

Dated: 9th November, 2021

To, The Secretary, Corporate Relationship Department, 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.:- Outcome of Board Meeting held on Tuesday 9th November, 2021 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. 06/2021-22) held on today i.e., Tuesday, 9th day of November, 2021, has inter alia approved the Un-audited standalone and consolidated Financial Results of the Company for the Quarter and Half Year ended on 30th September, 2021 along with the Statement of Assets and Liabilities, Cash Flow Statement and Limited Review Report (Copy of results being submitted separately) along with other routine businesses:-

The Meeting of the Board of Directors commenced at **7 P.M.** and concluded at **7:45 P.M.**

This is for your information and record.

Thanking you.

Yours Faithfully,

FOR VIJI FINANCE LIMITED


Vijay Kothari
Managing Director
DIN: 00172878



Dated: 9th November, 2021

To, The Secretary, Corporate Relationship Department, 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 half year ended 30th September, 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 half year ended 30th September, 2021 duly approved by the Board at its meeting held today i.e. Tuesday, 9th November, 2021** 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 Unaudited Financial Results along with Limited Review Report is enclosed with this letter.**

Further, pursuant to Regulation 33(3)(f) and (g) of the Listing Regulations, we have also enclosed Statements of Assets and Liabilities and the Statement of Cash flow in the prescribed format for the half year ended 30th September, 2021.

Further, copy of Un-Audited Financial Statements shall also be submitted in XBRL mode (Excel Template provided by Exchange) 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


Vijay Kothari
Managing Director
DIN: 00172878



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

CIN : L65192MP1994PLC008715

S.No.	Particulars	Standalone						Consolidated					
		Quarter Ended			Half Year Ended		Year Ended	Quarter Ended			Half Year Ended		Year Ended
		30.09.21	30.09.20	30.06.21	30.09.21	30.09.20	31.03.21	30.09.21	30.09.20	30.06.21	30.09.21	30.09.20	31.03.21
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	Revenue from Operations												
	(i) Interest Income	28.49	33.75	27.51	56.00	69.93	92.04	28.49	33.75	27.51	56.00	69.93	92.04
	(ii) Fees & Commission Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(I)	Total Revenue from Operation	28.49	33.75	27.51	56.00	69.93	92.04	28.49	33.75	27.51	56.00	69.93	92.04
(II)	Other Income	0.00	0.00	0.00	0.00	0.00	2.4	0.00	0.00	0.00	0.00	0.00	2.4
(III)	Total Income (I+II)	28.49	33.75	27.51	56.00	69.93	94.44	28.49	33.75	27.51	56.00	69.93	94.44
	Expenses												
	a. Employees benefit expenses	13.24	10.29	1.86	15.10	18.54	9.12	13.24	10.29	1.86	15.10	18.54	9.12
	b. Finance Cost	0.78	1.66	0.85	1.63	1.99	3.78	0.78	1.66	0.85	1.63	1.99	3.87
	c. Depreciation and amortisation expenses	1.67	1.25		1.14	2.50	4.89	1.67	1.25	1.14	2.81	2.50	4.89
	d. Other expenses	6.60	6.30	2.33	8.93	11.37	17.22	6.68	6.38	2.35	9.03	11.45	17.32
(IV)	Total expenses (IV)	22.29	19.50	6.18	28.47	34.40	35.01	22.37	19.58	6.20	28.57	34.48	35.20
(V)	Profit(+)/Loss(-) before exceptional and tax (III-IV)	6.20	14.25	21.33	27.53	35.53	59.43	6.12	14.17	21.31	27.43	35.45	59.24
(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)	6.20	14.25	21.33	27.53	35.53	59.43	6.12	14.17	21.31	27.43	35.45	59.24
(VIII)	Tax expense												
	1.Current Tax	1.61	3.71	5.55	7.16	9.24	15.45	1.59	3.71	5.55	7.14	9.24	15.45
	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	-0.04	-0.05	-0.08	-0.12	-0.11	(0.22)	-0.04	-0.05	-0.08	-0.08	(0.11)	-0.87
(IX)	Net Profit(+)/ Loss(-) for the period from continuing operations (VII-VIII)	4.63	10.59	15.86	20.49	26.40	44.20	4.56	10.51	15.84	20.37	26.32	44.66
(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	4.63	10.59	15.86	20.49	26.40	44.20	4.56	10.51	15.84	20.37	26.32	44.66
(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 profit or loss, attributable to 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
	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
(XVII)	Total Comprehensive Income for the period (XIII + XIV)	4.63	10.59	15.86	20.49	26.40	44.20	4.56	10.51	15.84	20.37	26.32	44.66
(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 excluding revaluation reserve					278.89	296.71					256.54	291.41
(XX)	Earning Per Share (of Re.1/-each) (not annualized)												
	(1) Basic	0.01	0.01	0.02	0.02	0.03	0.05	0.01	0.01	0.02	0.02	0.03	0.05
	(2) Diluted	0.01	0.01	0.02	0.02	0.03	0.05	0.01	0.01	0.02	0.02	0.03	0.05



Notes :

1. The 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 November, 2021. The Unaudited Standalone and Consolidated Financial Results for the quarter and half year ended September 30, 2021 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 2021 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, 2021. 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 2021 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 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 09.11.2021
Place : Indore

FOR VIJI FINANCE LIMITED




Vijay Kothari
Managing Director
DIN:00172878



UNAUDITED STATEMENT OF ASSETS AND LIABILITIES AS AT 30th SEPTEMBER, 2021					
S. NO.	Particulars	Standalone		Consolidated	
		30.09.2021	31.03.2021	30.09.2021	31.03.2021
		Un-Audited	Audited	Un-Audited	Audited
	ASSETS				
1	Financial Assets				
(a)	Cash and cash equivalents	21.98	51.20	22.03	56.73
(b)	Bank Balance other than (a) above	21.34	3.49	21.34	3.49
(c)	Derivative financial instruments				
(d)	Receivables				
	(I) Trade Receivables	3.00	3.00	3.00	3.00
	(II) Other Receivables				
(e)	Loans	1538.31	1481.59	1542.90	1481.63
(f)	Investments	15.28	15.28	5.28	5.28
(g)	Other Financial assets (TDS Receivable)	0.20	4.73	0.20	4.69
2	Non-financial Assets				
(a)	Inventories				
(b)	Current tax assets (Net)				
(c)	Deferred tax Assets (Net)	1.04	0.97	1.04	0.97
(d)	Investment Property				
(e)	Biological assets other than bearer plants				
(f)	Property, Plant and Equipment	23.62	18.62	23.62	18.62
(g)	Capital work-in-progress				
(h)	Intangible assets under development				
(i)	Goodwill				
(j)	Other Intangible assets				
(k)	Other non-financial assets (to be specified)				
	Total Assets	1624.77	1578.88	1619.41	1574.41
	LIABILITIES AND EQUITY				
	LIABILITIES				
1	Financial Liabilities				
(a)	Derivative financial instruments				
(b)	Payables				
	(I) Trade Payables				
	(i) total outstanding dues of micro enterprises and small enterprises				
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises				
	(II) Other Payables				
	(i) total outstanding dues of micro enterprises and small enterprises				
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises				
(c)	Debt Securities				
(d)	Borrowings (Other than Debt Securities)	362.36	354.38	362.39	355.15
(e)	Deposits				
(f)	Subordinated Liabilities				
(g)	Other financial liabilities (to be specified)	19.72	42.67	19.72	41.86
2	Non-Financial Liabilities				
(a)	Current tax liabilities (Net)	27.89	15.45	27.89	15.45
(b)	Provisions	66.68	44.68	66.68	45.54
(c)	Deferred tax liabilities (Net)				
(d)	Other non-financial liabilities (to be specified)				
3	EQUITY				
(a)	Equity Share capital	825.00	825.00	825.00	825.00
(b)	Other Equity	323.12	296.70	317.73	291.41
	Total Liabilities and Equity	1624.77	1578.88	1619.41	1574.41

Date: 09.11.2021

Place : Indore

FOR VIJI FINANCE LIMITED

Vijay Kothari
Vijay Kothari
Managing Director
DIN:00172878



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

CIN : L65192MP1994PLC008715

Regd. Off. : 11/2, Ushaganj, Jaora Compound, Indore 452001 (M.P.) TeleFax : +91 731 4246092



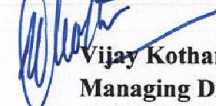
Un-Audited Standalone and Consolidated Cash Flow Statement

Particulars	CONSOLIDATED		STANDALONE	
	Half Year ended 30 September 2021 (Un-Audited)	Half Year ended 30 September 2020 (Un-Audited)	Half Year ended 30 September 2021 (Un-Audited)	Half Year ended 30 September 2020 (Un-Audited)
A) CASH FLOW FROM OPERATING ACTIVITIES				
Profit before exceptional items and taxes	27.53	35.45	27.43	35.53
Adjustments to reconcile profit before tax to net cash flows:				
Add: Non-cash expenses				
Depreciation, amortization and impairment	1.67	2.50	1.67	2.51
Impairment on financial instruments				
Share based payments to employees				
	29.20	37.95	29.10	38.04
Less: Income considered separately				
Interest income on investments				
Dividend income				
Net gain / (loss) on sale of investments				
	29.20	37.95	29.10	38.04
Operating profit before working capital changes				
Changes in -				
Loans	-61.27	-25.92	-56.72	-24.49
Trade receivables		0.25		0.25
Interest accrued on other deposits				
Other financial assets	4.49	10.06	4.53	10.06
Other financial liabilities	-22.14	38.54	-22.95	-1.06
Other non-financial assets				
Other non-financial liabilities				
Provisions	30.63	-2.36	31.69	-1.38
Cash used in operations	-48.29	20.57	-43.45	-16.62
Income taxes paid (net of refunds)				
NET CASH USED IN OPERATING ACTIVITIES (A)	-19.09	58.52	-14.35	21.42
B) CASH FLOW FROM INVESTING ACTIVITIES				
Purchase of Property, plant and equipment and intangible assets	-5.00		-5.00	
Proceeds from sale of Property, plant and equipment				
Purchase of investments at FVTPL				
Proceeds from sale of investments at FVTPL				
NET CASH GENERATED FROM / (USED IN) INVESTING ACTIVITIES (B)	-5.00	0.00	-5.00	0.00
C) CASH FLOW FROM FINANCING ACTIVITIES				
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)	7.24		7.98	
Repayment of Borrowings (Other than Debt Securities)		-41.17		-1.66
(Decrease) / Increase in loans repayable on demand and cash credit/overdraft				
Increase / (decrease) in Fixed deposits (net)				
Dividend paid (including tax on dividend)				
NET CASH GENERATED FROM FINANCING ACTIVITIES (C)	7.24	-41.17	7.98	-1.66
NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)	-16.85	17.35	-11.37	19.76
Cash and Cash Equivalents at the beginning of the year	60.22	28.45	54.69	13.39
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	43.37	45.80	43.32	33.15

Date: 09.11.2021

Place : Indore

FOR VIJI FINANCE LIMITED


Vijay Kothari
 Managing Director
 DIN:00172878





Ref. No. :

Date :

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 **30th September, 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 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 21073609AAAAGY3928.

For Shyam Nagori & Company
Chartered Accountants

Shyam Nagori
Proprietor
M.No. 073609



Indore, dated 9th November, 2021



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 subsidiaries together referred to as "the Group"), for the quarter as well as half year ended 30th September, 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 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. 28,48,977/- for the period ended 30th September 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 21073609AAAAGX1034.

For Shyam Nagori & Company
Chartered Accountants
FRN-004573C

Shyam Nagori
Proprietor
M.No. 073609



Indore, dated 9th November, 2021