

Dated: 20<sup>th</sup> October, 2023

|  |   |
|--|---|
| To,<br><b>The Secretary (DCS/Compliance),</b><br>Corporate Relationship Department,<br><b>BSE Limited</b><br>Phiroze Jeejeebhoy Towers,<br>Dalal Street, Mumbai-400001 | To,<br><b>The Secretary (Listing/Compliance),</b><br><b>National Stock Exchange of India</b><br><b>Limited</b><br>Exchange Plaza, Bandra Kurla Complex<br>Mumbai-400001 |
| To,<br><b>The Secretary,</b><br><b>The Calcutta Stock Exchange Limited</b><br>4, Lyons Range, Dalhousie, Murgighata,<br>B B D Bagh, Kolkata, West Bengal 700001        |   |

**Sub.: Outcome of Board Meeting held on Friday, 20<sup>th</sup> October, 2023 pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

**Ref: VIJI FINANCE LIMITED (BSE SCRIP CODE: 537820; CSE SCRIP CODE: 032181;  
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. 04/2023-24) held today i.e. Friday, 20<sup>th</sup> day of October, 2023, has inter alia approved the Un-audited Standalone and Consolidated Financial Results for the quarter and half year ended 30<sup>th</sup> September, 2023 along with Statement of Assets and Liabilities, Cash Flow Statement and Limited Review Report.

Further, copy of aforesaid un-audited standalone and consolidated 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) and [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 **4:15 p.m.** and concluded at **5:30 p.m.**

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**



Enclosed: Copy of un-audited standalone and consolidated financial results for the quarter and half year ended 30.09.2023.

**Statement of Standalone and Consolidated Unaudited Financial Result for the Quarter & Half Year ended on 30th September 2023**

| S.No. | Particulars   | Standalone    |              |              |                 |               |               | Consolidated  |              |              |                 |               |               |
|-------|---|---------------|--------------|--------------|-----------------|---------------|---------------|---------------|--------------|--------------|-----------------|---------------|---------------|
|       |   | Quarter Ended |              |              | Half Year Ended |               |               | Quarter Ended |              |              | Half Year Ended |               |               |
|       |   | 30.09.23      | 30.09.22     | 30.06.23     | 30.09.23        | 30.09.22      | 31.03.23      | 30.09.23      | 30.09.22     | 30.06.23     | 30.09.23        | 30.09.22      | 31.03.23      |
|       |   | Unaudited     | Unaudited    | Unaudited    | Unaudited       | Unaudited     | Audited       | Unaudited     | Unaudited    | Unaudited    | Unaudited       | Unaudited     | Audited       |
|       | <b>Revenue from Operations</b>  |               |              |              |                 |               |               |               |              |              |                 |               |               |
|       | (i) Interest Income   | 41.61         | 69.47        | 44.63        | 86.25           | 123.64        | 208.28        | 41.61         | 69.47        | 44.63        | 86.25           | 123.64        | 208.28        |
|       | (ii) Fees & Commission Income   | 0.10          | 0.05         | 0.00         | 0.10            | 0.14          | 0.14          | 0.10          | 0.05         | 0.00         | 0.10            | 0.14          | 0.14          |
| (i)   | <b>Total Revenue from Operation</b>   | <b>41.71</b>  | <b>69.52</b> | <b>44.63</b> | <b>86.35</b>    | <b>123.78</b> | <b>208.42</b> | <b>41.71</b>  | <b>69.52</b> | <b>44.63</b> | <b>86.35</b>    | <b>123.78</b> | <b>208.42</b> |
| (ii)  | Other Income (to be specified)  |               |              |              |                 |               |               |               |              |              |                 |               |               |
|       | Discount  | 0.00          | 0.00         | 0.00         | 0.00            | 0.00          | 0.00          | 0.00          | 0.00         | 0.00         | 0.00            | 0.00          | 0.00          |
|       | Bad Debt Recovered  | 0.00          | 0.00         | 0.00         | 0.00            | 0.00          | 0.00          | 0.00          | 0.00         | 0.00         | 0.00            | 0.00          | 0.00          |
|       | Profit on revaluation/sale of Investment  | 0.00          | 0.00         |              | 0.00            | 0.00          | 0.00          | 0.00          | 0.00         | 0.00         | 0.00            | 0.00          | 0.00          |
| (iii) | <b>Total Income (I+II)</b>  | <b>41.71</b>  | <b>69.52</b> | <b>44.63</b> | <b>86.35</b>    | <b>124.32</b> | <b>208.96</b> | <b>41.71</b>  | <b>69.52</b> | <b>44.63</b> | <b>86.35</b>    | <b>124.32</b> | <b>208.96</b> |
|       | <b>Expenses</b>   |               |              |              |                 |               |               |               |              |              |                 |               |               |
|       | a. Employees benefit expenses   | 10.59         | 7.97         | 18.79        | 29.39           | 15.75         | 66.48         |               | 0.00         |              |                 |               |               |
|       | b. Finance Cost   | 4.46          | 3.71         | 2.71         | 7.16            | 7.53          | 14.25         | 10.59         | 7.97         | 18.79        | 29.39           | 15.75         | 66.48         |
|       | c. Depreciation and amortisation expenses   | 8.91          | 8.87         | 8.91         | 17.83           | 17.69         | 35.17         | 4.46          | 3.71         | 2.71         | 7.16            | 7.53          | 14.25         |
|       | d. Other expenses   | 10.95         | 5.17         | 4.59         | 15.54           | 7.74          | 32.32         | 8.91          | 8.87         | 8.91         | 17.83           | 17.69         | 35.17         |
|       | Other Expenses exceeding 10% of the total expenses relating to continuing operations of the company : |               |              |              |                 |               |               |               | 5.22         | 4.64         | 15.66           | 7.84          | 33.05         |
|       | Advertisement Expenses  | 0.00          | 0.00         | 0.00         | 0.00            | 0.00          | 4.12          | 0.00          | 0.00         | 0.00         | 0.00            | 0.00          | 4.12          |
|       | Consulting Charges  | 0.00          | 0.00         | 0.00         | 0.00            | 0.00          | 8.65          | 0.00          | 0.00         | 0.00         | 0.00            | 0.00          | 8.97          |
|       | Interest on Income Tax  | 0.00          | 0.00         | 0.00         | 0.00            | 0.00          | 4.82          | 0.00          | 0.00         | 0.00         | 0.00            | 0.00          | 4.82          |
|       | Listing Fees  | 0.00          | 0.00         | 0.00         | 0.00            | 0.00          | 7.87          | 0.00          | 0.00         | 0.00         | 0.00            | 0.00          | 7.87          |
|       | Provision on Sub Standard Assets  | 0.00          | 0.00         | 0.00         | 0.00            | 0.00          | 0.00          | 0.00          | 0.00         | 0.00         | 0.00            | 0.00          | 0.00          |
| (iv)  | <b>Total expenses (IV)</b>  | <b>34.91</b>  | <b>25.72</b> | <b>34.99</b> | <b>69.92</b>    | <b>48.71</b>  | <b>148.22</b> | <b>34.98</b>  | <b>25.77</b> | <b>35.05</b> | <b>70.04</b>    | <b>48.81</b>  | <b>148.95</b> |



|        |   |       |       |       |       |       |       |       |       |       |       |       |       |
|--------|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| (V)    | Profit(+)/Loss(-) before exceptional and tax (III -IV)                                    | 6.80  | 43.80 | 9.63  | 16.43 | 75.61 | 60.74 | 6.73  | 43.75 | 9.58  | 16.31 | 75.51 | 60.01 |
| (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)  | Profit(+)/Loss(-) before tax (V-VI)   | 6.80  | 43.80 | 9.63  | 16.43 | 75.61 | 60.74 | 6.73  | 43.75 | 9.58  | 16.31 | 75.51 | 60.01 |
| (VIII) | Tax expense   |       |       |       |       |       |       |       |       |       |       |       |       |
|        | 1.Current Tax   | 1.77  | 11.39 | 2.50  | 4.27  | 19.66 | 15.39 | 1.75  | 11.37 | 2.49  | 4.24  | 19.63 | 15.39 |
|        | 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  | -0.07 | 0.28  | -0.07 | -0.13 | 0.62  | 1.32  | -0.07 | 0.28  | -0.07 | -0.13 | 0.62  | 1.32  |
| (IX)   | Net Profit(+)/ Loss(-) for the period from continuing operations (VII-VIII)               | 5.10  | 32.13 | 7.20  | 12.29 | 55.33 | 44.03 | 5.05  | 32.10 | 7.15  | 12.20 | 54.92 | 43.30 |
| (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)  | Profit/(Loss) from discontinued operations (after tax) (X-XI)                             | 0.00  | 0.00  | 0.00  | 0.00  | 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 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)  | Profit/Loss for the period  | 5.10  | 32.13 | 7.20  | 12.29 | 55.33 | 44.03 | 5.05  | 32.10 | 7.15  | 12.20 | 54.92 | 43.30 |
| (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  |
|        | (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  | 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  | 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  | 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 Comprehensive Income for the period (XIV+XV)  | 5.10  | 32.13 | 7.20  | 12.29 | 55.33 | 44.03 | 5.05  | 32.10 | 7.15  | 12.20 | 54.92 | 43.30 |
|        | 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  | 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 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  |



*Handwritten signature or initials.*

|         |  |        |        |        |        |        |        |        |        |        |        |        |        |
|---------|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|         | 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) | 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 |
| (xix)   | Reserve excuding revaluation reseve  |        |        |        | 397.21 |        | 384.92 |        |        |        | 390.94 |        | 378.74 |
| (xx)    | Earning Per equity Share (for continuing operation) :  |        |        |        |        |        |        |        |        |        |        |        |        |
|         | (1) Basic  | 0.01   | 0.04   | 0.01   | 0.01   | 0.07   | 0.05   | 0.01   | 0.04   | 0.01   | 0.01   | 0.07   | 0.05   |
|         | (2) Diluted  | 0.01   | 0.04   | 0.01   | 0.01   | 0.07   | 0.05   | 0.01   | 0.04   | 0.01   | 0.01   | 0.07   | 0.05   |
|         | Earning Per equity Share (for discontinued operation) :  |        |        |        |        |        |        |        |        |        |        |        |        |
|         | (1) Basic  | 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  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   |
|         | Earning Per equity Share (for continued & discontinued operation) :                                  |        |        |        |        |        |        |        |        |        |        |        |        |
|         | (1) Basic  | 0.01   | 0.04   | 0.01   | 0.01   | 0.07   | 0.05   | 0.01   | 0.04   | 0.01   | 0.01   | 0.07   | 0.05   |
|         | (2) Diluted  | 0.01   | 0.04   | 0.01   | 0.01   | 0.07   | 0.05   | 0.01   | 0.04   | 0.01   | 0.01   | 0.07   | 0.05   |



Notes :

1. The above Standalone & Consolidated un-audited Financial Results of the Company 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.
2. The above Un-audited Standalone & Consolidated Financial Results for the quarter and half year ended 30th September, 2023 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 20th October, 2023. The Unaudited Standalone and Consolidated Financial Results for the quarter and half year ended September 30, 2023 have been subjected to limited review by the Statutory Auditors, who have expressed an Unmodified Opinion.
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 and half year ended 30th September 2023 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 and half year ended 30th September, 2023. Therefore, there is no requirement of segment reporting for the above mentioned period.
6. The above consolidated result for the Quarter and Half year ended 30th September 2023 includes the result of wholly owned subsidiary company, Viji Housing Finance Limited.
7. The earnings per share (basic and diluted) for the Interim Period have not been annualized.
8. Previous period's figures have been regrouped wherever necessary.
9. 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 20.10.2023

Place : Indore

FOR VIJI FINANCE LIMITED



  
Vijay Kothari  
Chairman & Managing Director  
DIN:00172878

| UNAUDITED STATEMENT OF ASSETS AND LIABILITIES AS AT 30th SEPTEMBER, 2023 |   |                |                |                |                |
|--|---|----------------|----------------|----------------|----------------|
| S. No.   | Particulars   | Standalone     |                | Consolidated   |                |
|  |   | 30.09.2023     | 31.03.2023     | 30.09.2023     | 31.03.2023     |
|  |   | Un-Audited     | Audited        | Un-Audited     | Audited        |
|  | <b>ASSETS</b>   |                |                |                |                |
| 1  | <b>Financial Assets</b>   |                |                |                |                |
| (a)  | Cash and cash equivalents   | 14.78          | 11.71          | 19.63          | 16.67          |
| (b)  | Bank Balance other than (a) above   | 1.31           | 1.31           | 1.31           | 1.31           |
| (c)  | Derivative financial instruments  | 0.00           | 0.00           | 0.00           | 0.00           |
| (d)  | Receivables   | 0.00           | 0.00           | 0.00           | 0.00           |
|  | (I) Trade Receivables   | 0.00           | 0.00           | 0.00           | 0.00           |
|  | (II) Other Receivables  | 0.00           | 0.00           | 0.00           | 0.00           |
| (e)  | Loans   | 2213.72        | 1981.98        | 2213.72        | 1981.98        |
| (f)  | Investments   | 15.02          | 15.02          | 5.02           | 5.02           |
| (g)  | Other Financial assets (TDS Receivable)   | 17.36          | 20.24          | 17.36          | 20.24          |
| 2  | <b>Non-financial Assets</b>   |                |                |                |                |
| (a)  | Inventories   | 0.00           | 0.00           | 0.00           | 0.00           |
| (b)  | Current tax assets (Net)  | 0.00           | 0.00           | 0.00           | 0.00           |
| (c)  | Deferred tax Assets (Net)   | 0.00           | 0.00           | 0.00           | 0.00           |
| (d)  | Investment Property   | 0.00           | 0.00           | 0.00           | 0.00           |
| (e)  | Biological assets other than bearer plants  | 0.00           | 0.00           | 0.00           | 0.00           |
| (f)  | Property, Plant and Equipment   | 212.99         | 230.22         | 212.99         | 230.22         |
| (g)  | Capital work-in-progress  | 0.00           | 0.00           | 0.00           | 0.00           |
| (h)  | Intangible assets under development   | 0.00           | 0.00           | 0.00           | 0.00           |
| (i)  | Goodwill  | 0.00           | 0.00           | 0.00           | 0.00           |
| (j)  | Other Intangible assets   | 0.00           | 0.00           | 0.00           | 0.00           |
| (k)  | Other non-financial assets (to be specified)  | 0.00           | 0.00           | 0.00           | 0.00           |
|  | <b>Total Assets</b>   | <b>2475.16</b> | <b>2260.48</b> | <b>2470.03</b> | <b>2255.44</b> |
|  | <b>LIABILITIES AND EQUITY</b>   |                |                |                |                |
|  | <b>LIABILITIES</b>  |                |                |                |                |
| 1  | <b>Financial Liabilities</b>  |                |                |                |                |
| (a)  | Derivative financial instruments  | 0.00           | 0.00           | 0.00           | 0.00           |
| (b)  | Payables  | 0.00           | 0.00           | 0.00           | 0.00           |
|  | (I) Trade Payables  | 0.00           | 0.00           | 0.00           | 0.00           |
|  | (i) total outstanding dues of micro enterprises and small enterprises                       | 0.00           | 0.00           | 0.00           | 0.00           |
|  | (ii) total outstanding dues of creditors other than micro enterprises and small enterprises | 25.22          | 27.65          | 25.54          | 27.93          |
|  | (II) Other Payables   | 0.00           | 0.00           | 0.00           | 0.00           |
|  | (i) total outstanding dues of micro enterprises and small enterprises                       | 0.00           | 0.00           | 0.00           | 0.00           |
|  | (ii) total outstanding dues of creditors other than micro enterprises and small enterprises | 0.00           | 0.00           | 0.00           | 0.00           |
| (c)  | Debt Securities   | 0.00           | 0.00           | 0.00           | 0.00           |
| (d)  | Borrowings (Other than Debt Securities)   | 1115.33        | 918.65         | 1116.18        | 919.52         |
| (e)  | Deposits  | 0.00           | 0.00           | 0.00           | 0.00           |
| (f)  | Subordinated Liabilities  | 0.00           | 0.00           | 0.00           | 0.00           |
| (g)  | Other financial liabilities (to be specified)   | 0.00           | 0.00           | 0.00           | 0.00           |
| 2  | <b>Non-Financial Liabilities</b>  |                |                |                |                |
| (a)  | Current tax liabilities (Net)   | 4.27           | 15.39          | 4.24           | 15.39          |
| (b)  | Provisions  | 107.82         | 88.23          | 107.82         | 88.23          |
| (c)  | Deferred tax liabilities (Net)  | 0.51           | 0.64           | 0.51           | 0.64           |
| (d)  | Other non-financial liabilities (to be specified)   | 0.00           | 0.00           | 0.00           | 0.00           |
| 3  | <b>EQUITY</b>   |                |                |                |                |
| (a)  | Equity Share capital  | 825.00         | 825.00         | 825.00         | 825.00         |
| (b)  | Other Equity  | 397.21         | 384.92         | 390.94         | 378.73         |
|  | <b>Total Liabilities and Equity</b>   | <b>2475.16</b> | <b>2260.48</b> | <b>2470.03</b> | <b>2255.44</b> |

FOR VIJI FINANCE LIMITED

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



Date: 20.10.2023  
 Place : Indore



**Un-Audited Standalone and Consolidated Cash Flow Statement**

| Particulars  | STANDALONE                        |                                   | CONSOLIDATED                      |                                   |
|--|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
|  | Half Year ended 30 September 2023 | Half Year ended 30 September 2022 | Half Year ended 30 September 2023 | Half Year ended 30 September 2022 |
|  | (Un-Audited)                      | (Un-Audited)                      | (Un-Audited)                      | (Un-Audited)                      |
| <b>A) CASH FLOW FROM OPERATING ACTIVITIES</b>                                |                                   |                                   |                                   |                                   |
| Profit before exceptional items and taxes                                    | 16.43                             | 75.61                             | 16.31                             | 75.51                             |
| Adjustments to reconcile profit before tax to net cash flows:                |                                   |                                   |                                   |                                   |
| Add: Non-cash expenses   |                                   |                                   |                                   |                                   |
| Depreciation, amortization and impairment                                    | 17.83                             | 17.69                             | 17.83                             | 17.69                             |
| Impairment on financial instruments  |                                   |                                   |                                   |                                   |
| Share based payments to employees  |                                   |                                   |                                   |                                   |
|  | 34.26                             | 93.30                             | 34.14                             | 93.20                             |
| Less: Income considered separately   |                                   |                                   |                                   |                                   |
| Interest income on investments   |                                   |                                   |                                   |                                   |
| Dividend income  |                                   |                                   |                                   |                                   |
| Net gain / (loss) on sale of investments                                     |                                   | 0.53                              |                                   | 0.53                              |
|  | 34.26                             | 92.77                             | 34.14                             | 92.67                             |
| Operating profit before working capital changes                              |                                   |                                   |                                   |                                   |
| Changes in -   |                                   |                                   |                                   |                                   |
| Loans  | -231.74                           | -51.81                            | -231.74                           | -57.11                            |
| Trade receivables  |                                   |                                   |                                   |                                   |
| Interest accrued on other deposits   |                                   |                                   |                                   |                                   |
| Other financial assets   | 2.88                              | 3.62                              | 2.88                              | 3.62                              |
| Other financial liabilities  | -2.43                             | -25.59                            | 2.39                              | -25.50                            |
| Other non-financial assets   |                                   |                                   |                                   |                                   |
| Other non-financial liabilities  | -11.12                            |                                   | -15.91                            |                                   |
| Provisions   | 19.39                             | 16.90                             | 19.39                             | 16.90                             |
| Cash used in operations  | -223.02                           | -56.88                            | -222.99                           | -62.09                            |
| Income taxes paid (net of refunds)   |                                   |                                   |                                   |                                   |
| <b>NET CASH USED IN OPERATING ACTIVITIES (A)</b>                             | -188.76                           | 35.89                             | -188.85                           | 30.57                             |
| <b>B) CASH FLOW FROM INVESTING ACTIVITIES</b>                                |                                   |                                   |                                   |                                   |
| Purchase of Property, plant and equipment and intangible assets              | 0.00                              | -198.18                           | 0.00                              | -198.18                           |
| Proceeds from sale of Property, plant and equipment                          |                                   |                                   |                                   |                                   |
| Purchase of investments at FVTPL   |                                   |                                   |                                   |                                   |
| Proceeds from sale of investments at FVTPL                                   | 0.00                              | 1.14                              | 0.00                              | 1.14                              |
| <b>NET CASH GENERATED FROM / (USED IN) INVESTING ACTIVITIES (B)</b>          | 0.00                              | -197.04                           | 0.00                              | -197.04                           |
| <b>C) CASH FLOW FROM FINANCING ACTIVITIES</b>                                |                                   |                                   |                                   |                                   |
| Proceeds from issue of Equity shares (net of issue expenses)                 |                                   |                                   |                                   |                                   |
| Expenses incurred on issuance of Non-convertible debentures                  |                                   |                                   |                                   |                                   |
| Proceeds from Borrowings (Other than Debt Securities)                        |                                   | 155.74                            |                                   | 161.23                            |
| Repayment of Borrowings (Other than Debt Securities)                         | 191.81                            |                                   | 191.81                            |                                   |
| (Decrease) / Increase in loans repayable on demand and cash credit/overdraft |                                   |                                   |                                   |                                   |
| Increase / (decrease) in Fixed deposits (net)                                |                                   |                                   |                                   |                                   |
| Dividend paid (including tax on dividend)                                    |                                   |                                   |                                   |                                   |
| <b>NET CASH GENERATED FROM FINANCING ACTIVITIES (C)</b>                      | 191.81                            | 155.74                            | 191.81                            | 161.23                            |
| <b>NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)</b>        | 3.05                              | -5.41                             | 2.96                              | -5.24                             |
| Cash and Cash Equivalents at the beginning of the year                       | 13.02                             | 9.14                              | 17.98                             | 9.04                              |
| <b>CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR</b>                      | 16.07                             | 3.73                              | 20.94                             | 3.80                              |

Date: 20.10.2023

Place: Indore

FOR VIJI FINANCE LIMITED



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





Ref. No

**Independent Auditor's Review Report on the Quarterly and half yearly 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 half year ended 30<sup>th</sup> September, 2023 (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/CMD1/44/20919 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 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 **23073609BGULBB4656**.

For Shyam Nagori & Company  
Chartered Accountants

  
Shyam Nagori  
Proprietor  
M.No. 073609



Indore, dated 20<sup>th</sup> October, 2023



Ref. No

**Independent Auditor's Review Report on Consolidated unaudited quarterly and half yearly 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 as well as half year ended 30<sup>th</sup> September, 2023 ("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 have reviewed 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. 41,71,251/- for the quarter ended 30<sup>th</sup> September 2023.






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 **23073609BGULBC7711**.

For Shyam Nagori & Company  
Chartered Accountants  
FRN-004573C

  
Shyam Nagori  
Proprietor  
M.No. 073609



Indore, dated 20<sup>th</sup> October, 2023