

**Dated: 6<sup>th</sup> February, 2023**

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

**Sub.- Outcome of Board Meeting held on Monday, 6<sup>th</sup> February, 2023 pursuant to Regulation 30 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,

With reference to the above captioned subject, we would like to inform that Board of Directors of the Company in their meeting (Serial No. 07/2022-23) held on today i.e. Monday, 6<sup>th</sup> day of February, 2023, has inter alia approved the un-audited Standalone and Consolidated Financial Results of the Company for the quarter and nine months ended 31<sup>st</sup> December, 2022 together with Limited Review Report given by the Statutory Auditors of the Company along with other routine businesses.

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

The aforesaid un-audited financial results will be uploaded on the Company's website [www.vijifinance.com](http://www.vijifinance.com) and on the website of the Stock Exchanges i.e. at [www.bseindia.com](http://www.bseindia.com), [www.nseindia.com](http://www.nseindia.com) & [www.cse-india.com](http://www.cse-india.com). Further, the extract of above results will be published in one Hindi (vernacular) and widely circulated English Newspaper.





The Meeting of the Board of Directors commenced at **5 PM** and concluded at **6 PM**.

You are requested to take on record the above said information for your reference and records.

Thanking you.

Yours Faithfully,

**FOR VIJI FINANCE LIMITED**

  
**Vijay Kothari**  
**Chairman & Managing Director**  
**DIN: 00172878**



**Statement of Standalone and Consolidated Unaudited Financial Statement for the Quarter and nine months ended December 31,2022**

(Amount in Lacs except EPS)

S.No.	Particulars	Standalone						Consolidated					
		Quarter Ended			Nine Months Ended		Year Ended	Quarter Ended			Nine Months Ended		Year Ended
		3 MONTHS ENDED ON 31.12.2022	PRECEDING 3 MONTHS ENDED ON 30.09.2022	CORRESPONDING 3 MONTHS ENDED IN THE PREVIOUS YEAR 31.12.2021	YEAR TO DATE FIGURES FOR CURRENT PERIOD ENDED ON 31.12.2022	YEAR TO DATE FIGURES FOR PREVIOUS YEAR ENDED ON 31.12.2021	PREVIOUS YEAR ENDED ON 31.03.2022	3 MONTHS ENDED ON 31.12.2022	PRECEDING 3 MONTHS ENDED ON 30.09.2022	CORRESPONDING 3 MONTHS ENDED IN THE PREVIOUS YEAR 31.12.2021	YEAR TO DATE FIGURES FOR CURRENT PERIOD ENDED ON 31.12.2022	YEAR TO DATE FIGURES FOR PREVIOUS YEAR ENDED ON 31.12.2021	PREVIOUS YEAR ENDED ON 31.03.2022
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
(i)	<b>Revenue from Operations</b>												
	i) Interest Income	34.44	69.47	30.33	158.18	86.34	121.63	34.44	69.47	30.33	158.18	86.34	121.63
	ii) Fees & Commission Income	0.00	0.05	0.00	0.00	0.00	0.40	0.00	0.05	0.00	0.00	0.00	0.40
	<b>Total Revenue from Operation</b>	<b>34.44</b>	<b>69.52</b>	<b>30.33</b>	<b>158.18</b>	<b>86.34</b>	<b>122.03</b>	<b>34.44</b>	<b>69.52</b>	<b>30.33</b>	<b>158.18</b>	<b>86.34</b>	<b>122.03</b>
(ii)	Other Income (to be specified)												
	Discount	0.00	0.00	0.00	0.00	0.00	0.52	0.00	0.00	0.00	0.00	0.00	0.53
	Bad Debt Recoverd	0.00	0.00	0.00	0.00	0.00	4.20	0.00	0.00	0.00	0.00	0.00	4.20
	Profit on Revaluation/sale of Investment	0.00	0.00	0.00	0.53	0.00	0.35	0.00	0.00	0.00	0.53	0.00	0.35
(iii)	<b>Total Income (I+II)</b>	<b>34.44</b>	<b>69.52</b>	<b>30.33</b>	<b>158.71</b>	<b>86.34</b>	<b>127.10</b>	<b>34.44</b>	<b>69.52</b>	<b>30.33</b>	<b>158.71</b>	<b>86.34</b>	<b>127.11</b>
	<b>Expenses</b>												
	a. Employees benefit expenses	8.63	7.97	8.53	24.38	22.88	33.75	8.63	7.97	8.53	24.38	22.88	33.75
	b. Finance Cost	8.11	3.71	2.21	15.64	3.84	5.35	8.11	3.71	2.21	15.64	3.84	5.64
	c. Depreciation and amortisation expenses	8.85	8.87	2.96	26.55	5.77	7.81	8.85	8.87	2.96	26.55	5.77	7.81
	d. Other expenses	11.73	5.17	7.56	19.47	16.02	30.50	12.02	5.22	7.65	19.86	16.22	30.37
(iv)	<b>Total expenses (IV)</b>	<b>37.32</b>	<b>25.72</b>	<b>21.26</b>	<b>86.04</b>	<b>48.51</b>	<b>77.41</b>	<b>37.61</b>	<b>25.77</b>	<b>21.35</b>	<b>86.43</b>	<b>48.71</b>	<b>77.57</b>
(v)	<b>Profit(+)/Loss(-) before exceptional item and tax (III -IV)</b>	<b>-2.88</b>	<b>43.80</b>	<b>9.07</b>	<b>72.67</b>	<b>37.83</b>	<b>49.69</b>	<b>-3.17</b>	<b>43.75</b>	<b>8.98</b>	<b>72.28</b>	<b>37.63</b>	<b>49.54</b>
(vi)	Exceptional Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii)	<b>Profit(+)/Loss(-) before tax (V-VI)</b>	<b>-2.88</b>	<b>43.80</b>	<b>9.07</b>	<b>72.67</b>	<b>37.83</b>	<b>49.69</b>	<b>-3.17</b>	<b>43.75</b>	<b>8.98</b>	<b>72.28</b>	<b>37.63</b>	<b>49.54</b>
(viii)	Tax expense												
	1. Current Tax	-0.75	11.39	2.36	18.89	9.84	5.22	-0.82	11.37	2.34	18.79	9.78	5.22
	2. Earlier year Income tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	3. Deferred tax	0.32	0.28	0.02	0.94	0.09	0.29	0.32	0.28	0.02	0.94	0.10	0.29
(ix)	<b>Profit(+)/ Loss(-) for the period from continuing operations (VII-VIII)</b>	<b>-2.45</b>	<b>32.13</b>	<b>6.69</b>	<b>52.84</b>	<b>27.90</b>	<b>44.18</b>	<b>-2.66</b>	<b>32.10</b>	<b>6.62</b>	<b>52.55</b>	<b>27.75</b>	<b>44.03</b>
(x)	Profit/(Loss) from discontinued operations	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00
(xii)	<b>Profit/(Loss) from discontinued operations after tax (IX-XI)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
(xiii)	Share of profit (loss) of associates and joint ventures accounted for using equity method	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xiv)	<b>Profit/Loss for the period (XII+XIII)</b>	<b>-2.45</b>	<b>32.13</b>	<b>6.69</b>	<b>52.84</b>	<b>27.90</b>	<b>44.18</b>	<b>-2.66</b>	<b>32.10</b>	<b>6.62</b>	<b>52.55</b>	<b>27.75</b>	<b>44.03</b>
(xv)	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	0.00	0.00	0.00	0.00
	b) 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	0.00	0.00	0.00	0.00
	<b>Sub-total (A)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



	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
(xvi)	Total profit or loss, attributable to			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Profit or loss, attributable to owners of parent	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 profit or loss, attributable to non-controlling interests	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	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	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	0.00	0.00	0.00	0.00
(xviii)	Total comprehensive income for the period (XIII+XIV)	-2.45	32.13	6.69	52.84	27.90	44.18	-2.66	32.10	6.62	52.55	27.75	44.03
(xix)	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						340.89						335.44
(xxi)	Earning Per equity Share (of Re.1/-each) (not annualized) (for continuing operation)												
	(1) Basic (Rs.)	-0.003	0.04	0.01	0.06	0.03	0.05	-0.003	0.04	0.01	0.06	0.03	0.05
	(2) Diluted (Rs.)	-0.003	0.04	0.01	0.06	0.03	0.05	-0.003	0.04	0.01	0.06	0.03	0.05
(xxii)	Earning Per equity Share (of Re.1/-each) (not annualized) (for discontinued operation)												
	(1) Basic (Rs.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(2) Diluted (Rs.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xxiii)	Earnings per equity share (for continuing and discontinued operations)												
	(1) Basic (Rs.)	-0.003	0.04	0.01	0.06	0.03	0.05	-0.003	0.04	0.01	0.06	0.03	0.05
	(2) Diluted (Rs.)	-0.003	0.04	0.01	0.06	0.03	0.05	-0.003	0.04	0.01	0.06	0.03	0.05

Notes :

- 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.
- 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 6th February, 2023. The Unaudited Standalone and Consolidated Financial Results for for the quarter and nine months ended December 31, 2022 have been subjected to limited review by the Statutory Auditors, who have expressed an Unmodified Opinion.
- 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 and nine months ended 31st December 2022 has been carried out by the Statutory Auditors.
- 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.
- The Company on standalone and consolidated basis has only one segment i.e. Finance services for the quarter and nine months ended 31st December 2022. Therefore, there is no requirement of segment reporting for the above mentioned period.
- The above consolidated result for the Quarter and nine months ended December 31, 2022 includes the result of wholly owned subsidiary company, Viji Housing Finance Limited.
- The earnings per share (basic and diluted) for the Interim Period have not been annualized.
- Previous period's figures have been regrouped wherever necessary.
- The aforesaid unaudited financial results will be uploaded on the Company's website [www.vijifinance.com](http://www.vijifinance.com) and will also be available on the website of the Stock Exchanges ([www.bseindia.com](http://www.bseindia.com) , [www.nseindia.com](http://www.nseindia.com) and [www.cse-india.com](http://www.cse-india.com)) for the benefit of shareholders and investors.

Date : 06/02/2023

Place : Indore

FOR VIJI FINANCE LIMITED

Vijay Kothari  
Chairman & Managing Director  
DIN:00172878





Ref. No

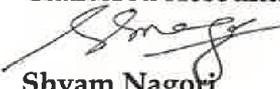
**Independent Auditor's Review Report on the Quarterly and nine months ended Unaudited Standalone Financial Results of the Company pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended**

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 31<sup>st</sup> December, 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 **23073609BGUKVB6850**

For Shyam Nagori & Company  
Chartered Accountants

  
Shyam Nagori  
Proprietor  
M. No. 073609



Indore, dated 6<sup>th</sup> February, 2023



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 31<sup>st</sup> December, 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 financial statements of Viji Housing Finance Limited (Subsidiary Company) included in consolidated financial results. The consolidated financial statements reflects the total revenue of Rs. 34,44,362/- for the period ended 31<sup>st</sup> December 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.





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 **23073609BGUKVC7860**

For Shyam Nagori & Company  
Chartered Accountants  
FRN-004573C



Shyam Nagori  
Proprietor  
M.No. 073609

Indore, dated 6<sup>th</sup> February, 2023