VIJI FINANCE LIMITED

CIN: L65192MP1994PLC008715

Registered Office: 11/2, Usha Ganj, Jaora Compound, Indore (M.P.)-452001

Tel. 0731-4246092, Email id- info@vijifinance.com, Website-www.vijifinance.com

To, **Dated: 3rd July, 2024**

Ms. S Kharecha
Listing Compliance-Manager
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex,
Bandra East, Mumbai – 400051

Subject: Clarification regarding submission of consolidated Financial Results of the Company for the quarter and year ended 31st March, 2024.

Reference: VIJI FINANCE LIMITED (NSE SYMBOL: VIJIFIN, ISIN: INE159N01027)

Dear Madam/Sir,

With reference to email dated 3rd July, 2024, we are hereby submitting the point wise reply as per your requirement:

- Segment details: The Company has only one segment i.e. Finance services for the quarter and year ended 31st March, 2024 and period ended 10th January, 2024. There is neither more than one reportable business segment nor more than one reportable geographical segment, and, therefore, segment information as per Indian Accounting Standard 108 is not required to be disclosed. Therefore, there is no requirement of segment reporting for the above mentioned period.

- Balancing figure note : The company has in its Standalone financial results dated 9th April, 2024 has disclosed the required note along with other notes for the quarter and year ended 31st March, 2024. Same notes submitted with standalone financial results for the quarter and year ended 31st March,2024 are applicable to the consolidated financial results Copy of results with notes attached with this letter for your reference.

- Financials in machine readable format (for consolidated financials) - Attached.

You are requested to take on record the above said information for your reference and records.

Thanking you.

Yours Faithfully,

FOR VIJI FINANCE LIMITED

Vijay Kothari
Digitally signed by Vijay Kothari
Date: 2024.07.03 17:34:11 +05'30'

Vijay Kothari
Chairman &Managing Director
DIN: 00172878

VIJI Finance Limited

Statement of Audited Financial Results for the Quarter and year ended 31st March,2024

(Amount in Lacs except EPS)

S.No.	Particulars	Quarter Ended			Year Ended	
		31.03.2024 Audited	31.12.2023 Unaudited	31.03.2023 Audited	31.03.2024 Audited	31.03.2023 Audited
(I)	**Revenue from Operations**					
	(i) Interest Income	54.93	51.23	45.60	192.41	208.28
	(ii) Fees & Commision Income	0.00	0.00	0.00	0.09	0.14
	Total Revenue from Operation	**54.93**	**51.23**	**45.60**	**192.50**	**208.42**
(II)	Other Income (to be specified)					
	Royalty Income	0.25	0.00	0.00	0.25	0.00
	Bad Debt Recovered	0.00	0.00	0.00	0.00	0.00
	Profit on revaluation/sale of investment	0.00	0.00	0.00	0.00	0.54
(III)	**Total Income (I+II)**	**55.18**	**51.23**	**45.60**	**192.75**	**208.96**
(IV)	**Expenses**					
	a. Employees benefit expenses	25.20	17.70	42.30	72.29	66.48
	b. Finance Cost	5.47	5.85	3.80	17.86	14.25
	c. Depreciation and amortisation expenses	8.91	8.91	8.62	35.65	35.17
	d. Other expenses	15.48	15.26	7.65	46.90	32.32
	Other Expenses exceeding 10% of the total expenses relating to continuing operations of the company :					
	Advertisement Expenses	0.00	0.00	0.00	0.00	4.12
	Consultancy Charges	4.74	0.00	1.84	13.11	8.65
	Interest on Income Tax	0.00	0.00	0.00	0.00	4.82
	Listing Fees	0.00	0.00	2.79	11.18	7.87
	Provision on Sub Standard Assets	5.26	0.00	1.80	0.00	0.00
	Total expenses (IV)	**55.06**	**47.72**	**62.37**	**172.70**	**148.22**
(V)	**Profit(+)/Loss(-) before exceptional and tax (III -IV)**	**0.12**	**3.51**	**-16.77**	**20.05**	**60.74**
(VI)	Exceptional items	0.00	0.00	0.00	0.00	0.00
(VII)	**Profit(+)/Loss(-) before tax (V +/ -VI)**	**0.12**	**3.51**	**-16.77**	**20.05**	**60.74**
(VIII)	Tax expense					
	1.Current Tax	0.03	0.91	-4.36	8.29	15.39
	2.Earlier year income tax	0.00	0.00	0.00	0.00	0.00
	3.Deferred tax	(0.06)	-0.07	0.38	(0.26)	1.32
(IX)	**Net Profit(+)/ Loss(-) for the period from continuing operations (VII-VIII)**	**0.15**	**2.67**	**-12.79**	**12.02**	**44.03**
(X)	Profit /(Loss) from discontinued operations	0.00	0.00	0.00	0.00	0.00

VIJI FINANCE LIMITED

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

CIN : L65192MP1994PLC008715

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VIJI Finance Limited

(XI)	Tax expense of discontinued operations	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
(XIII)	Share of profit (loss) of associates and joint ventures accounted for using equity method	0.00	0.00	0.00	0.00	0.00
(XIV)	**Profit/Loss for the period**	**0.15**	**2.67**	**-12.79**	**12.02**	**44.03**
(XV)	Other Comprehensive Income					
	A (i) Items that will not be reclassified to profit or loss	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
	Sub-total (A)	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
	(ii) Income Tax relating to items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00
	Sub-total (B)	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
(XVI)	**Total Comprehensive Income for the period (XIV + XV)**	**0.15**	**2.67**	**-12.79**	**12.02**	**44.03**
	Total Profit or loss, attributable to owners of parent	0.00	0.00	0.00	0.00	0.00
	Total profit or loss, attributable to non-controlling interests	0.00	0.00	0.00	0.00	0.00
(XVII)	Total comprehensive income for the period attributable to owners of parent non-controlling interests	0.00	0.00	0.00	0.00	0.00
	Total Comprehensive income for the period attributable to owners of parent	0.00	0.00	0.00	0.00	0.00
(XVIII)	**Paid up Equity share capital Face value of Re. 1 /- each**	**825.00**	**825.00**	**825.00**	**825.00**	**825.00**
(XIX)	**Reserves excluding revaluation reserve**				**396.95**	**384.92**
(XX)	**Earnings per equity shares (for continuing operation):**					
	(1) Basic	0.0002	0.003	-0.016	0.01	0.05
	(2) Diluted	0.0002	0.003	-0.016	0.01	0.05
	Earnings Per Equity Share (for discontinued operation)					
	(1) Basic	0.000	0.00	0.00	0.00	0.00
	(2) Diluted	0.000	0.00	0.00	0.00	0.00
	Earnings Per Equity Share (for continuing & discontinued operation)					
	(1) Basic	0.0002	0.003	-0.016	0.01	0.05
	(2) Diluted	0.0002	0.003	-0.016	0.01	0.05

VIJI FINANCE LIMITED *

VIJI
Finance Limited

NOTES:

1. The above Audited Financial Results of Viji Finance Limited, ("the company") for the quarter as well as year ended March 31, 2024 were reviewed by the Audit committee and approved by the Board of Directors at their meeting held on Tuesday 9th April, 2024. The statutory auditors have expressed an unmodified opinion for financial statement for year ended 31st March, 2024 therefore the Company is not required to give statement of impact of Audit Qualification for Audit Report with modified opinion.
2. The above Audited financial results have been prepared in accordance with the guidelines issued by the Securities and Exchange Board of India (SEBI) and the Companies (Indian Accounting Standards) Rules, 2015 (Ind AS) prescribed under section 133 of the Companies Act, 2013 and other recognized accounting practices and policies to the extent applicable.
3. The Company has only one segment i.e. Finance services for the quarter and year ended 31st March, 2024. Therefore, there is no requirement of segment reporting for the above mentioned period.
4. Board of Directors in their meeting held on 10th January, 2024 had disposed off all the investment in wholly owned subsidiary Company i.e Viji Housing Finance Limited, consequently such company ceased from the status of wholly owned subsidiary company w.e.f. 10th January, 2024. Therefore the Audited results for the quarter as well as year ended 31st March, 2024 are being given only on standalone basis.
5. The Statement of Assets and Liabilities as at 31st March, 2024 is annexed with the results along with Cash Flow Statements.
6. The figures of Previous period/year have been re-stated/re-grouped/re-arranged/re-classified wherever necessary.
7. The figures of the quarter ended March 31, 2024 and March 31, 2023 are the balancing figure between the audited figures in respect of the full financial year ended March 31, 2024 and March 31, 2023 respectively and published year-to-date figures up to the third quarter ended December 31, 2023 and December 31, 2022 respectively which were subject to limited review.
8. The Company has received in principle approvals from all three stock exchanges for proposed right issue and further constituted committee of right issue are authorized to implement the right issue process.
9. The aforesaid audited 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 and www.cse-india.com) for the benefit of shareholders and investors.

Date :09.04.2024
Place : Indore

VIJI FINANCE LIMITED

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

VIJI Finance Limited

			(Amount in Lacs)
	STATEMENT OF ASSETS AND LIABILITIES AS AT 31ST MARCH, 2024		
	Particulars	**AS AT 31.03.2024**	**AS AT 31.03.2023**
		Audited	Audited
	ASSETS		
1	**Financial Assets**		
(a)	Cash and cash equivalents	23.57	11.71
(b)	Bank Balance other than (a) above	0.66	1.31
(c)	Derivative financial instruments	0.00	0.00
(d)	Receivables	0.00	0.00
	(I) Trade Receivables	0.00	0.00
	(II) Other Receivables	0.00	0.00
(e)	Loans	2396.12	1981.98
(f)	Investments	5.02	15.02
(g)	Other Financial assets (to be specified)	31.83	20.24
2	**Non-financial Assets**		
(a)	Inventories	0.00	0.00
(b)	Current tax assets (Net)	0.00	0.00
(c)	Deferred tax Assets (Net)	0.00	0.00
(d)	Investment Property	0.00	0.00
(e)	Biological assets other than bearer plants	0.00	0.00
(f)	Property, Plant and Equipment	195.17	230.22
(g)	Capital work-in-progress	0.00	0.00
(h)	Intangible assets under development	0.00	0.00
(i)	Goodwill	0.00	0.00
(j)	Other Intangible assets	0.00	0.00
(k)	Other non-financial assets (to be specified)	0.00	0.00
	Total Assets	**2652.37**	**2260.48**
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	**Financial Liabilities**		
(a)	Derivative financial instruments	0.00	0.00
(b)	Payables		
	(I)Trade Payables	0.00	0.00
	(i) total outstanding dues of micro enterprises and smal enterprises	0.00	0.00
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	31.27	27.65
	(II) Other Payables	0.00	0.00
	(i) total outstanding dues of micro enterprises and small enterprises	0.00	0.00
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	0.00	0.00
(c)	Debt Securities	0.00	0.00
(d)	Borrowings (Other than Debt Securities)	1335.81	918.65
(e)	Deposits	0.00	0.00
(f)	Subordinated Liabilities	0.00	0.00
(g)	Other financial liabilities (to be specified)	0.00	0.00
2	**Non-Financial Liabilities**		
(a)	Current tax liabilities (Net)	8.29	15.39
(b)	Provisions	54.67	88.23
(c)	Deferred tax liabilities (Net)	0.38	0.64
(d)	Other non-financial liabilities (to be specified)	0.00	0.00
3	**EQUITY**		
(a)	Equity Share capital	825.00	825.00
(b)	Other Equity	396.95	384.92
	Total equity attributable to owners of parent		
(c)	Non- Controlling Interest	0.00	0.00
	Total Liabilities and Equity	**2652.37**	**2260.48**

Date: 09-04-2024
Place: Indore

For Viji Finance Limited

Vijay Kothari
Chairman & Managing Director
DIN: 00172878

VIJI FINANCE LIMITED

VIJI Finance Limited

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2024

	Particulars	For the year ended 31 March, 2024	For the year ended 31 March, 2023
		(Audited)	(Audited)
	Statement of cash flows		
A)	Cash flows from used in operating activities		
	Profit before tax	20.05	60.74
	Adjustments for reconcile profit (loss)		
	Adjustments for finance costs	-	-
	Adjustments for decrease (increase) in trade receivables, current	-	-
	Adjustments for decrease (increase) in trade receivables, non-current	-	-
	Adjustments for decrease (increase) in other current assets	-	-
	Adjustments for decrease (increase) in other non-current assets	-	-
	Adjustments for other financial assets, non-current	-420.44	-334.75
	Adjustments for other financial assets, current	-11.58	-4.93
	Adjustments for other bank balances	-	-
	Adjustments for increase (decrease) in other current liabilities	-	-
	Adjustments for increase (decrease) in other non-current liabilities	-	-
	Adjustments for depreciation and amortisation expense	35.65	35.17
	Adjustments for provisions, current	-33.54	9.55
	Adjustments for provisions, non-current	-	-
	Adjustments for other financial liabilities, current	3.62	-11.99
	Other adjustments for which cash effects are investing or financing cash flow	-	-0.54
	Adjustments for dividend income	-	-
	Adjustments for interest income	-	-
	Other adjustments to reconcile profit (loss)	-	-
	Other adjustments for non-cash items	-	-
	Total adjustments for reconcile profit (loss)	-426.29	-307.49
	Net cash flows from (used in) operations	-406.24	-246.75
	Dividends received	-	-
	Interest paid	-	-
	Interest received	-	-
	Income taxes paid (refund)	9.09	-
	Other inflows (outflows) of cash	-	-
	Net cash flows from (used in) operating activities	-415.33	-246.75
B)	Cash flows from used in investing activities		
	Purchase of property, plant and equipment	-0.61	-197.02
	Proceeds from sales of property, plant and equipment	-	-
	Purchase of investment at FTPL	-	-
	Proceeds from sales of investment at FTPL	10.00	1.15
	Net cash flows from (used in) investing activities	9.39	-195.87
C)	Cash flows from used in 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)	417.15	446.60
	Repayment of Borrowings (Other than Debt Securities)	-	-
	(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 flows from (used in) financing activities	417.15	446.60
	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	11.21	3.98
	Effect of exchange rate changes on cash and cash equivalents	0.00	0.00
	Effect of exchange rate changes on cash and cash equivalents	0.00	0.00
	Net increase (decrease) in cash and cash equivalents	11.21	3.98
	Cash and cash equivalents cash flow statement at beginning of period	13.02	9.04
	Cash and cash equivalents cash flow statement at end of period	24.23	13.02

Date : 09.04.2024
Place : Indore

FOR VIJI FINANCE LIMITED

Vijay Kothari
Chairman & Managing Director
DIN:00172878

VIJI FINANCE LIMITED

VIJI FINANCE LIMITED
CIN: L65192MP1994PLC008715
Registered Office: 11/2, Usha Ganj, Jaora Compound, Indore (M.P.)-452001
Tel. 0731-4246092, Email id- info@vijifinance.com, Website-www.vijifinance.com

To, **Dated**: **2nd July, 2024**

Ms. S Kharecha
Listing Compliance-Manager
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex,
Bandra East, Mumbai – 400051

Subject: Clarification regarding submission of consolidated Financial Results of the Company for the quarter and year ended 31st March, 2024.

Reference: VIJI FINANCE LIMITED (NSE SYMBOL: VIJIFIN, ISIN: INE159N01027)

Dear Madam/Sir,

With reference to the Audited Financial Results submitted for the quarter and year ended 31st March, 2024 dated 09th April, 2024 submitted by the company and clarification sought by your good office regarding non-submission of consolidated financial results for the quarter and year ended 31st March, 2024, we are hereby submitting the consolidated results including the figures of erstwhile wholly owned subsidiary i.e. Viji Housing Finance Limited till 10th January, 2024 as per your requirement.

However, the submission of consolidated financial results for the quarter and year ended 31st March, 2024 is not applicable to our company since Viji Housing Finance Limited was not a subsidiary as on 31st March, 2024 for which required disclosures were given and also mentioned in the Standalone results' notes for your reference.

The above submission is being made to comply with the requirements of query sought by the Exchange.

You are requested to take on record the above said information for your reference and records.

Thanking you.

Yours Faithfully,

FOR VIJI FINANCE LIMITED

Vijay Kothari
Digitally signed by Vijay Kothari
Date: 2024.07.02 19:33:09 +05'30'

Vijay Kothari
Chairman &Managing Director
DIN: 00172878

VIJI Finance Limited

Statement of Consolidated Financial Results for the Quarter and Period ended 10th Jan,2024

(Amount in Lacs except EPS)

S.No.	Particulars	Quarter Ended			Year Ended	
		01.01.2024 to 10.01.2024	31.12.2023	31.03.2023	01.04.2023 to 10.01.2024	31.03.2023
		Audited	Unaudited	Audited	Audited	Audited
(I)	**Revenue from Operations**					
	(i) Interest Income	5.43	51.23	45.60	137.56	208.28
	(ii) Fees & Commision Income	0.00	0.00	0.00	0.00	0.14
	Total Revenue from Operation	**5.43**	**51.23**	**45.60**	**137.56**	**208.42**
(II)	Other Income (to be specified)					
	Royalty Income	0.00	0.00	0.00	0.00	0.00
	Bad Debt Recovered	0.00	0.00	0.00	0.00	0.00
	Profit on revaluation/sale of investment	0.00	0.00	0.00	0.00	0.54
(III)	**Total Income (I+II)**	**5.43**	**51.23**	**45.60**	**137.56**	**208.96**
(IV)	**Expenses**					
	a. Employees benefit expenses	2.52	17.70	42.30	47.08	66.48
	b. Finance Cost	0.55	5.85	3.80	12.56	14.25
	c. Depreciation and amortisation expenses	0.89	8.91	8.62	26.74	35.17
	d. Other expenses	1.36	15.32	7.95	32.80	33.05
	Other Expenses exceeding 10% of the total expenses relating to continuing operations of the company :					
	Advertisement Expenses	0.00	0.00	0.00	0.00	4.12
	Consultancy Charges	0.00	0.00	2.05	0.00	8.97
	Interest on Income Tax	0.00	0.00	0.00	0.00	4.82
	Listing Fees	0.00	0.00	2.79	0.00	7.87
	Provision on Sub Standard Assets	0.00	0.00	1.80	0.00	0.00
	Total expenses (IV)	**5.32**	**47.78**	**62.67**	**119.18**	**148.95**
(V)	**Profit(+)/Loss(-) before exceptional and tax (III -IV)**	**0.11**	**3.45**	**-17.07**	**18.38**	**60.01**
(VI)	Exceptional items	0.00	0.00	0.00	0.00	0.00
(VII)	**Profit(+)/Loss(-) before tax (V +/ -VI)**	**0.11**	**3.45**	**-17.07**	**18.38**	**60.01**
(VIII)	Tax expense					
	1.Current Tax	0.03	0.90	-4.44	4.78	15.39
	2.Earlier year income tax	0.00	0.00	0.00	0.00	0.00
	3.Deferred tax	0.00	(0.07)	0.38	(0.20)	1.32
(IX)	**Net Profit(+)/ Loss(-) for the period from continuing operations (VII-VIII)**	**0.08**	**2.62**	**-13.01**	**13.80**	**43.30**
(X)	Profit /(Loss) from discontinued operations	0.00	0.00	0.00	0.00	0.00

VIJI FINANCE LIMITED

VIJI Finance Limited

(XI)	Tax expense of discontinued operations	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
(XIII)	Share of profit (loss) of associates and joint ventures accounted for using equity method	0.00	0.00	0.00	0.00	0.00
(XIV)	**Profit/Loss for the period**	**0.08**	**2.62**	**-13.01**	**13.80**	**43.30**
(XV)	Other Comprehensive Income					
	A (i) Items that will not be reclassified to profit or loss	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
	Sub-total (A)	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
	(ii) Income Tax relating to items that will be reclassified to profit or loss	0.00	0.00	0.00	0.00	0.00
	Sub-total (B)	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
(XVI)	**Total Comprehensive Income for the period (XIV + XV)**	**0.08**	**2.62**	**-13.01**	**13.80**	**43.30**
	Total Profit or loss, attributable to owners of parent	0.00	0.00	0.00	0.00	0.00
	Total profit or loss, attributable to non-controlling interests	0.00	0.00	0.00	0.00	0.00
(XVII)	Total comprehensive income for the period attributable to owners of parent non-controlling interests	0.00	0.00	0.00	0.00	0.00
	Total Comprehensive income for the period attributable to owners of parent	0.00	0.00	0.00	0.00	0.00
(XVIII)	**Paid up Equity share capital Face value of Re. 1 /- each**	**825.00**	**825.00**	**825.00**	**825.00**	**825.00**
(XIX)	**Reserves excluding revaluation reserve**				**392.54**	**378.73**
(XX)	**Earnings per equity shares (for continuing operation):**					
	(1) Basic	0.000	0.003	-0.016	0.02	0.05
	(2) Diluted	0.000	0.003	-0.016	0.02	0.05
	Earnings Per Equity Share (for discontinued operation)					
	(1) Basic	0.000	0.00	0.00	0.00	0.00
	(2) Diluted	0.000	0.00	0.00	0.00	0.00
	Earnings Per Equity Share (for continuing & discontinued operation)					
	(1) Basic	0.0000	0.003	-0.016	0.02	0.05
	(2) Diluted	0.0000	0.003	-0.016	0.02	0.05

Note: 1) The Board of Directors in their meeting held on 10th January, 2024 had disposed off all the investment in wholly owned subsidiary Company i.e Viji Housing Finance Limited, consequently such company ceased from the status of wholly owned subsidiary company w.e.f. 10th January, 2024. Therefore the above results are being given on consolidated basis for the period ended 10th January, 2024.

2) The above results for the period ended 10th Janaury , 2024 have been reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on 2nd July, 2024

Date 02.07.2024
Place : Indore

VIJI FINANCE LIMITED

FOR VIJI FINANCE LIMITED

Vijay Kothari
Chairman & Managing Director
DIN:00172878

VIJI Finance Limited

CONSOLIDATED CASH FLOW STATEMENT FOR THE PERIOD ENDED 10TH JAN, 2024

	Particulars	01.04.2023 to 10.01.2024	For the year ended 31 March, 2023
		(Audited)	(Audited)
	Statement of cash flows		
A)	Cash flows from used in operating activities		
	Profit before tax	18.38	60.01
	Adjustments for reconcile profit (loss)		
	Adjustments for finance costs	-	-
	Adjustments for decrease (increase) in trade receivables, current	-	-
	Adjustments for decrease (increase) in trade receivables, non-current	-	-
	Adjustments for decrease (increase) in other current assets	-	-
	Adjustments for decrease (increase) in other non-current assets	-	-
	Adjustments for other financial assets, non-current	-420.44	-334.75
	Adjustments for other financial assets, current	-11.58	-4.93
	Adjustments for other bank balances	-	-
	Adjustments for increase (decrease) in other current liabilities	-	-
	Adjustments for increase (decrease) in other non-current liabilities	-	-
	Adjustments for depreciation and amortisation expense	26.74	35.17
	Adjustments for provisions, current	-33.54	9.77
	Adjustments for provisions, non-current	-	-
	Adjustments for other financial liabilities, current	12.53	-11.99
	Other adjustments for which cash effects are investing or financing cash flow		
	Adjustments for dividend income	-	-
	Adjustments for interest income	-	-
	Other adjustments to reconcile profit (loss)	-	-
	Other adjustments for non-cash items	-	-0.54
	Total adjustments for reconcile profit (loss)	-426.29	-307.27
	Net cash flows from (used in) operations	-407.91	-247.26
	Dividends received	-	-
	Interest paid	-	-
	Interest received	-	-
	Income taxes paid (refund)	9.09	-
	Other inflows (outflows) of cash	-	-
	Net cash flows from (used in) operating activities	-417.00	-247.26
B)	Cash flows from used in investing activities		
	Purchase of property, plant and equipment	-0.61	-197.02
	Proceeds from sales of property, plant and equipment	-	-
	Purchase of investment at FTPL	-	-
	Proceeds from sales of investment at FTPL	-	1.15
	Net cash flows from (used in) investing activities	-0.61	-195.87
C)	Cash flows from used in 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)	419.01	451.97
	Repayment of Borrowings (Other than Debt Securities)	-	-
	(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 flows from (used in) financing activities	419.01	451.97
	Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	1.40	8.84
	Effect of exchange rate changes on cash and cash equivalents	0.00	0.00
	Effect of exchange rate changes on cash and cash equivalents	0.00	0.00
	Net increase (decrease) in cash and cash equivalents	1.40	8.84
	Cash and cash equivalents cash flow statement at beginning of period	17.98	9.14
	Cash and cash equivalents cash flow statement at end of period	19.38	17.98

Date :02.07.2024
Place : Indore

VIJI FINANCE LIMITED

FOR VIJI FINANCE LIMITED

Vijay Kothari
Chairman & Managing Director
DIN:00172878

VIJI Finance Limited

(Amount in Lacs)

	COSOLIDATED STATEMENT OF ASSETS AND LIABILITIES AS AT 10TH JAN , 2024		
	Particulars	01.04.2023 to 10.01.2024	AS AT 31.03.2023
		Audited	Audited
	ASSETS		
1	**Financial Assets**		
(a)	Cash and cash equivalents	12.41	18.67
(b)	Bank Balance other than (a) above	6.97	1.31
(c)	Derivative financial instruments	0.00	0.00
(d)	Receivables	0.00	0.00
	(I) Trade Receivables	0.00	0.00
	(II) Other Receivables	0.00	0.00
(e)	Loans	2293.45	1981.98
(f)	Investments	5.02	5.02
(g)	Other Financial assets (to be specified)	14.34	20.24
2	**Non-financial Assets**		
(a)	Inventories	0.00	0.00
(b)	Current tax assets (Net)	0.00	0.00
(c)	Deferred tax Assets (Net)	0.00	0.00
(d)	Investment Property	0.00	0.00
(e)	Biological assets other than bearer plants	0.00	0.00
(f)	Property, Plant and Equipment	204.08	230.22
(g)	Capital work-in-progress	0.00	0.00
(h)	Intangible assets under development	0.00	0.00
(i)	Goodwill	0.00	0.00
(j)	Other Intangible assets	0.00	0.00
(k)	Other non-financial assets (to be specified)	0.00	0.00
	Total Assets	**2536.27**	**2255.44**
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	**Financial Liabilities**		
(a)	Derivative financial instruments	0.00	0.00
(b)	Payables		
	(I)Trade Payables	0.00	0.00
	(i) total outstanding dues of micro enterprises and smal enterprises	0.00	0.00
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	6.32	27.93
	(II) Other Payables	0.00	0.00
	(i) total outstanding dues of micro enterprises and small enterprises	0.00	0.00
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	0.00	0.00
(c)	Debt Securities	0.00	0.00
(d)	Borrowings (Other than Debt Securities)	1205.37	919.52
(e)	Deposits	0.00	0.00
(f)	Subordinated Liabilities	0.00	0.00
(g)	Other financial liabilities (to be specified)	0.00	0.00
2	**Non-Financial Liabilities**		
(a)	Current tax liabilities (Net)	24.73	15.39
(b)	Provisions	81.87	88.23
(c)	Deferred tax liabilities (Net)	0.44	0.64
(d)	Other non-financial liabilities (to be specified)	0.00	0.00
3	**EQUITY**		
(a)	Equity Share capital	825.00	825.00
(b)	Other Equity	392.54	378.73
	Total equity attributable to owners of parent		
(c)	Non- Controlling Interest		0.80
	Total Liabilities and Equity	**2536.27**	**2256.44**

Date: 02.07.2024
Place: Indore

For Viji Finance Limited

Vijay Kothari
Chairman & Managing Director
DIN: 00172878

VIJI FINANCE LIMITED

VIJI Finance Limited

Dated: 2nd July, 2024

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

Subject: Submission of declaration regarding unmodified opinion of the Auditors on Consolidated Annual Audited Financial Results of the Company for the year ended 31st March, 2024 as per second proviso to Regulation 33(3)(d) of SEBI (LODR) Regulations, 2015.

REFERENCE: VIJI FINANCE LIMITED (BSE SCRIP CODE: 537820; CSE SCRIP CODE: 032181; NSE SYMBOL: VIJIFIN, ISIN: INE159N01027)

Dear Sir/Madam,

DECLARATION-

Pursuant to Regulation 33(3)(d) of **SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**, as amended from time to time, the undersigned do hereby declare that in the Audit Report accompanying the Consolidated Annual Financial Results of **VIJI FINANCE LIMITED** for the period ended on **10th January , 2024**, the Statutory Auditor Shyam Nagori and Company, 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.

Further, aforesaid declaration shall also be submitted in XBRL mode within prescribed time limit.

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

Thanking You,

Yours faithfully

FOR VIJI FINANCE LIMITED

Vijay Kothari (Chairman and Managing Director)
DIN: 00172878

SIDDHANT SHARMA
CFO

Ms. Sakshi Chourasiya (Audit Committee Chairman)
DIN 09370037

SHYAM NAGORI & COMPANY (Auditor of the company)
Chartered Accountants
FRN: 004573C
Shyam Kumar Nagori
Proprietor
Membership number: 073609

VIJI FINANCE LIMITED

SHYAM NAGORI & CO. CHARTERED ACCOUNTANTS M. No. 073609

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 REPORT

TO THE BOARD OF DIRECTORS OF VIJI FINANCE LIMITED

Report on the audit of the Consolidated Financial Results

Opinion

We have audited the accompanying Statement of Consolidated Financial Results of Viji Finance Limited ("Holding company") and its subsidiary (holding company and its subsidiary together referred to as "the Group"), its associates and jointly controlled entities for the period from 1st **April, 2023 to 10th January, 2024** ("the Statement"), being submitted by the holding company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"). Attention is drawn to the fact that the consolidated figures for the corresponding period from **1st April, 2023 to 10th January, 2024**, as reported in these financial results have been approved by the holding company's Board of Directors, but have not been subjected to audit/review.

In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of the reports of the other auditors on separate financial statements/ financial information of subsidiaries, associates and jointly controlled entities, the Statement:

a. includes the results of Viji Housing Finance Limited up to the period ended 10th January, 2024.

b. is presented in accordance with the requirements of Regulation 33 of the Listing Regulations, as amended; and

c. gives a true and fair view, in conformity with the applicable accounting standards, and other accounting principles generally accepted in India, of consolidated total comprehensive income comprising of net profit for the period ended **10th January, 2024** and net profit and other comprehensive income and other financial information of the Group for the period from **1st April, 2023 to 10th January, 2024** and the consolidated statement of assets and liabilities and the consolidated statement of cash flows as at and for the period ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 (the Act). Our responsibilities under those Standards are further described in the *Auditor's Responsibilities for the Audit of the Consolidated Financial Results* section of our report. We are independent of the Group, its associates and jointly controlled entities in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us and other auditors in terms of their reports referred to in "Other Matter" paragraph below, is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Consolidated Financial Results

These consolidated financial results have been prepared on the basis of the interim financial statements.

The Holding Company's Management and Board of Directors are responsible for the preparation and presentation of these consolidated financial results that give a true and fair view of the net profit/ loss and other comprehensive income and other financial information of the Group including its associates and jointly controlled entities in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, 'Interim Financial Reporting' prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. The respective Board of Directors of the companies included in the Group and of its associates and jointly controlled entities are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Group and its associates and jointly controlled entities and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the consolidated financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the consolidated financial results by the Directors of the Holding Company, as aforesaid.

In preparing the consolidated financial results, the respective Board of Directors of the companies included in the Group and of its associates and jointly controlled entities are responsible for assessing the ability of the Group and of its associates and jointly controlled entities to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

SHYAM NAGORI & CO. CHARTERED ACCOUNTANTS

The respective Board of Directors of the companies included in the Group and of its associates and jointly controlled entities are responsible for overseeing the financial reporting process of the Group and of its associates and jointly controlled entities.

Auditor's Responsibilities for the Audit of the Consolidated Financial Results

Our objectives are to obtain reasonable assurance about whether the consolidated financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group and its associates and jointly controlled entities to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and its associates and jointly controlled entities to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial results, including the disclosures, and whether the consolidated financial results represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial results/financial information of the entities within the Group and its associates and jointly controlled entities to express an opinion on the consolidated Financial Results. We are responsible for the direction, supervision and performance of the audit of financial

information of such entities included in the consolidated financial results of which we are the independent auditors. For the other entities included in the consolidated Financial Results, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Holding Company and such other entities included in the consolidated financial results of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the Listing Regulations, as amended, to the extent applicable.

Other Matters

The consolidated Financial Results include the audited Financial Results of Viji Housing Finance Limited and whose interim Financial Statements/Financial Results/ financial information reflect Group's share of total assets of Rs.2536.27 Lacs as at 10th January, 2024 , Group's share of total revenue of Rs. 5.43 Lacs and Rs. 137.56 Lacs and Group's share of total net profit/(loss) after tax of Rs.0.08 Lacs and Rs. 13.80 Lacs for the period ended 10th January, 2024 and for the period from **1st April, 2023 to 10th January, 2024** respectively, as considered in the consolidated Financial Results.

Our opinion on the consolidated Financial Results is not modified in respect of the above matters with respect to our reliance on the work done and the Financial Results/financial information certified by the Board of Directors.

Further, the Board of Directors of the Holding Company in their meeting held on 10th January, 2024 had disposed off all the investment in wholly owned subsidiary Company i.e Viji Housing Finance Limited, consequently such company ceased from the status of wholly owned subsidiary company w.e.f. 10th January, 2024. Therefore financial statements have been prepared on consolidated basis for the period ended 10th January, 2024.

Unique Document Identification Number (UDIN) for this document is 24073609BKFAFM7667

For Shyam Nagori& Company
Chartered Accountants
FRN: 004573C

Shyam Nagori
Proprietor
M.No. 073609
Indore, dated 2nd July, 2024