

Dated: 29th May, 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.:- Outcome of Board Meeting held on 29th May, 2019.**Ref: Viji Finance Limited (BSE Scrip Code 537820; NSE Symbol: VIJIFIN; ISIN: INE159N01027)**

Dear Sir/Madam,

With reference to the above, we would like to inform you that Board of Directors of the Company in their meeting (Serial No. 01/2019-20) held on today i.e., Wednesday, the 29th day of May, 2019, has inter alia, transacted following matters along with other routine businesses:-

1. Approval of Standalone and Consolidated Audited Financial Results of the Company for the quarter as well as year ended 31st March, 2019 along with audit report thereon.
2. Approval of increase in Remuneration of Mr. Vijay Kothari (DIN: 00172878) Managing Director of the company from Rs. 2.00 lakhs per month to Rs. 2.50 Lakhs per month, subject to approval of the members in the ensuing Annual General Meeting.
3. Approval for taking property on rent for Corporate Office in Mumbai for the purpose of business operations and approval of sanction of rent expenses with a maximum limit of Rs. 2, 50,000 per month .

The Meeting of the Board of Directors commenced at **04:45 P.M.** and concluded at **06:30 P.M.**

This is for your information and record.

Thanking you.

Yours Faithfully,

**Thanking You,
Yours faithfully
For VIJI FINANCE LIMITED**



**Vijay Kothari
Managing Director
DIN: 00172878**



Dated: 29th May, 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 Audited Financial Results for the Quarter as well year ended 31st March, 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 Audited Financial Results for the quarter as well as year ended 31st March, 2019 duly approved by the Board at its meeting held on today Wednesday, 29th May, 2019** together with Auditors Report thereon, Statement of Assets and Liabilities and declaration by the Managing Director of the Company pursuant to second proviso of Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

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 and 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
Encl: a/a






STATEMENT OF STANDALONE AND CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2019

(Rs. in Lacs)


S.No	Particulars	QUARTER ENDED			YEAR ENDED		YEAR ENDED	
		Standalone			Standalone		Consolidated	
		31.03.2019	31.12.2018	31.03.2018	31.03.2019	31.03.2018	31.03.2019	31.03.2018
		Audited	Un Audited	Audited	Audited	Audited	Audited	Audited
I	Income from operations							
	a) Interest Income / Revenue From Operations	31.87	37.47	133.34	175.67	231.04	176.22	231.04
	b) Other Income	0.34	-0.29	-37.24	0.07	0.03	0.07	0.03
	Total Income from Operations (Net)	32.21	37.19	96.09	175.74	231.07	176.30	231.07
II	Expenses							
	a) Employee Benefits Expenses	8.61	8.70	1.38	31.18	5.25	31.18	5.25
	b) Finance Costs	2.24	0.61	0.73	4.53	3.84	4.53	3.84
	c) Depreciation and Amortisation Expenses	1.24	1.34	1.09	4.94	4.36	4.94	4.36
	d) Other Expenses	28.84	22.51	7.01	67.69	26.87	68.11	27.10
	Total Expenses	40.94	33.16	10.21	108.35	40.32	108.77	40.55
III	Profit (+)/Loss(-) before exceptional & extraordinary items & tax (I-II)	-8.73	4.03	85.88	67.39	190.75	67.54	190.52
IV	Exceptional Items	0	0	0	0	0.00	0.00	0.00
V	Profit (+)/Loss(-) before extraordinary items & tax (III-IV)	-8.73	4.03	85.88	67.39	190.75	67.54	190.52
VI	Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00
VII	Profit(+)/Loss(-) before Tax (V-VI)	-8.73	4.03	85.88	67.39	190.75	67.54	190.52
VIII	Tax Expense							
	- Current Tax & Previous Year Tax	-4.15	7.65	25.67	23.71	52.49	23.74	52.49
	- Earlier Year Income tax	9.60	0.00	-1.52	9.60	1.14	9.61	2.76
	- Deferred Tax Expense/(assets)	0.07	(0.36)	-1.32	0.33	-5.05	0.98	-4.40
	Total Tax Expenses	5.52	7.29	22.83	33.64	48.58	34.33	50.85
IX	Net Profit (+)/Loss(-) for the period VII-VIII)	-14.25	-3.26	63.05	33.75	142.17	33.20	139.67
X	Paid Up Equity Share Capital	825.00	825.00	825.00	825.00	825.00	825.00	825.00
XI	Reserves excluding Revaluation Reserves				238.31	214.61	217.90	194.66
XII	Earning Per Share (of Re.1/-each)							
	(a) Basic	-0.02	0.00	0.08	0.04	0.17	0.04	0.17
	(b) Diluted	-0.02	0.00	0.08	0.04	0.17	0.04	0.17

- The above financial Statements have been reviewed by the audit committee and approved by the Board of Directors in their meeting held on 29th Day of May , 2019
- The above audited financial Results for the Quarter as well as year ended on March 31, 2019 are pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations 2015
- Previous year period's/year's figures have been regrouped wherever necessary .
- 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 accounting standard 17.
- The above consolidated result for the year includes the result of wholly owned subsidiary companies viz. S.L.Developers Private Limited and Vijji Housing Finance Limited.
- The figures of last quarter are the balancing figures between audited figures In respect of the full financial year and the published year to date figures upto the third quarter of current financial year.
- 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: 29th May 2019
Place: Indore



Vijay Kothari
Managing Director
DIN: 00172878





Statement of Assets and Liabilities as at 31st March, 2019

(In Lacs.)

Statement of Assets and Liabilities		STANDALONE		CONSOLIDATED	
		YEAR ENDED	YEAR ENDED	YEAR ENDED	YEAR ENDED
Particulars		31.03.2019	31.03.2018	31.03.2019	31.03.2018
A	EQUITY & LIABILITIES				
	Shareholders' funds				
	(a) Share Capital	825.00	825.00	825.00	825.00
	(b) Reserves & Surplus	238.31	214.51	217.90	194.66
	(c) Money received against share warrants				
	Sub-total - Shareholders' funds	1,063.31	1,039.51	1,042.90	1,019.66
	Share application money pending allotment				
	Minority interest *				
	Non-current liabilities				
	(a) Long-term borrowings	13.06	19.96	58.73	65.56
	(b) Deferred tax liabilities (net)	-	-	-	-
	(c) Other long-term liabilities	-	-	-	-
	(d) Long-term provisions	-	-	-	-
	Sub-total Non-current liabilities	13.06	19.96	58.73	65.56
	Current liabilities				
	(a) Short-term borrowings	335.31	245.96	335.31	245.96
	(b) Trade payables	-	-	-	-
	(c) Other current liabilities	48.23	34.65	48.41	34.96
	(d) Short-term provisions	40.98	48.44	41.34	48.44
	Sub-total Current liabilities	424.51	329.05	425.06	329.36
	TOTAL - EQUITY AND LIABILITIES	1,500.88	1,388.51	1,526.69	1,414.57
B	ASSETS				
	Non-current assets				
	(a) Property, Plant & Equipment				
	Tangible Assets	27.68	30.31	27.68	30.31
	(b) Non-current investments	13.00	13.00	-	-
	(c) Deferred tax assets (net)	0.97	1.29	2.27	3.25
	(d) Long-term loans and advances	1,383.69	1,297.19	1,383.69	1,297.19
	Sub-total - Non-current assets	1,425.34	1,341.80	1,413.64	1,330.75
	Current assets				
	Current investments	28.26	2.21	28.26	2.21
	Trade receivables	26.59		26.59	-
	Cash and cash equivalents	7.95	42.35	22.39	56.98
	Short-term loans and advances	0.05	1.79	23.12	24.26
	Other current assets	12.69	0.36	12.69	0.36
	Sub-total - Current assets	75.55	46.71	113.06	83.82
	TOTAL ASSETS	1,500.88	1,388.51	1,526.69	1,414.57

Date : 29th May 2019

Place : Indore

FOR VIJI FINANCE LIMITED




Vijay Kothari
Managing Director
DIN: 00172878



SEGMENT REPORTING

Segment information for the year ended March 31 2019		QUARTER ENDED			(Rs. In Lakhs) YEAR ENDED	
S. No.	Particulars	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
		31.03.2019	31.12.2018	31.03.2018	31.03.2019	31.03.2018
		Audited	Un Audited	Audited	Audited	Audited
1.00	Segment Revenue					
	-Finance	31.87	37.47	23.37	175.94	231.07
	-Realties	-	-	-	0.28	-
	Total	31.87	37.47	23.37	176.22	231.07
	Less: Inter Segment Revenue	-	-	-	-	-
	Net sales/Income From Operations	31.87	37.47	23.37	176.22	231.07
2.00	Segment Results (Profit (+)/ Loss (-) before tax and after interest)					
	-Finance	(8.67)	4.17	190.68	67.48	190.68
	-Realties	(0.06)	(0.14)	(0.16)	0.06	(0.16)
	Total	(8.73)	4.03	190.52	67.54	190.52
	Less:Interest	-	-	-	-	-
	Total Profit Before Tax	(8.73)	4.03	190.52	67.54	190.52
3.00	Capital Employed (Segment assets – Segment Liabilities)					
	-Finance	1,069.75	1,094.67	1,032.94	1,069.75	1,032.94
	-Realties	(13.85)	(13.78)	(13.89)	(13.85)	(13.89)
	Total	1,055.90	1,080.89	1,019.05	1,055.90	1,019.05

Date: 29th May 2019
Place: Indore




Vijay Kothari
Managing Director
DIN: 00172878



Auditor's Report On Quarterly Financial Results and Year to Date Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To
Board of Directors of Viji Finance Limited

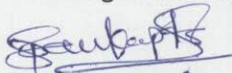
We have audited the quarterly standalone financial results of **Viji Finance Limited** for the quarter ended **31st March 2019** as well as the year to date results for the period from **1st April 2018 to 31st March 2019**, attached herewith, being submitted by the company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These quarterly financial results as well as the year to date financial results have been prepared on the basis of the interim financial statements, which are the responsibility of the company's management. Our responsibility is to express an opinion on these financial results based on our audit of such interim financial statements, which have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard for Interim Financial Reporting (AS 25), prescribed, under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder; or by the Institute of Chartered Accountants of India, as applicable and other accounting principles generally accepted in India.

We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement(s). An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

In our opinion and to the best of our information and according to the explanations given to us these quarterly standalone financial results as well as the year to date results:

- are presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 in this regard; and
- give a true and fair view of the net profit and other financial information for the quarter ended **31st March 2019** as well as the year to date results for the period from **1st April 2018 to 31st March 2019**.

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



Pankaj Kumar Gupta

Partner

Membership No. 404644



Indore, dated 29th May, 2019



Auditor's Report on the audit of the annual financial results of the group Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To
Board of Directors of Viji Finance Limited

We have audited the consolidated financial results of **Viji Finance Limited** ("the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group") for the consolidated year to date results for the period **1st April 2018 to 31st March 2019**, ("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.

These consolidated year to date financial results have been prepared from consolidated interim financial statements, which are the responsibility of the company's management. Our responsibility is to express an opinion on these consolidated financial results based on our audit of such consolidated interim financial statements, which have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard for Interim Financial Reporting (AS 25), mandated under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder or by the Institute of Chartered Accountants of India, as applicable and other accounting principles generally accepted in India.

We conducted our audit in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act 2013. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Statement is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the Statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Parent's preparation and fair presentation of the Statement in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the Parent's internal financial control with reference to the Statement. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Management, as well as evaluating the overall presentation of the Statement.

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.

We believe that our audit provides a reasonable basis for our opinion.

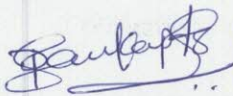


We did not audit the financial statements of both subsidiaries included in the consolidated financial results, whose consolidated financial statements reflect total assets of Rs. 38,80,858/- as at March 31, 2019; as well as the total revenue of Rs. 55,500/- for year ended on that date. These financial statements and other financial information have been audited by other auditor whose reports have been furnished to us and our opinion on year ended financial results, to the extent they have been derived from such interim financial statements is based solely on the report of such other auditors.

Based on our audit and on consideration of reports of other auditor on separate financial statements and on the other financial information of **Viji Finance Limited** and its subsidiaries, In our opinion and to the best of our information and according to the explanations given to us these consolidated financial results:

- a. include the year to date financials of the following entities
 1. SL Developers Private Limited Subsidiary
 2. Viji Housing Finance Limited Subsidiary
- b. have been presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 in this regard; and
- c. gives a true and fair view in conformity with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards and other accounting principles generally accepted in India of the consolidated total income and other financial information of the Group for the year ended 31-Mar-2019.

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



Pankaj Kumar Gupta
Partner
Membership No. 404644



Indore, dated 29th May, 2019



Dated: 29th May, 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 declaration regarding unmodified opinion of the Auditors on Annual Audited Standalone and Consolidated Financial Results of the Company for the year ended 31st March, 2019 as per second proviso to Regulation 33(3)(d) of SEBI (LODR) Regulations, 2015

Ref: Viji Finance Limited (BSE Scrip Code 537820; NSE Symbol: VIJIFIN; ISIN: INE159N01027)

Dear Sir/Madam,

DECLARATION

Pursuant to Regulation 33(3)(d) of **SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**, I, the undersigned do hereby declare that in the Audit Report accompanying the Standalone as well as Consolidated Annual Audited Financial Statements of **VIJI FINANCE LIMITED** for the financial year ended on **31st March, 2019**, the Statutory Auditor M/s Spark & Associates, did not express any modified opinion/audit qualification or other reservation and accordingly, the Statement on Impact of Audit Qualifications is not required to be given.

You are requested to please consider and take on record the same.

Thanking You,

Yours faithfully

FOR VIJI FINANCE LIMITED


Vijay Kothari
Managing Director
DIN: 00172878

