



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

Dated: 15th January, 2025

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	

Sub.: Integrated Filing (Financial) for the quarter and nine-months ended 31st December, 2024.

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

Dear Sir/Madam,

In accordance with amendments to the SEBI (Listing Obligations and Disclosure Requirements) (Third Amendment) Regulations, 2024 read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated 31st December, 2024, read with BSE Circular No. 20250102-4 and NSE Circular No. NSE/CML/2025/02 dated 2nd January, 2025, the Integrated Filing (Financial) for the quarter and nine-months ended 31st December, 2024 is enclosed herewith.

The above information will also be available on the website of the Company at www.vijifinance.com

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

Chairman & Managing Director

DIN: 00172878

Enclosed: As above



Independent Auditor's Review Report on the Quarterly and Nine months Unaudited 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 financial results of **Viji Finance Limited** (hereinafter referred to as "the Company") for the quarter as well as nine months ended **31st December, 2024** (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/CMD/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.

UDIN: 25402138BMIZWL6709


Place: Indore

Date: 15.01.2025



For **DHARMENDRA K AGARWAL & Co.**

Chartered Accountants


CA Dharmendra Kumar Agarwal
Partner
Membership Number: 402138
FRN: 025525C

**VIJI FINANCE LIMITED**

CIN: L65192MP1994PLC008715

Regd office: 11/2 Usha Ganj, Jaora Compound, Indore 452001 M.P.
Tel. 0731-4246092, Email id- info@vijifinance.com, Website-www.vijifinance.com**STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2024**

(Rs. In Lakhs except EPS)

S.No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31-12-2024	30-09-2024	31-12-2023	31-12-2024	31-12-2023	31-03-2024
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
(I)	Revenue from Operations						
	(i) Interest Income	60.19	55.98	51.23	169.63	137.58	192.41
	(ii) Fees & Commission Income	(0.89)	4.84	-	3.94	-	0.09
	Total Revenue from Operations	59.30	60.82	51.23	173.57	137.58	192.50
(II)	Other Income	14.95	1.10	-	16.05	-	0.25
(III)	Total Income (I+II)	74.25	61.92	51.23	189.62	137.58	192.75
	Expenses						
	a. Finance Cost	16.19	11.49	5.85	32.68	13.01	17.86
	b. Employees benefit expenses	41.19	29.77	17.70	88.66	47.09	72.29
	c. Depreciation and amortisation expenses	8.81	9.02	8.91	26.23	26.74	35.65
	d. Other expenses	17.92	39.21	15.26	93.79	30.80	46.90
(IV)	Total expenses (IV)	84.11	89.49	47.72	241.36	117.64	172.70
(V)	Profit/(Loss) before exceptional and tax (III -IV)	(9.86)	(27.57)	3.51	(51.74)	19.94	20.05
(VI)	Exceptional items	-	-	-	-	-	-
(VII)	Profit/(Loss) before tax (V-VI)	(9.86)	(27.57)	3.51	(51.74)	19.94	20.05
(VIII)	Tax expense						
	1. Current Tax	-	(7.17)	0.91	-	5.18	8.29
	2. Earlier year income tax	-	3.72	-	-	-	-
	3. Deferred tax	(0.30)	(0.05)	(0.07)	(0.63)	(0.20)	(0.26)
(IX)	Net Profit/ (Loss) for the period from continuing operations (VII-VIII)	(9.56)	(24.07)	2.67	(51.11)	14.96	12.02
(X)	Profit/(Loss) from discontinued operations	-	-	-	-	-	-
(XI)	Tax expense of discontinued operations	-	-	-	-	-	-
(XII)	Profit/(Loss) from discontinued operations (after tax) (X-XI)	-	-	-	-	-	-
(XIII)	Profit/Loss for the period	(9.56)	(24.07)	2.67	(51.11)	14.96	12.02
(XIV)	Other Comprehensive Income						
	A (i) Items that will not be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income Tax relating to items that will not be reclassified to profit or loss	-	-	-	-	-	-
	Sub-total (A)	-	-	-	-	-	-
	B (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income Tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
	Sub-total (B)	-	-	-	-	-	-
	Other Comprehensive Income (A+B)	-	-	-	-	-	-
(XV)	Total Comprehensive Income for the period (XIV + XV)	(9.56)	(24.07)	2.67	(51.11)	14.96	12.02
(XVI)	Paid up Equity share capital Face value of Re. 1/- each	1425.00	1425.00	825.00	1425.00	825.00	825.00
(XVII)	Reserve excluding revaluation reserve						396.95

Digitally signed by
Vijay Kothari
Date: 2025.01.15
17:53:05
+05'30'

(XVIII)	Earning Per equity Share (for continuing operation)						
	(1) Basic (Rs.)	-0.01	-0.02	0.003	-0.04	0.02	0.01
	(2) Diluted (Rs.)	-0.01	-0.02	0.003	-0.04	0.02	0.01
	Earning Per equity Share (for discontinued operation)						
	(1) Basic (Rs.)	-	-	-	-	-	-
	(2) Diluted (Rs.)	-	-	-	-	-	-
	Earnings per equity share (for continuing and discontinued operations)						
	(1) Basic (Rs.)	-0.01	-0.02	0.003	-0.04	0.02	0.01
	(2) Diluted (Rs.)	-0.01	-0.02	0.003	-0.04	0.02	0.01

Notes :

- The above un-audited Financial Results of the Company 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.
- The above Un-audited Financial Results for the quarter and nine months ended 31st December, 2024 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 15th January 2025. The Unaudited Financial Results for the quarter and nine months ended December 31, 2024 have been subjected to limited review by the Statutory Auditors, who have expressed an Unmodified Opinion.
- 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 nine months ended 31st December 2024 has been carried out by the Statutory Auditors.
- 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.
- The Company does not have any subsidiary/associate/joint venture company(ies), as on December 31, 2024 therefore submission of Consolidated financial results is not applicable for the quarter and nine months ended 31st December, 2024.
- The Company has only one segment i.e. Finance services for the quarter and nine months ended 31st December, 2024. Therefore, there is no requirement of segment reporting for the above mentioned period.
- The earnings per share (basic and diluted) for the Interim Period have not been annualized.
- Previous period's figures have been regrouped wherever necessary.
- 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, www.nseindia.com and www.cse-india.com) for the benefit of shareholders and investors.

Date : 15/01/2025
Place : Indore



FOR VIJI FINANCE LIMITED

Vijay Kothari
Digitally signed by Vijay Kothari
Date: 2025.01.15 17:53:22 +05'30'

Vijay Kothari
Chairman & Managing Director
DIN:00172870

Annexure B
Statement of Deviation / Variation in utilisation of funds raised through Right issue of
6,00,00,000 equity shares

Name of listed entity	VIJI FINANCE LIMITED
Mode of Fund Raising	Rights Issues
Date of Raising Funds	03 rd July, 2024
Amount Raised (In Lakhs)	Rs. 900 lakhs*
Report filed for Quarter ended	31 st December 2024
Monitoring Agency	Not applicable
Monitoring Agency Name, if applicable	Not applicable
Is there a Deviation / Variation in use of funds raised	No
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	Not applicable
If Yes, Date of shareholder Approval	Not applicable
Explanation for the Deviation /Variation	Not applicable
Comments of the Audit Committee after review	There is no deviation/variation in the utilization of funds as stated in objects mentioned in the Letter of offer dated 9 th May, 2024.
Comments of the auditors, if any	Not Applicable
Objects for which funds have been raised and where there has been a deviation, in the following table	Not Applicable

(Rs in Lakhs)

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilized	Amount of Deviation/ Variation for the quarter according to applicable object	Remarks if any
To augment our capital base and provide for our fund requirements for increasing our operational scale with respect to our NBFC activities.	NA	825.00	Nil	326.00	Nil	The un-utilized funds will be utilized in future for the objects or purposes for which the funds have been raised.
General Corporate purpose	NA	34.806	Nil	34.806	Nil	NA
Right Issue related expenses	NA	40.194	Nil	40.194	Nil	NA
Total		900.00				

**Right Issue Committee has allotted 6,00,00,000 equity shares at price of Rs.1.50/- (including premium of Rs. 0.50) for cash consideration on Rights basis, to eligible shareholders, from whom the Company has received Rs. 9 crore as consideration for the shares issued.*

Deviation or variation could mean:

- Deviation in the objects or purposes for which the funds have been raised or
- Deviation in the amount of funds actually utilized as against what was originally disclosed or
- Change in terms of a contract referred to in the fund raising document i.e. prospectus, letter of offer etc.

FOR VIJI FINANCE LIMITED

Vijay
Kothari

Digitally signed by
Vijay Kothari
Date: 2025.01.15
18:18:40 +05'30'

VIJAY KOTHARI
CHAIRMAN & MANAGING DIRECTOR
DIN: 00172878

Annexure C: Format for disclosing outstanding default on loans and debt securities –

S. No	Particulars	in INR Crore
1.	Loans/ revolving facilities like cash credit from banks/ financial institutions	
A.	Total amount outstanding as on date	14.14
B.	Of the total amount outstanding, amount of default as on date	0.00
2.	Unlisted debt securities i.e. NCDs and NCRPS	0.00
A.	Total amount outstanding as on date	0.00
B.	Of the total amount outstanding, amount of default as on date	0.00
3.	Total financial indebtedness of the listed entity including short term and long-term debt	14.14

Annexure D: Format for disclosure of related party transactions (applicable only for half-yearly filings i.e., 2nd and 4th quarter) – **Not Applicable**

Annexure E: Statement on impact of audit qualifications (for audit report with modified opinion) submitted along-with annual audited financial results (standalone and consolidated separately) (applicable only for annual filing i.e., 4th quarter):- **Not Applicable**

FOR VIJI FINANCE LIMITED

VIJAY KOTHARI
CHAIRMAN & MANAGING DIRECTOR
DIN: 00172878