



Dated: 11th September, 2019

To, The Secretary, Corporate Relationship Department, Bombay Stock Exchange Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai-400001	To, The Secretary The National Stock Exchange Limited Bandra Kurla 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 Standalone and Consolidated Un-audited Financial Results for the Quarter ended 30th June, 2019 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,

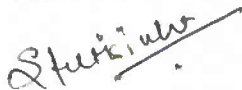
In compliance with **Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**, we are pleased to submit the **Standalone and Consolidated un-Audited Financial Results for the quarter ended 30th June, 2019** duly approved by the Board at its meeting held today Wednesday, 11th September, 2019 together with Limited Review Report thereon.

Further, above result shall also be submitted in XBRL mode within 24 hours from the conclusion of Board Meeting.

The results shall also 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



Stuti Sinha
Company Secretary & Compliance Officer
ACS 42371
Encl: a/a



STATEMENT OF UNAUDITED STANDALONE AND CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE 2019

(Rs. In Lakhs except EPS)

S. No.	Particulars	Quarter Ended			
		Un-audited	Un-audited	Un-audited	Un-audited
		Consolidated	Standalone	Consolidated	Standalone
		30.06.2019	30.06.2019	30.06.2018	30.06.2018
	Revenue from operations				
	(i) Interest Income	39.78	39.78	27.99	27.99
	(ii) Fees and Commission Income	2.54	2.54	20.37	20.37
(I)	Total Revenue from operation	42.32	42.32	48.36	48.36
(II)	Other Income	0.00	0.00	0.74	0.18
(III)	Total Income (I+II)	42.32	42.32	49.10	48.54
	Expenses				
	(a) Employee benefits expenses	9.78	9.58	5.17	5.17
	(b) Finance Cost	0.51	0.51	0.67	0.67
	(c) Depreciation & amortisation	1.25	1.25	1.06	1.06
	(d) Other Expenses	3.24	3.22	8.44	8.41
1	LISTING FEES	1.47	1.47	5.82	5.81
2	PROVISION FOR NPA /DEMAT	0.01	0.01	1.36	1.36
3	ADVERTISEMENT EXPENSES	0.15	0.15	0.15	0.15
4	PROFESSIONAL FEES	0.53	0.53	0.58	0.58
5	AUDIT FEES	0.15	0.15	0.15	0.15
6	WEB EXPENSES /INSURANCE	0.78	0.78	0.08	0.07
7	ROC EXPENSES	0.03	0.01	0.04	0.03
8	TELEPHONE, TRAVELLING AND POSTAGE EXPENSES	0.04	0.04	0.03	0.03
9	STATIONERY AND VEHICLE RUNNING EXPENSES	0.07	0.07	0.13	0.13
10	COMPUTER REPAIRS AND MAINTAINENCE EXPENSES	0.01	0.01	0.1	0.10
(IV)	Total Expenses (IV)	14.78	14.56	15.34	15.31
(V)	Profit before exceptional items and tax (III-IV)	27.54	27.76	33.76	33.23
(VI)	Exceptional items	0.00	0.00	0.00	0.00
(VII)	Profit before tax (V-VI)	27.54	27.76	33.76	33.23
(VIII)	Tax Expense:				
	(1) Current tax	7.22	7.22	8.89	8.89
	(2) Deferred tax	-0.06	-0.06	0.18	0.18
	Total Tax Expenses	7.16	7.16	9.17	9.07
(IX)	Profit/(Loss) for the period from continuing operations (VII-VIII)	20.38	20.60	24.59	24.16
(X)	Profit/(Loss) from discontinued operations	0.00	0.00	0.00	0.00
(XI)	Tax expense of discontinued operations	0.00	0.00	0.00	0.00
(XII)	Profit/(Loss) from discontinued operations (after tax) (X-XI)	0.00	0.00	0.00	0.00
(XIII)	Profit/(Loss) for the period	20.38	20.60	24.59	24.16
(XIV)	Other Comprehensive Income	0.00	0.00	0.00	0.00
(XV)	Total Comprehensive Income for the period (XIII+XIV)	20.38	20.60	24.59	24.16
(XVI)	Paid up Equity Share capital Face value of Rs. 1/- each	825.00	825.00	825.00	825.00
(XVII)	Earnings per equity shares: (of Rs. 1/- each)				
	(1) Basic	0.02	0.02	0.03	0.03
	(2) Diluted	0.02	0.02	0.03	0.03

Notes :

1. This statement has been prepared in accordance with the Companies (Indian Accounting Standards) Rules 2015 (Ind As) prescribed under Section 133 of the Companies Act, 2013 and other recognised accounting practices and policies to the extent applicable. Beginning April 1, 2019, the Company has for the first time adopted Ind AS with a transition date of April 1, 2018.

2. The Standalone & Consolidated Un-audited Financial Results of Viji Finance Ltd, ("the company") for the quarter ended June 30, 2019 were reviewed by the Audit committee and approved by the Board of Directors at their meeting held on September 11, 2019.





3. The Limited Review of the Financial Results of the Quarter ended 30th June 2019 pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirements Regulations 2015, has been carried out by the Statutory Auditors.

4. The Ind AS compliant corresponding figures for the quarter ended June 30 2018, have not been subject to review or audit. However, the Company's management has exercised necessary due diligence to ensure that such financial results provide a true and fair view of its affairs.

5. 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.

6. The above consolidated result for the year includes the result of wholly owned subsidiary companies viz. S.L.Developers Private Limited and Viji Housing Finance Limited.

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.vijifinance.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.

9. The Reconciliation of net profit or loss reported in accordance with Indian GAAP to total comprehensive income in accordance with Ind AS for the quarter ended 30th June, 2018 are as under:

Particulars	(Rs. In Lakhs)	
	Consolidated	Standalone
	Quarter Ended	Quarter Ended
	30.06.2018	30.06.2018
	Unaudited	Unaudited
Net Profit as per Previous GAAP (Indian GAAP)	24.59	24.16
Adjustments	-	-
Net Profit for the quarter under Ind AS	24.59	24.16
Other Comprehensive Income (net of Income Tax)	-	-
Total Comprehensive Income For the Quarter	24.59	24.16

Key Numbers of Standalone Financial Results are as given below:

S.No.	Particulars	(Rs. In Lakhs)	
		Quarter Ended	
		30.06.2019	30.06.2018
		Unaudited	Unaudited
1	Total Income from Operations	42.32	48.36
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	27.54	33.76
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	27.54	33.76



Segment Results for the Quarter ended June 30th 2019		(Rs. In Lakhs)	
S. No.	Particulars	Quarter Ended	
		Consolidated	
		30.06.2019	30.06.2018
		Un-audited	Un Audited
1.00	Segment Revenue		
	-Finance	42.32	48.54
	-Realties	-	0.56
	Total	42.32	49.10
	Less: Inter Segment Revenue	-	-
	Net sales/Income From Operations	42.32	49.10
2.00	Segment Results (Profit (+)/ Loss (-) before tax and after interest)		
	-Finance	27.54	190.68
	-Realties	-	(0.16)
	Total	27.54	190.52
	Less:Interest	-	-
	Total Profit Before Tax	27.54	190.52
3.00	Capital Employed (Segment assets – Segment Liabilities)		
	-Finance	1,089.97	1,069.87
	-Realties	(14.03)	(13.63)
	Total	1,075.94	1,056.24

FOR VIJI FINANCE LIMITED

Date : 11th September , 2019

Place : Indore



Juhee Verma
Director
DIN: 07691682



Independent Auditor's Review Report on the Quarterly 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 ended **30th June, 2019** (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/44/2019 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 thereunder 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 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 19404644AAAABW2879

For **SPARK & Associates**
Chartered Accountants
Firm Reg No. 005313 C

Pankaj Kumar Gupta
Partner
Membership No. 404644



Indore, dated 11th September, 2019



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 subsidiaries (the Parent and its subsidiaries together referred to as "the Group"), for the quarter ended **30th June, 2019** ("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.

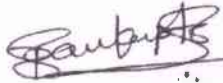
We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.
4. We did not review the financials of statements of both subsidiaries included in consolidated financial results, whose consolidated financial statements reflects the total revenue of Rs.42,32,065/- for the period ended 30th Jun 2019. These financial statements and other financial information have been audited by other auditor 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 auditors.
5. The Statement includes the results of the following entities:
 - i. Viji Housing Finance Limited (Subsidiary)
 - ii. S.L. Developers Private Limited (Subsidiary)



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 19404644AAAABV9939

For SPARK & Associates
Chartered Accountants
Firm Reg No. 005313 C



Pankaj Kumar Gupta
Partner
Membership No. 404644

Indore, dated 11th September, 2019