



Dated: 10th November, 2022

To,	To,
The Secretary,	The Secretary
Corporate Relationship Department,	The National Stock Exchange of India
BSE Limited	Limited
Phiroze Jeejeebhoy Towers,	Bandra Kurla Complex Mumbai
Dalal Street, Mumbai-400001	
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 Thursday 10<sup>th</sup> November, 2022 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. 06/2022-23) held on today i.e., Thursday, 10<sup>th</sup> day of November, 2022, has inter alia approved the Un-audited standalone and consolidated Financial Results of the Company for the Quarter and Half Year ended on 30<sup>th</sup> September, 2022 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 5.20 P.M. and concluded at 6.30 P.M.

This is for your information and record.

Thanking you.

Yours Faithfully,

FOR VIJI FINANCE LIMITED

Vijay Kothari

Chairman & 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



Dated: 10th November, 2022

To,	To,
The Secretary,	The Secretary
Corporate Relationship Department,	The National Stock Exchange of India Limited
BSE Limited	Bandra Kurla Complex Mumbai
Phiroze Jeejeebhoy Towers,	
Dalal Street, Mumbai-400001	
To,	
The Secretary	
The Calcutta Stock Exchange Limited	
4, Lyons Range, Dalhousie, Murgighata,	
B B D Bagh, Kolkata,	
West Bengal 700001	

 $\underline{Sub}$ : Submission of Un-Audited Standalone and Consolidated Financial Results for the quarter and half year ended 30th September, 2022 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, 2022duly approved by the Board at its meeting held today i.e. Thursday, 10th November, 2022 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, 2022.

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 <u>www.vijifinance.com</u> and on the website of the Stock Exchanges i.e., at <u>www.bseindia.com</u>&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 VIII FINANCE LIMITED

Vijay Kothari

Chairman & Managing Director

DIN: 00172878

Enclosure: Standalone and Consolidated un-audited Financial Results for the quarter and half year ended 30th September, 2022.

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

CIN: L65192MP1994PLC008715



#### Statement of Standalone and Consolidated Unaudited Financial Result for the Quarter & Half Year ended on 30th September 2022

(Amount in Lacs except EPS)

S.No.				Standalo	ne		Consolidated						
	Particulars		Quarter Ended			Half Year Ended		Quarter Ended			Half Year Ended		Year Ended
	Tarticulars		30.09.21	30.06.22	30.09.22	30.09.21	31.03.22	30.09.22	30.09.21	30.06.22	30.09.22	30.09.21	31.03.22
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	Revenue from Operations												
	(i) nterest income	69.47	28.49	54.18	123.64	56.00	121.63	69.47	28.49	54.18	123.64	56.00	121.63
	(ii) F≋s & Commision Income	0.05	0.00	0.09	0.14	0.00	0.40	0.05	0.00	0.09	0.14	0.00	0.4
(1)	Total Bevenue from Operation	69.52	28.49	54.27	123.78	56.00	122.03	69.52	28.49	54.27	123.78	56.00	122.0
(11)	Otr⇒⁻ rcome (to be specified)												
	Discourt	0.00	0.00	0.00	0.00	0.00	0.52	0.00	0.00	0.00	0.00	0.00	0.5
	Bad □=x1 Recovered	0.00	0.00	0.00	0.00	0.00	4.20	0.00	0.00	0.00	0.00	0.00	4.20
	Profitor revaluation/sale of Investment	0.00	0.00	1.07	0.54	0.00	0.35	0.00	0.00	1.07	0.54	0.00	0.3
(III)	Total income (I+II)	69.52	28.49	55.34	124.32	56.00	127.10	69.52	28.49	55.34	124.32	56.00	127.1
	Expenses								0.00				
	3. Employees benefit expenses	7.97	13.24	7.79	15.75	15.10	33.75	7.97	13.24	7.79	15.75	15.10	33.75
	b. Frænce Cost	3.71	0.78	3.82	7.53	1.63	5.35	3.71	0.78	3.82	7.53	1.63	5.64
	Depreciation and amortisation expenses	8.87	1.67	8.83	17.69	2.81	7.81	8.87	1.67	8.83	17.69	2.81	7.8
	d. Other expenses	5.17	6.60	2.57	7.74	8.93	30.50	5.22	6.68	2.63	7.84	9.03	30.3
(IV)	Total ≅coenses (IV)	25.72	22.29	23.01	48.71	28.47	77.41	25.77	22.37	23.07	48.81	28.57	77.5
(V)	Prof Let. Loss(-) before exceptional and tax	43.80	6.20	32.33	75.61	27.53	49.69	43.75	6.12	32.27	75.51	27.43	49.5
(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	0.0
(VII)	Prof: Loss(-) before tax (V-VI)	43.80	6.20	32.33	75.61	27.53	49.69	43.75	6.12	32.27	75.51	27.43	49.5
(VIII)	Tax expense												
	1.Cur-err Tax	11.39	1.61	8.40	19.66	7.16	5.22	11.37	1.59	8.39	19.63	7.14	5.2
	2.Earlier year income tax	ρ.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	0.34	0.00	0.00

4.63 0.00 0.00 0.00 0.00 4.63 0.00 0.00 0.00 0.00	23.59 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	55.33 0.00 0.00 0.00 0.00 55.33 0.00 0.00 0.00	20.49 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.28 32.10 0.00 0.00 0.00 0.00 0.00 0.00 0.00	-0.04 4.56 0.00 0.00 0.00 0.00 4.56 0.00 0.00 0.00	23.54 0.00 0.00 0.00 0.00 23.54 0.00 0.00	0.62 54.92 0.00 0.00 0.00 54.92 0.00 0.00	(0.08) 20.37 0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 44.03 0.00
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0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         <td< td=""><td>0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         <td< td=""></td<></td></td<></td></td<>	0.00      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0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         <td< td=""></td<></td></td<>	0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00         0.00 <td< td=""></td<>

(AVII)	(XIII + XIV )	32.13	4.63	23.59	55.33	20.49	44.18	32.10	4.56	23.54	54.92	20.37	44.03
1AVIII	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 excuding revaluation reseve						340.89		020.00	025.00	823.00	825.00	
	Earning Per Share (of Re.1/-each) (not annualized)						340.03						335.44
	(1) Basic	0.04	0.01	0.03	0.07	0.02	0.05	0.04	0.01	0.03	0.07	0.02	0.05
Note	(2) Diluted	0.04	0.01	0.03	0.07	0.02	0.05	0.04	0.01	0.03	0.07	0.02	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 2315 (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 respectives meetings held on 10th November, 2022. The Unaudited Standalone and Consolidated Financial Results for for the quarter and half year ended September 30, 2022 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 2022 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) (Amendements) 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, 2022. 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 2022 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 10.11.2022 Place: Indore

FOR VIJI FINANCE LIMITED

Vijay Kothari Chairman & Managing Director DIN:00172878



(Amount in Lacs)

0.111	UNAUDITED STATEMENT OF ASSET			77777			
S. NO.	Particulars	Stan	dalone	Consolidated			
		30.09.2022	31.03.2022	30.09.2022	31.03.2022		
		Un-Audited	Audited	Un-Audited	Audited		
	ASSETS						
1	Financial Assets						
(a)	Cash and cash equivalents	1.67	6.98	1.67	7.0		
(b)	Bank Balance other than (a) above	2.06	2.06	2.13	2.0		
(c)	Derivative financial instruments	0.00	0.00	0.00	0.0		
(d)	Receivables	0.00	0.00	0.00	0.0		
	(I) Trade Receivables	0.00	0.00	0.00	0.0		
(-)	(ii) Other Receivables	0.00	0.00	0.00	0.0		
(e)	Loans	1699.04	1647.23	1704.34	1647.2		
(f)	Investments Other Financial assets (TDS	15,02	15.63	5.02	5,6		
(g)	Other Financial assets (TDS Receivable)	11.69	15.31	11.69	15.3		
2	Non-financial Assets	11.00	10.01	11,09	10.0		
(a)	Inventories	0.00	0.00	0.00	0.0		
(b)	Current tax assets (Net)	0.00	0.00	0.00	0.0		
c)	Deferred tax Assets (Net)	0.05	0.68	0.05	0.6		
d)	Investment Property	0.00	0.00	0.00	0.0		
e)	Biological assets other than bearer						
	plants	0.00	0.00	0.00	0.0		
ŋ	Property, Plant and Equipment	249.17	68.36	249.17	68.3		
g)	Capital work-in-progress	0.00	0.00	0.00	0.0		
h)	Intangible assets under development	0.00	0,00	0.00	0.0		
i)	Goodwill	0.00	0.00	0.00	0.0		
i)	Other Intangible assets	0.00	0.00	0.00	0.0		
k)	Other non-financial assets (to be specified)	0.00	0.00	0.00	0.00		
	Total Assets	1978,70	1756.25	1974.07	1746.3		
	LIABILITIES AND EQUITY						
	LIABILITIES						
	Financial Liabilities						
1)	Derivative financial instruments	0.00	0.00	0,00	0.0		
)	Payables	0.00	0.00	0.00	0.0		
	(I)Trade Payables	0.00	0.00	0.00	0.00		
	(i) total outstanding dues of micro enterprises and smal enterprises	0.00	0.00	0.00	0.00		
	(ii) total outstanding dues of creditors	0.00					
	other than micro enterprises and small	14.05	39.64	14.20	39.70		
	enterprises						
	(II) Other Payables	0.00	0.00	0.00	0.00		
	(i) total outstanding dues of micro	0.00	0.00	0.00	0.00		
	enterprises and small enterprises  (ii) total outstanding dues of creditors				0,00		
	other than micro enterprises and small	0.00	0.00	0.00	0.00		
	enterprises		5.55	0.00	0.00		
)	Debt Securities	0.00	0,00	0.00	0.00		
)	Borrowings (Other than Debt Securities)						
		628,20	472.04	629.10	467.53		
	Deposits Subordinated Liabilities	0.00	0.00	0.00	0.00		
	Subordinated Liabilities Other financial liabilities (to be	0.00	0.00	0.00	0.00		
3 P	Other financial liabilities (to be specified)	0.00	0.00	0.00	0.00		
-	Non-Financial Liabilities		0.00	0.00	0.00		
	Current tax liabilities (Net)	16.34	5.22	16.34	5.22		
	Provisions	79.24	73.46	79.24	73.46		
	Deferred tax liabilities (Net)	0.00	0.00	0.00	0.00		
	Other non-financial liabilities (to be						
' !	specified)	0.00	0.00	0.00	0.00		
-	EQUITY						
_	Equity Share capital	825.00	825.00	825.00	825.00		
-	Other Equity	415.87	340.89	410.20	335.44		
1	Total Liabilities and Equity	1978.70	1756.25	1974.07	1746.35		

Date: 10.11.2022 Place : Indore

THANCE LIMIT

FOR VUI FINANCE UNITED

Vijay Kothari Chairman & Managing Director DIN:00172878



#### Un-Audited Standalone and Consolidated Cash Flow Statement

		STAND	CONSOLIDATED			
	Particulars	Half Year ended 30 September 2022	Half Year ended 30 September 2021	Half Year ended 30 September 2022	Half Year ender 30 September 2021	
		(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	
А	CASH FLOW FROM OPERATING ACTIVITIES					
	Profit before exceptional items and taxes	75.61	27.53	75.51	27.4	
	Adjustments to reconcile profit before tax to net cash flows:		307.75.25			
	Add: Non-cash expenses					
	Depreciation, amortization and impairment	17.69	1.67	17,69	1,€	
	Impairment on financial instruments					
	Share based payments to employees					
		93.30	29.20	93.20	29.1	
-	Less: Income considered separately					
	Interest income on investments Dividend income					
- 1	Net gain / (loss) on sale of investments			55,460		
	Net gain (loss) on sale of investments	0,53		0.53		
-	Operating profit before working capital changes	92.77	29.20	92.67	29.1	
	Changes in -					
	Loans	54.04				
- 1	Trade receivables	-51.81	-56.72	-57.11	-61.2	
- 1	interest accrued on other deposits					
	Other financial assets	3.62	4.53	3.62		
- 1	Other financial liabilities	-25.59	-22.95	-25.50	4.4	
- 1	Other non-financial assets	-25.59	-22.90	-25,50	-22.1	
	Other non-financial liabilities					
- 1	Provisions	16.90	31.59	16.90	30.73	
1	Cash used in operations	-56.88	-43.55	-62.09	-48.1	
- II	ncome taxes paid (net of refunds)	00.00	40.00	-02.03	70.1	
- 1	IET CASH USED IN OPERATING ACTIVITIES (A)	35.89	-14.35	30,57	-19.0	
(	ASH FLOW FROM INVESTING ACTIVITIES		14.00	50.07	-10.0	
	urchase of Property, plant and equipment and intangible assets	-198.18	-5.00	-198.18	F 0	
	roceeds from sale of Property, plant and equipment	-186,16	-5,00	-190.10	-5.00	
	urchase of investments at FVTPL					
F	roceeds from sale of investments at FVTPL	1.14		1.14		
	IET CASH GENERATED FROM / (USED IN) INVESTING ACTIVITIES (B)	-197.04	-5.00	-197.04	-5.00	
	ASH FLOW FROM FINANCING ACTIVITIES					
	roceeds from issue of Equity shares (net of issue expenses)					
	xpenses incurred on issuance of Non-convertible debentures receeds from Borrowings (Other than Debt Securities)	455.74	7.00	404.00		
	epayment of Borrowings (Other than Debt Securities)	155.74	7.98	161.23	7.2	
120	ecrease) / Increase in loans repayable on demand and cash credit/overdraft					
17	crease / (decrease) in Fixed deposits (net)					
	ividend paid (including tax on dividend)					
IN.	ET CASH GENERATED FROM FINANCING ACTIVITIES (C)	155.74	7.98	161.23	7.2	
N	ET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)	-5.41	-11.37	-5.24	-16.85	
C	ish and Cash Equivalents at the beginning of the year	9.14	54.69	9.04	60.22	
C	ASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	3.73	43.32	3.80	43.37	

Date:10.11.2022 Place: Indore

LEINANCE LIMITED W Vijay Kothari Chairman & Managing Director DIN:00172878



## SHYAM NAGORI & CO.

**CHARTERED ACCOUNTANTS** 



109, Kailash Park Colony, Nr. Geeta Bhawan, INDORE-452 001

Mob.: +91-98261-54009

E-mail: cashyamnagori@gmail.com

Ref. No.

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, 2022 (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 22073609BCTECP6281

For Shyam Nagori & Company

Chartered Accountants

Shyam Nagori

Proprietor M.No. 073609

Indore, dated 10th November, 2022

### SHYAM NAGORI & CO.

**CHARTERED ACCOUNTANTS** 



109, Kailash Park Colony, Nr. Geeta Bhawan, INDORE-452 001

Mob.: +91-98261-54009

E-mail: cashyamnagori@gmail.com

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 subsidiary together referred to as "the Group"), for the quarter as well as half year ended 30th September, 2022 ("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. 69,51,512/- for the period ended 30th September 2022. 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.



# SHYAM NAGORI & CO. CHARTERED ACCOUNTANTS



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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 22073609BCTEOE3781.

For Shyam Nagori & Company

M. No. 073809

Chartered Accountants
FRN-004573C

Shyam Nagori

Proprietor M.No. 073609

Indore, dated 10thNovember, 2022