



Dated: 6th July, 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	

Dear Sir,

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

Sub: Disclosure under Regulation 30 of SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015 -Disclosure of material impact of COVID -19 pandemic on the Company.

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. SEBI/HO/CFD/CMD1/CIR;P/2020/84 dated 20th May, 2020; Please find enclosed herewith a disclosure on material impact of COVID-19 pandemic on the Company, the content of which is self-explanatory.

This is for the information of the exchange and the members.

Thanking you.

Yours Faithfully

FOR VIJI FINANCE LIMITED


Vijay Kothari
Managing Director
DIN: 00172878





S. No.	Particulars	Disclosures
1.	Impact of the CoVID-19 pandemic on the business;	Global disruption caused by CoVID-19 combined with a total nationwide lockdown has resulted in significant economic contraction in India. Our Company being an NBFC, found it difficult to manage the cash flows including our operating expenses and also faced many challenges in the debt servicing and to sustain the operations of the company during lockdown.
2.	Ability to maintain operations including the factories/units/office spaces functioning and closed down;	During the Lock Down period from 25 th March, 2020 till the workings resumed, we ensured that all staff has the required Internet access. Company has arranged the necessary facilities to workout effectively during the Lock Down time till 31st May, 2020.
3.	Schedule, if any, for restarting the operations;	The Company has gradually resumed its operations in lines with the permission granted by the local administrations on 5 th June, 2020, after taking necessary precautionary measures. Presently, the operations are running at about 50% capacity.
4.	Steps taken to ensure smooth functioning of operations;	<ul style="list-style-type: none"> • All safety protocols related to Covid-19 as advised by the Government are being implemented. • The Company has issued safety guidelines for its employees and workers • Social distancing norms being strictly followed at factories and offices. • Entrances areas are been regularly sanitized. • Sanitization and thermal screening of employees and workers at the entry gate are been done regularly. • The Company is making adequate provisions for masks, sanitizers, hand washing facility to its employees at the work place.



		<ul style="list-style-type: none"> Company has also mandated installation of Arogya Setu app for the employees and visitors to Plant and Office locations.
5.	Estimation of the future impact of CoVID-19 on its operations;	Due to uncertainty prevailing in terms of its spread and control, currently we are unable to present the exact impact of this pandemic on business, but we continue to assess the situation on an ongoing basis. However, this situation is gradually improving upon relaxations granted by the State governments
6.	Details of impact of CoVID-19 on listed entity's: <ul style="list-style-type: none"> Capital and Financial Resources; Profitability; Liquidity Position; Ability to service debt and other financing arrangements; Assets; Internal Financial Reporting and Control; Supply Chain; Demand for its products/services; 	<p>Company's capital & financial position did not affect as such. Interest Payments may be received with some delay due to Covid-19</p> <p>It is difficult to estimate the impact of CoVID-19 on the profitability. However, there would be significantly inadequate profitability in the coming quarters.</p> <p>Company's liquidity position is good . However it may have effect due to receipt of delay interest payment due to Covid-19.</p> <p>The Company does not foresee any issues relating to servicing of its debts or financing arrangements.</p> <p>There is no impact on assets of the Company.</p> <p>All the internal financials and reporting have been maintained adequately</p> <p>Being an NBFC there is no requirement for supply of raw materials and hence no impact.</p> <p>There is no impact on demand of Company's services.</p>

7.	Existing contracts/agreements where non-fulfillment of the obligations by any party will have significant impact on the listed entity's business;	The Company at present continues to fulfill its obligations with respect to all the existing contracts and agreements. The Company does not foresee any material impact on account of non-fulfillment of obligation by any party in existing contracts or agreements
8.	Other relevant material updates about the listed entity's business.	There is no other relevant update about the business of the Company. However, the Company is monitoring the situation and will further update on the matter as and when required. The Company shall keep all its stakeholders informed as and when any material development takes place which may have a significant impact on the Company.


