quarter ended 30th June, 2022 along with Limited Review Report 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,

This is in continuation of our letter dated 2nd August, 2022 regarding information of Board Meeting for consideration and approval of un-audited standalone and consolidated Financial Results for the quarter ended 30th June, 2022.

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 ended 30th June, 2022 duly approved by the Board at its meeting held today i.e. Tuesday, 9th August, 2022 at the registered office of the Company along with Limited Review Report given by the Statutory Auditors of the Company, as required under the above said Regulations. Copy of Un-audited Financial Results along with Limited Review Report is enclosed with this letter.

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

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

CIN: L65192MP1994PLC008715





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

You are requested to please take on record the aforesaid Un-audited Financial Results along with Limited review Report for your reference and records.

Thanking You,

Yours faithfully

FOR VIJI FINANCE LIMITED

Vijay Kothari

Chairman & Managing Director

DIN: 00172878

Encl.: Un-audited Standalone and Consolidated Financial Results along with Limited Review Report for the quarter ended 30th June, 2022.

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

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CIN: L65192MP1994PLC008715



Statement of Standalone and Consolidated Unaudited Financial Results for the Quarter ended 30th June, 2022

S.No.	Particulars	(Amount Standalone Consolidated							in Lacs except EPS)		
		Q	uarter Ended		Year Ended		Year Ended				
		Unaudited	Audited	· Unaudited	Audited	Unaudited	Audited	Unaudited	Audited		
		30.06.2022	31.03.2022	30.06.2021	31.03.2022	30.06.2022	31.03.2022	30.06.2021	31.03.2022		
(1)	Revenue from Operations								02.00.2022		
	(i) Interest Income	54.18	32.34	27.51	121.63	54.18	32.34	27.51	121.63		
	(ii) Fees & Commision Income	0.09	0.00	0.00	0.40	0.09	0.00	0.00			
	Total Revenue from Operation	54.27	32.34	27.51	122.03	54.27	32.34	27.51	122.03		
(11)	Other Income (to be specified)								122.03		

		Unaudited	Audited	· Unaudited	Audited	Unaudited	Audited	Unaudited	Audited
		30.06.2022	31.03.2022	30.06.2021	31.03.2022	30.06.2022	31.03.2022	30.06.2021	31.03.2022
(1)	Revenue from Operations								
	(i) Interest Income	54.18	32.34	27.51	121.63	54.18	32.34	27.51	121.63
	(ii) Fees & Commision Income	0.09	0.00	0.00	0.40	0.09	0.00	0.00	0.40
	Total Revenue from Operation	54.27	32.34	27.51	122.03	54.27	32.34	27.51	122.03
(11)	Other Income (to be specified)								
	Discount	0.00	0.40	0.00	0.52	0.00	0.47	0.00	0.53
	Bad Debt Recovered	0.00	4.20	0.00	4.20	0.00	4.20	0.00	4.20
	Profit on revaluation/sale of investment	1.07	0.35	0.00	0.35	1.07	0.35	0.00	- 0.35
(111)	Total Income (I+II)	55.34	37.29	27.51	127.10	55.34	37.36	27.51	127.11
(IV)	Expenses								
	a. Employees benefit expenses	7.79	10.86	1.86	33.75	7.79	10.86	1.86	33.75
	b. Finance Cost	3.82	2.71	0.85	5.35	3.82	2.71	0.85	5.64
	c. Depreciation and amortisation expenses	8.83	2.04	1.14	7.81	8.83	2.04	1.14	7.81
	d. Other expenses	2.57	13.79	2.33	30.50	2.63	13.82	2.35	30.37
	Total expenses (IV)	23.01	29.40	6.18	77.41	23.07	29.43	6.20	77.57
(V)	Profit(+)/Loss(-) before exceptional and tax (III - IV)	32.33	7.89	21.33	49.69	32.27	7.93	21.31	49.54
(VI)	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(VII)	Profit(+)/Loss(-) before tax (V +/ -VI)	32.33	7.89	21.33	49.69	32.27	7.93		
(VIII)	Tax expense	32.33	7.03	21.33	45.05	32.21	7.93	21.31	49.54
	1.Current Tax	8.40	2.05	5.55	5.22	8.39	2.06	5.55	5.22
	2.Earlier year income tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	3.Deferred tax	0.34	0.07	-0.08	0.29	0.34	0.07	(0.08)	0.29
(IX)	Net Profit(+)/ Loss(-) for the period from continuing operations (VII-VIII)								
()(1		23.59	5.77	15.86	44.18	23.54	5.80	15.84	44.03
(X)	Profit /(Loss) from discontinued operations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00





(XI)	Tax expense of discontinued operations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(XII)	Profit /(Loss) from discontinued operations (after					0.00	0.00	0.00	0.00
	tax) (X-XI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(XIII)	Share of profit (loss) of associates and joint						0.00	0.00	0.00
	ventures accounted for using equity method								
(XIV)	Profit/Loss for the period	23.59	5.77	15.86	44.18	23.54	5.80	15.84	44.03
	Other Comprehensive Income								
	A (i) Items that will not be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub-total (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	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
	(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
	Sub-total (B)	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
LIXVIII	Total Comprehensive Income for the period (XIV + XV)	23.59	5.77	15.86	44.18	23.54	5.80	15.84	44.03
	Total Profit or loss, attributable to owners of parent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total profit or loss, attributable to non-controlling								
	interests	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(XVII)	Total Comprehensive income for the period								
	attributable to owners of parent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total comprehensive income for the period attributable to owners of parent non-controlling								
	interests	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CAVIIII	Paid up Equity share capital Face value of Re. 1 /- each	935.00	025.00	005.00					
	Reserves excluding revaluation reserve	825.00	825.00	825.00	825.00	825.00	825.00	825.00	825.00
dend			-		340.89				335.44
(XX)	Earnings per equity shares (for continuing operation):								
	(1) Basic	0.03	0.01	0.02	0.05	0.03	0.01	0.02	0.05
	(2) Diluted	0.03	0.01	0.02	0.05	0.03	0.01	0.02	0.05
	Earnings Per Equity Share (for discontinued operation)								
	(1) Basic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(2) Diluted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Earnings Per Equity Share (for continuing & discontinued operation)								
	(1) Basic	0.03	0.01	0.02	0.05	0.03	0.01	0.02	0.05
	(2) Diluted	0.03	0.01	0.02	0.05	0.03	0.01	0.02	0.05





Notes:

- 1. The above Standalone & Consolidated Un-audited Financial Results of Viji Finance Limited, ("the company") for the quarter ended June 30, 2022 were reviewed by the Audit committee and approved by the Board of Directors at their meeting held on Tuesday, 9th August, 2022.
- 2. The above Standalone & Consolidated Un-audited financial results have been prepared in accordance with the guidelines issued by the Securities and Exchange Board of India (SEBI) and the Companies (Indian Accounting Standards) Rules, 2015 (Ind AS) prescribed under section 133 of the Companies Act, 2013 and other recognized accounting practices and policies to the extent applicable.
- 3. In compliance with Regulation 33 of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, a limited review of financial results for the quarter ended 30 June 2022 has been carried out by the Statutory Auditors.
- 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 Company on standalone and consolidated basis has only one segment i.e. Finance services for the quarter ended 30 June, 2022. Therefore, there is no requirement of segment reporting for the above mentioned period.
- 6. The above consolidated result for the quarter ended June 30, 2022 includes the result of wholly owned subsidiary company i.e. Viji Housing Finance Limited.
- 7. The figures of previous period/year have been re-stated/re-grouped/re-arranged/re-classified wherever necessary.
- 8. The figures for the quarter ended 31st March, 2022 represent balancing figures between the audited figures for the year ended 31st March, 2022 and year to date figures up to 31st December, 2021 which were subject to limited review by the statutory auditor.

Date : 09.08.2022 Place : Indore

Chairman & Managing Director

FOR VIJI FINANCE LIMITED

DIN:00172878

SHYAM NAGORI & CO. CHARTERED ACCOUNTANTS



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Ref. No.

Independent Auditor's Review Report on the Quarterly un-audited 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 ended 30th June, 2022 (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 22073609AOQHQQ5273

For Shyam Nagori & Company

Chartered Accountants FRN 004573C

Shyam Nagori Proprietor M. No. 073609

Indore, dated 9th August, 2022

SHYAM NAGORI & CO. CHARTERED ACCOUNTANTS



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Ref. No

Independent Auditor's Review Report on Consolidated unaudited Quarterly 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 company (the Parent and its subsidiary together referred to as "the Group"), for the quarter ended 30th June, 2022 ("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 financials of statements of Viji Housing Finance Limited (Subsidiary Company) included in consolidated financial results. The consolidated financial statements reflects the total revenue of Rs. 55,34,191 for the period ended 30th June 2022. 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.



SHYAM NAGORI & CO. **CHARTERED ACCOUNTANTS**



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Ref. No.

- 5. The Statement includes the results of the 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 22073609AOQHYM4805

For Shyam Nagori & Company **Chartered Accountants**

FRN-004573C

Shyam Nagori Proprietor M.No. 073609

Indore, dated 9th August, 2022