

Dated: 10th November, 2020

To, The Secretary, Corporate Relationship Department, THE BSE Limited PhirozeJeejeebhoy 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 Un-Audited Standalone and Consolidated Financial Results for the quarter and half year ended 30th September, 2020 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, 2020 duly approved by the Board at its meeting held today i.e. Tuesday, 10th November, 2020** 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, 2020.

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



Enclosure: Standalone and Consolidated un-audited Financial Results for the quarter and half year ended 30th September, 2020.

www.vijifinance.com

CIN : L65192MP1994PLC008715



Statement of Standalone and Consolidated Unaudited Financial Result for the Quarter & Half Year ended on 30th September 2020

(Rs. in Lacs except EPS)

S.No.	Particulars	Standalone						Consolidated					
		Quarter Ended			Half Year Ended		Year Ended	Quarter Ended			Half Year Ended		Year Ended
		30.09.20	30.09.19	30.06.20	30.09.20	30.09.19	31.03.20	30.09.20	30.09.19	30.06.20	30.09.20	30.09.19	31.03.20
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	Revenue from Operations												
	(i) Interest Income	33.75	40.63	36.18	69.93	80.41	96.37	33.75	40.63	36.18	69.93	80.41	96.37
	(ii) Fees & Commission Income	0.00	0.00	0.00	0.00	2.54	2.54	0.00	0.00	0.00	0.00	2.54	2.54
	(iii) Realities Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.03
(I)	Total Revenue from Operation	33.75	40.63	36.18	69.93	82.95	98.91	33.75	40.63	36.18	69.93	82.95	99.94
(II)	Other Income	0.00	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(III)	Total Income (I+II)	33.75	40.63	36.18	69.93	82.95	98.91	33.75	40.63	36.18	69.93	82.95	99.94
	Expenses												
	a. Employees benefit expenses	10.29	10.44	8.25	18.54	20.02	40.90	10.29	11.04	8.25	18.54	20.82	41.70
	b. Finance Cost	1.66	1.19	0.33	1.99	1.70	3.23	1.66	1.19	0.33	1.99	1.70	3.24
	c. Depreciation and amortisation	1.25	1.28	1.25	2.50	2.54	5.14	1.25	1.29	1.25	2.50	2.54	5.14
	d. Other expenses	6.30	10.47	5.07	11.37	13.69	30.17	6.38	10.42	5.07	11.45	13.66	30.62
(IV)	Total expenses (IV)	19.50	23.38	14.90	34.40	37.94	79.44	19.58	23.93	14.90	34.48	38.71	80.70
(V)	Profit(+)/Loss(-) before exceptional and tax (III - IV)	14.25	17.25	21.28	35.53	45.01	19.47	14.17	16.70	21.28	35.45	44.24	19.24
(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)	14.25	17.25	21.28	35.53	45.01	19.47	14.17	16.70	21.28	35.45	44.24	19.24
(VIII)	Tax expense												
	1. Current Tax	3.71	4.48	5.53	9.24	11.70	5.06	3.71	4.28	5.53	9.24	11.50	5.07
	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	-0.05	0.04	(0.06)	(0.11)	(0.02)	0.21	-0.05	0.04	(0.06)	(0.11)	(0.02)	0.86
(IX)	Net Profit(+)/ Loss(-) for the period from continuing operations (VII-VIII)	10.59	12.72	15.81	26.40	33.32	14.20	10.51	12.37	15.81	26.32	32.75	13.31
(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)	Profit/Loss for the period	10.59	12.72	15.81	26.40	33.32	14.20	10.51	12.37	15.81	26.32	32.75	13.31
(XIV)	Other Comprehensive 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
	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
(XV)	Total Comprehensive Income for the period (XIII + XIV)	10.59	12.72	15.81	26.40	33.32	14.20	10.51	12.37	15.81	26.32	32.75	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	825.00	825.00	825.00	825.00
(XVII)	Reserve excluding revaluation reserve				278.89	252.51					256.54		231.21
(XVIII)	Earning Per Share (of Re.1/-each) (not annualized)												
	(1) Basic	0.01	0.02	0.02	0.03	0.04	0.02	0.01	0.01	0.02	0.03	0.04	0.02
	(2) Diluted	0.01	0.02	0.02	0.03	0.04	0.02	0.01	0.01	0.02	0.03	0.04	0.02




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 10th November, 2020. The Unaudited Standalone and Consolidated Financial Results for for the quarter and half year ended September 30, 2020 have been subjected to limited review by the Statutory Auditors, who have expressed an Unmodified Opinion.
3. The Company on standalone basis has one segment i.e. Finance services. Further the segment reporting for the consolidated financial statements consist two reportable segments i.e. Finance and Real Estate activities in accordance with Indian Accounting Standards (Ind AS) 108.
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 above consolidated result for the Quarter and Half year ended 30th September 2020 includes the result of wholly owned subsidiary companies viz. S.L.Developers Private Limited and Viji Housing Finance Limited.
6. The earnings per share (basic and diluted) for the Interim Period have not been annualized.
7. Previous period's figures have been regrouped wherever necessary.
8. The aforesaid unaudited financial results will be uploaded on the Company's website www.vijifinance.com and will also be available on the website of the Stock Exchanges (www.bseindia.com and www.nseindia.com) for the benefit of shareholders and investors.

Date 10.11.2020

Place : Indore

FOR VIJI FINANCE LIMITED




Vijay Kothari
Managing Director
DIN:00172878

STATEMENT OF ASSETS AND LIABILITIES AS AT 30th SEPTEMBER , 2020					
S. NO.	Particulars	Standalone		Consolidated	
		30.09.2020	31.03.2020	30.09.2020	31.03.2020
	ASSETS				
1	Financial Assets				
(a)	Cash and cash equivalents	29.52	7.92	42.17	22.99
(b)	Bank Balance other than (a) above	3.63	5.46	3.63	5.46
(c)	Derivative financial instruments				
(d)	Receivables				
	(I) Trade Receivables	3.00	3.25	3.00	3.25
	(II) Other Receivables	0.00	0.00		0.00
(e)	Loans	1531.54	1507.05	1555.99	1530.07
(f)	Investments	15.88	15.88	2.88	2.88
(g)	Other Financial assets (TDS Receivable)	0.20	10.26	0.20	10.26
2	Non-financial Assets				
(a)	Inventories				
(b)	Current tax assets (Net)				
(c)	Deferred tax Assets (Net)	0.86	0.75	1.50	1.41
(d)	Investment Property				
(e)	Biological assets other than bearer plants				
(f)	Property, Plant and Equipment	21.01	23.51	21.01	23.51
(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	1605.64	1574.09	1630.38	1599.83

[Signature]





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	48.38	49.44	88.75	50.21
(c)	Debt Securities				
(d)	Borrowings (Other than Debt Securities)	382.56	384.22	388.87	430.04
(e)	Deposits				
(f)	Subordinated Liabilities				
(g)	Other financial liabilities (to be specified)				
2	Non-Financial Liabilities				
(a)	Current tax liabilities (Net)	5.64	5.06	5.64	5.07
(b)	Provisions	65.17	57.85	65.58	58.3
(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	278.89	252.51	256.54	231.21
	Total Liabilities and Equity	1605.64	1574.09	1630.38	1599.83

Date: 10.11.2020

Place : Indore

FOR VIJI FINANCE LIMITED


Vijay Kothari
Managing Director
DIN:00172878





Segment wise Revenue, Results, Assets and Liabilities for Consolidated unaudited financial results as required under Regulation 33 of SEBI LODR, Regulations 2015

S. No.	Segment information for the Period ended Sept 30 th 2020 Particulars	(Amount In Lakhs)				
		QUARTER ENDED		HALF YEAR ENDED		YEAR ENDED
		Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
		30.09.2020	30.09.19	30.09.2020	30.09.2019	31.03.2020
		Un Audited	Un Audited	Un Audited	Un Audited	Audited
1.00	Segment Revenue					
	-Finance	33.75	40.63	69.93	80.41	98.91
	-Realties	-	-	-	2.54	1.03
	Total	33.75	40.63	69.93	82.95	99.94
	Less: Inter Segment Revenue					
	Net sales/Income From Operations	33.75	40.63	69.93	82.95	99.94
2.00	Segment Results (Profit (+)/ Loss (-) before tax and interest)					
	-Finance	15.86	17.89	37.43	45.94	22.36
	-Realties	(0.03)	-	(0.03)	-	0.01
	Total	15.83	17.89	37.40	45.94	22.37
	Less: Interest	1.66	1.18	1.95	(1.70)	3.13
	Total Profit Before Tax	14.17	16.71	35.45	44.24	19.24
3.00	Segment Assets					
	-Finance	1,599.44	1,526.45	1,599.44	1,526.45	1,567.88
	-Realties	30.94	31.05	30.94	31.05	31.96
	Total Segment Assets	1,630.38	1,557.50	1,630.38	1,557.50	1,599.84
	Segment Liabilities					
	-Finance	503.05	443.20	503.05	433.20	496.58
	-Realties	45.79	45.63	45.79	45.63	45.80
	Total Segment Liabilities	548.84	488.83	548.84	478.83	542.38
4.00	Capital Employed (Segment assets – Segment Liabilities)					
	-Finance	1,096.39	1,083.25	1,096.39	1,093.25	1,071.30
	-Realties	(14.85)	(14.58)	(14.85)	(14.58)	(13.84)
	Total	1,081.54	1,068.67	1,081.54	1,078.67	1,057.46

Date : 10.11.2020
Place : Indore



FOR VIJI FINANCE LIMITED

Vijay Kothari
Vijay Kothari
Managing Director
DIN : 00172878

Standalone and Consolidated Cash Flow Statement



	Particulars	CONSOLIDATED		STANDALONE	
		Half Year ended 30 September 2020	Half Year ended 30 September 2019	Half Year ended 30 September 2020	Half Year ended 30 September 2019
		(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)
A)	CASH FLOW FROM OPERATING ACTIVITIES				
	Profit before exceptional items and taxes	35.45	32.76	35.53	33.32
	Adjustments to reconcile profit before tax to net cash flows:				
	Add: Non-cash expenses				
	Depreciation, amortization and impairment	2.50	2.54	2.51	2.54
	Impairment on financial instruments				
	Share based payments to employees				
		37.95	35.30	38.04	35.86
	Less: Income considered separately				
	Interest income on investments				
	Dividend income				
	Net gain / (loss) on sale of investments				
		37.95	35.30	38.04	35.86
	Operating profit before working capital changes				
	Changes in -				
	Loans	(25.92)		(24.49)	
	Trade receivables	0.25		0.25	
	Interest accrued on other deposits				
	Other financial assets	10.06	(22.13)	10.06	-16.75
	Other financial liabilities	38.54	31.18	-1.06	
	Other non-financial assets				
	Other non-financial liabilities				-7.93
	Provisions	(2.36)	17.76	(1.38)	17.34
	Cash used in operations	20.57	26.81	(16.62)	(7.34)
	Income taxes paid (net of refunds)				
	NET CASH USED IN OPERATING ACTIVITIES (A)	58.52	62.11	21.42	28.52
B)	CASH FLOW FROM INVESTING ACTIVITIES				
	Purchase of Property, plant and equipment and intangible assets		(0.69)		(0.69)
	Proceeds from sale of Property, plant and equipment				
	Purchase of investments at FVTPL		23.06		23.06
	Proceeds from sale of investments at FVTPL				
	NET CASH GENERATED FROM / (USED IN) INVESTING ACTIVITIES (B)		22.37		22.37
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)				
	Repayment of Borrowings (Other than Debt Securities)	(41.17)	(89.47)	(1.66)	(49.41)
	(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)	-41.17	-89.47	-1.66	-49.41
	NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)	17.35	(4.99)	19.76	1.48
	Cash and Cash Equivalents at the beginning of the year	28.45	22.38	13.39	7.95
	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	45.80	17.39	33.15	9.43






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, 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 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 20073609AAAAEE4265

For Shyam Nagori & Company
Chartered Accountants


Shyam Nagori
Proprietor
M.No. 073609



Indore, dated 10th November, 2020



Ref. No. :

Date :

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 subsidiaries (the Parent and its subsidiaries together referred to as "the Group"), for the quarter as well as half year ended 30th September, 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 reflects the total revenue of Rs.33,74,729/- for the period ended 30th September 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.





Ref. No. :

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 20073609AAAAEF4811

For Shyam Nagori & Company
Chartered Accountants
FRN-004573C

A handwritten signature in black ink, appearing to read 'Shyam Nagori'.

Shyam Nagori
Proprietor
M.No. 073609



Indore, dated 10th November, 2020