

Dated: 19th August, 2020

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.:- Outcome of Board Meeting held on Wednesday 19th August, 2020 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. 02/2020-21) held today i.e., Wednesday, 19th day of August, 2020, has approved the following matters along with other routine businesses:

1. Approval of Standalone and Consolidated un-audited Financial Results of the Company for the quarter ended 30th June, 2020 along with Limited Review Report thereon.
2. Approval of Board's Report and its annexure's along with Management Discussion and Analysis report for the year ended March 31, 2020.
3. Approval of Notice of 26th Annual General Meeting of the Company to be held on Wednesday, 30th September 2020 through Video Conferencing (VC)/ other Audio Visual Means (OAVM).

The Meeting of the Board of Directors commenced at **4 pm** and concluded at **5.30 pm**.

This is for your information and record.

Thanking you.
Yours Faithfully,

For VIJI FINANCE LIMITED


Vijay Kothari
Managing Director
DIN: 00172878



Dated: 19th August, 2020

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, 2020 along with Limited Review Report.

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, 2020 duly approved by the Board at its meeting held today i.e. Wednesday, 19th August, 2020** along 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


Vijay Kothari
Managing Director
DIN: 00172878



Enclosure: Standalone and Consolidated un-audited Financial Results for the quarter ended 30th June, 2020



Statement of Standalone and Consolidated Unaudited Financial Results for the Quarter ended 30th June, 2020

S.No.	Particulars	STANDALONE				CONSOLIDATED			
		QUARTER ENDED		YEAR ENDED		QUARTER ENDED		YEAR ENDED	
		Un-audited	Audited	Un-audited	Audited	Un-audited	Audited	Un-audited	Audited
		30.06.2020	31.03.2020	30.06.2019	31.03.2020	30.06.2020	31.03.2020	30.06.2019	31.03.2020
	Revenue from Operations								
	(i) Interest Income	36.18	-6.38	39.78	96.37	36.18	-6.48	39.78	96.37
	(ii) Fees & Commission Income	0.00	0.00	2.54	2.54	0.00	0.00	2.54	2.54
	(iii) Realities Income	0.00	0.00	0.00	0.00	0.00	1.03	0.00	1.03
(I)	Total Revenue from Operation	36.18	-6.38	42.32	98.91	36.18	-5.45	42.32	99.94
(II)	Other Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(III)	Total Income (I+II)	36.18	-6.38	42.32	98.91	36.18	-5.45	42.32	99.94
	Expenses								
	a. Employees benefit expenses	8.25	10.17	9.58	40.90	8.25	10.18	9.78	41.70
	b. Finance Cost	0.33	1.07	0.51	3.23	0.33	1.09	0.51	3.24
	c. Depreciation and amortisation expenses	1.25	1.31	1.25	5.14	1.25	1.31	1.25	5.14
	d. Other expenses	5.07	5.07	3.22	30.17	5.07	5.44	3.24	30.62
(IV)	Total expenses (IV)	14.90	17.62	14.56	79.44	14.90	18.02	14.78	80.70
(V)	Profit(+)/Loss(-) before exceptional and tax (III - IV)	21.28	-24.00	27.76	19.47	21.28	-23.47	27.54	19.24
(VI)	Exceptional items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(VII)	Profit(+)/Loss(-) before tax (V-VI)	21.28	-24.00	27.76	19.47	21.28	-23.47	27.54	19.24
(VIII)	Tax expense								
	1.Current Tax	5.53	-6.64	7.22	5.06	5.53	-6.04	7.22	5.07
	2.Earlier year income tax				0.00			0.00	0.00
	3.Deferred tax	(0.06)	0.24	(0.06)	0.21	(0.06)	0.88	(0.06)	0.86
(IX)	Net Profit(+)/ Loss(-) for the period from continuing operations (VII-VIII)	15.81	-17.60	20.60	14.20	15.81	-18.31	20.38	13.31
(X)	Profit/(Loss) from discontinued operations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(XI)	Tax expense of discontinued operations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(XII)	Profit/(Loss) from discontinued operations (after tax) (X-XI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(XIII)	Profit/Loss for the period	15.81	-17.60	20.60	14.20	15.81	-18.31	20.38	13.31
(XIV)	Other Comprehensive Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	A (i) Items that will not be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub-total (A)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	B (i) Items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(ii) Income Tax relating to items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub-total (B)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Other Comprehensive Income (A+B)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(XV)	Total Comprehensive Income for the period (XIII + XIV)	15.81	-17.60	20.60	14.20	15.81	-18.31	20.38	13.31
(XVI)	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
(XVII)	Reserves excluding Revaluation Reserves				252.51				231.21
(XVIII)	Earning Per Share (of Re.1/-each) (not annualized)								
	(1) Basic	0.02	-0.02	0.02	0.02	0.02	-0.02	0.02	0.02
	(2) Diluted	0.02	-0.02	0.02	0.02	0.02	-0.02	0.02	0.02




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.
2. The Standalone & Consolidated Un-Audited Financial Results of Viji Finance Ltd. ("the company") for the quarter ended June 30, 2020 were reviewed by the Audit committee and approved by the Board of Directors at their meeting held on 19th August, 2020.
3. In compliance with Regulation 33 of the Securities Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, a limited review of financial results for the quarter ended 30 June 2020 has been carried out by the Statutory Auditors.
4. The figures for the last quarter of the previous year are the balancing figures between audited figures in respect of the full financial year and the published year-to-date figures up to third quarter.
5. The impact of COVID-19 on the global economy and how governments, businesses and consumers respond is uncertain. Our Company being an NBFC faced delayed interest repayment due to the outbreak. The final impact of this pandemic is very uncertain and the actual impact may be different than that estimated based on the conditions prevailing as at the date of approval of these financial results. The management will continue to closely monitor the material changes in the macro-economic factors impacting the operations of the Company.
6. 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) 10B.
7. 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.
8. The above consolidated result for the quarter ended 30th June 2020 includes the result of wholly owned subsidiary companies viz. S.L.Developers Private Limited and Viji Housing Finance Limited.
9. Previous period / year figures have been regrouped / reclassified, wherever found necessary, to conform to current period / year classification.
10. 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 : 19.08.2020

Place : Indore

FOR VIJI FINANCE LIMITED



Vijay Kothari
Managing Director
DIN:00172878





Segment wise Revenue, Results, Assets and Liabilities for Consolidated Un-audited Financial Results as required under Regulation 33 of SEBI LODR, Regulations 2015

S. No.	Segment information for the Quarter ended June 30, 2020 Particulars	(Amount In Lakhs)			
		QUARTER ENDED		YEAR ENDED	
		30.06.2020 Un-audited	31.03.2020 Audited	30.06.2019 Un-audited	31.03.2020 Audited
1.00	Segment Revenue				
	-Finance	36.18	(6.48)	42.32	98.91
	-Realties		1.03		1.03
	Total	36.18	(5.45)	42.32	99.94
	Less: Inter Segment Revenue				-
	Net sales/Income From Operations	36.18	(5.45)	42.32	99.94
2.00	Segment Results (Profit (+)/ Loss (-) before tax and after interest)				
	-Finance	21.32	(22.51)	27.54	22.36
	-Realties		0.01		0.01
	Total	21.32	(22.50)	27.54	22.37
	Less:Interest		0.98		3.13
	Total Profit Before Tax	21.32	(23.48)	27.54	19.24
3.00	Segment Assets				
	-Finance	1,609.74	1,567.88	1,497.75	1,567.88
	-Realties	30.99	31.96	30.99	31.96
	Total Segment Assets	1,640.73	1,599.84	1,528.74	1,599.84
	Segment Liabilities				
	-Finance	509.60	496.58	407.78	496.58
	-Realties	45.81	45.80	45.02	45.80
	Total Segment Liabilities	555.41	542.38	452.80	542.38
3.00	Capital Employed (Segment assets – Segment Liabilities)				
	-Finance	1,100.14	1,071.30	1,089.97	1,071.30
	-Realties	(14.82)	(13.84)	(14.03)	(13.84)
	Total	1,085.32	1,057.46	1,075.94	1,057.46

Date : 19.08.2020
Place : Indore

FOR VIJI FINANCE LIMITED



Vijay Kothari
Vijay Kothari
Managing Director
DIN:00172878



Ref. No. :

Date : 19.08.2020

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

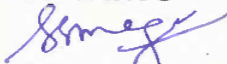
1. We have reviewed the accompanying statement of unaudited standalone financial results of Viji Finance Limited (hereinafter referred to as "the Company") for the quarter ended 30th June, 2020 (hereinafter referred to as "the Statement") attached herewith, being submitted by the Company pursuant to 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 20073609AAAACJ1857

For ShyamNagori & Company

Chartered Accountants

FRN 004573C



ShyamNagori

Proprietor

M.No. 073609

Indore, dated 19th August, 2020





Ref. No. Independent Auditor's Review Report on Consolidated unaudited Quarterly financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review Report to
The Board of Directors of **Viji Finance Limited**

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of **Viji Finance Limited** ("the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group"), for the quarter ended **30th June, 2020** ("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 reflect the total revenue of Rs.36,17,766 for the period ended 30th June 2020. 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.





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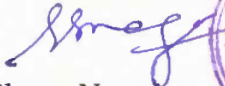
Date :

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 20073609AAAACK6387

For Shyam Nagori & Company
Chartered Accountants
FRN-004573C


Shyam Nagori
Proprietor
M.No. 073609



Indore, dated 19th August, 2020