

Dated: 30th May, 2018

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	

Sub: Submission of Standalone and Consolidated Audited Financial Results for the Quarter as well year ended 31st March, 2018 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,

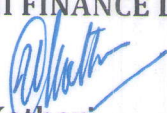
In compliance with **Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**, we are pleased to submit the **Standalone and Consolidated Audited Financial Results for the quarter as well as year ended 31st March, 2018** duly approved by the Board at its meeting held on today **Wednesday, 30th May, 2018** together with Auditors Report thereon, Statement of Assets and Liabilities and declaration by the Managing Director of the Company pursuant to second proviso of Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Further above result shall also be submitted in XBRL mode (Excel Template provided by Exchange) within 24 hours from the conclusion of Board Meeting.

The aforesaid results will be published in one Hindi (vernacular) and widely circulated English Newspaper. These results shall also be uploaded on the Company's website www.vijifinance.com and on the website of the Stock Exchanges at www.bseindia.com and www.nseindia.com.

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

Encl: a/a

www.vijifinance.com



CIN : L65192MP1994PLC008715

STATEMENT OF STANDALONE AND CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31ST MARCH, 2018

PART I

S. No.	Particulars	(Rs. in Lacs)					
		QUARTER ENDED			YEAR ENDED		YEAR ENDED
		Standalone			Standalone		Consolidated
		31.03.2018	31.12.2017	31.03.2017	31.03.2018	31.03.2017	31.03.2018
		Audited	Un Audited	Audited	Audited	Audited	Audited
I	Income from operations						
	a) Interest Income / Revenue From Operations	133.34	33.13	59.35	231.04	160.64	171.79
	b) Other Income	-37.24	7.04	0.04	0.03	0.01	0.10
	Total Income from Operations (Net)	96.09	40.17	59.39	231.07	160.65	171.89
II	Expenses						
	a) Employee Benefits Expenses	1.38	1.38	1.25	5.25	14.88	15.63
	b) Finance Costs	0.73	1.35	1.05	3.84	7.05	7.35
	c) Depreciation and Amortisation Expenses	1.09	1.09	1.39	4.36	4.78	4.78
	d) Other Expenses	7.01	4.51	2.33	26.87	39.60	50.54
	Total Expenses	10.21	8.33	6.01	40.32	66.31	78.30
III	Profit (+)/Loss(-) before exceptional & extraordinary items & tax (I-II)	85.88	31.84	53.38	190.75	94.33	93.58
IV	Exceptional Items	0	0	0	0	0.00	0.00
V	Profit (+)/Loss(-) before extraordinary items & tax (III-IV)	85.88	31.84	53.38	190.75	94.33	93.58
VI	Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00
VII	Profit(+)/Loss(-) before Tax (V-VI)	85.88	31.84	53.38	190.75	94.33	93.58
VIII	Tax Expense						
	- Current Tax & Previous Year Tax	25.67	7.55	18.15	52.49	31.69	32.16
	- Earlier Year Income tax	-1.52	2.66		1.14	0.00	2.76
	- Deferred Tax Expense/(assets)	-1.32	(1.24)	1.08	-5.05	2.02	-0.59
	Total Tax Expenses	22.83	8.96	19.23	48.58	33.71	31.57
IX	Net Profit (+)/Loss(-) for the period VII-VIII)	63.05	22.87	34.15	142.17	60.63	62.01
X	Earning Per Share (of Rs1/-each)						
	(a) Basic	0.08	0.03	0.04	0.17	0.07	0.08
	(b) Diluted	0.08	0.03	0.04	0.17	0.07	0.08

NOTES:

- The above financial Statements have been reviewed by the audit committee and approved by the Board of Directors in their meeting held on 30th Day of May , 2018
- The above audited financial Results for the Quarter as well as year ended on March 31, 2018 pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations 2015
- Previous year period's/year's figures have been regrouped wherever necessary .
- 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 accounting standard 17.
- The Board has recommended a dividend of Rs. 0.01 per share (1% of face value Re. 1/-) payable subject to approval of shareholders at ensuing Annual General Meeting.
- The above consolidated result for the year includes the result of wholly owned subsidiary companies viz. S.L.Developers Private Limited and Viji Housing Finance Limited.
- The figures of last quarter are the balancing figures between audited figures In respect of the full financial year and the published year to date figures upto the third quarter of current financial year.
- The Board of Directors in their meeting held on 8th August, 2017 allotted 7500000 equity shares as bonus shares.
- Due to issue of 7500000 shares as bonus shares EPS has been restated accordingly.
- 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 : 30th May 2018
Place : Indore

Vijay Kothari
Managing Director
DIN: 00172878



SEGMENT REPORTING

Segment information for the year ended March 31 2018. Primary segment information
(by Business segment)

Particulars	Finance	Realities	Total
Segment Revenue			
External	23,107,072	-	23,107,072
	16,823,544	365,500	17,189,044
Inter-Segment	-	-	-
	-	-	-
Total Revenue	23,107,072	-	23,107,072
	16,823,544	365,500	17,189,044
Segment Result	19,450,231	(16,496)	19,433,735
	9,810,053	243,447	10,053,500
Less: Unallocated Expenses	-	-	-
	-	-	-
Operating Profit	19,450,231	(16,496)	19,433,735
	9,810,053	243,447	10,053,500
Interest Expenses	381,838	-	381,838
	695,542	-	695,542
Profit before Tax	19,068,393	(16,496)	19,051,897
	9,114,511	243,447	9,357,958
Net Profit after Tax	14,205,676	(238,484)	13,967,192
	6,062,511	195,597	6,258,108
Segment Assets	140,527,156	604,756	141,131,912
	121,819,504	3,289,346	125,108,850
Unallocated Corporate Asset	-	-	-
	-	-	-
Total Assets	140,527,156	604,756	141,131,912
	121,819,504	3,289,346	125,108,850
Segment Liabilities	39,394,595	96,750	39,491,345
	31,143,983	4,666,498	35,810,481
Unallocated Corporate Liabilities	-	-	-
	-	-	-
Total Liabilities	39,394,595	96,750	39,491,345
	31,143,983	4,666,498	35,810,481
Capital Expenditure	24,746	-	24,746
	3,520,414	-	3,520,414
Unallocated Capital Expenditure	-	-	-
	-	-	-
Total Expenditure	24,746	-	24,746
	3,520,414	-	3,520,414
Depreciation	436,432	-	436,432
	478,498	-	478,498
Unallocated Depreciation	-	-	-
	-	-	-
Total Depreciation	436,432	-	436,432
	478,498	-	478,498
Non-cash Expenditure Other than Depreciation	819,196	-	819,196
	41,906	-	41,906

Note : Figures in italic shows previous year figures

Statement of Assets and Liabilities as at 31st March, 2018

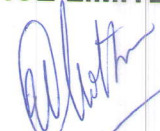
(In Lacs.)

Statement of Assets and Liabilities		STANDALONE		CONSOLIDATED	
Particulars		YEAR ENDED 31.03.2018	YEAR ENDED 31.03.2017	YEAR ENDED 31.03.2018	YEAR ENDED 31.03.2017
A	EQUITY & LIABILITIES				
	Shareholders' funds				
	(a) Share Capital	825.00	750.00	825.00	750.00
	(b) Reserves & Surplus	214.51	147.34	194.66	129.98
	(c) Money received against share warrants				
	Sub-total - Shareholders' funds	1,039.51	897.34	1,019.66	879.98
	Share application money pending allotment				
	Minority interest *				
	Non-current liabilities				
	(a) Long-term borrowings	19.96	31.66	65.56	78.46
	(b) Deferred tax liabilities (net)	-	3.76	-	1.15
	(c) Other long-term liabilities	-	-	-	-
	(d) Long-term provisions	-	-	-	-
	Sub-total Non-current liabilities	19.96	35.42	65.56	79.61
	Current liabilities				
	(a) Short-term borrowings	245.96	226.19	245.96	226.19
	(b) Trade payables	-	-	-	-
	(c) Other current liabilities	34.65	15.82	34.96	16.15
	(d) Short-term provisions	48.44	33.04	48.44	33.55
	Sub-total Current liabilities	329.05	275.05	329.36	275.89
	TOTAL - EQUITY AND LIABILITIES	1,388.51	1,207.81	1,414.57	1,235.48
B	ASSETS				
	Non-current assets				
	(a) Fixed assets				
	Tangible Assests	30.31	34.43	30.31	34.43
	(b) Non-current investments	13.00	13.00	-	-
	(c) Deferred tax assets (net)	1.29		3.25	-
	(d) Long-term loans and advances	1,297.19	1,084.58	1,297.19	1,084.58
	(e) Other non-current assets				
	Sub-total - Non-current assets	1,341.80	1,132.01	1,330.75	1,119.01
	Current assets				
	Current investments	2.21	0.37	2.21	0.37
	Trade receivables			-	5.00
	Cash and cash equivalents	42.35	75.06	56.98	86.91
	Short-term loans and advances	1.79		24.26	23.82
	Other current assets	0.36	0.36	0.36	0.36
	Sub-total - Current assets	46.71	75.80	83.82	116.47
	TOTAL ASSETS	1,388.51	1,207.81	1,414.57	1,235.48

Date : 30th May 2018

Place : Indore

FOR VIJI FINANCE LIMITED

Vijay Kothari
Managing Director
DIN: 00172878



SPARK & ASSOCIATES

CHARTERED ACCOUNTANTS

SPARK House, 51, Scheme No. 53, Vijay Nagar,
Near Medanta Hospital, INDORE-452011 (M.P.)
Tel. : 0731-4230240, E-Mail : audit@ca-spark.com
www.ca-spark.com

Auditor's Report On Quarterly Financial Results and Year to Date Results of the Company
Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To
Board of Directors of Viji Finance Limited

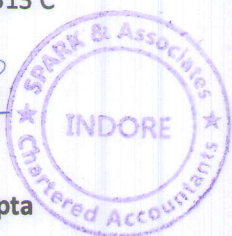
We have audited the quarterly financial results of **Viji Finance Limited** for the quarter ended **31st March 2018** as well as the year to date results for the period from **1st April 2017 to 31st March 2018**, attached herewith, being submitted by the company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These quarterly financial results as well as the year to date financial results have been prepared on the basis of the interim financial statements, which are the responsibility of the company's management. Our responsibility is to express an opinion on these financial results based on our audit of such interim financial statements, which have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard for Interim Financial Reporting (AS 25 / Ind AS 34), prescribed, under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder; or by the Institute of Chartered Accountants of India, as applicable and other accounting principles generally accepted in India.

We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement(s). An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

In our opinion and to the best of our information and according to the explanations given to us these quarterly financial results as well as the year to date results:

- are presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 in this regard; and
- give a true and fair view of the net profit and other financial information for the quarter ended **31st March 2018** as well as the year to date results for the period from **1st April 2017 to 31st March 2018**.

For **SPARK & Associates**
Chartered Accountants
Firm Reg No. 005313 C



Pankaj Kumar Gupta
Partner
Membership No. 404644

Indore, dated 30th May, 2018



SPARK & ASSOCIATES CHARTERED ACCOUNTANTS

SPARK House, 51, Scheme No. 53, Vijay Nagar,
Near Medanta Hospital, INDORE-452011 (M.P.)
Tel. : 0731-4230240, E-Mail : audit@ca-spark.com
www.ca-spark.com

**Auditor's Report On Quarterly Consolidated Financial Results and Consolidated Year to Date Results of the Company
Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

To
Board of Directors of Viji Finance Limited

We have audited the quarterly consolidated financial results of **Viji Finance Limited** for the quarter ended **31st March 2018** and the consolidated year to date results for the period **1st April 2017 to 31st March 2018**, attached herewith, being submitted by the company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These consolidated quarterly financial results as well as the consolidated year to date financial results have been prepared from consolidated interim financial statements, which are the responsibility of the company's management. Our responsibility is to express an opinion on these consolidated financial results based on our audit of such consolidated interim financial statements, which have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard for Interim Financial Reporting (AS 25 / Ind AS 34), mandated under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder or by the Institute of Chartered Accountants of India¹, as applicable and other accounting principles generally accepted in India.

We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement(s). An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

We did not audit the financial statements of both subsidiaries included in the consolidated financial results, whose consolidated financial statements reflect total assets of Rs. 39,65,622/- as at March 31, 2018; as well as the total revenue of Rs. NIL for year ended on that date. These financial statements and other financial information have been audited by other auditor whose reports have been furnished to us and our opinion on the quarterly and year ended financial results, to the extent they have been derived from such interim financial statements is based solely on the report of such other auditors.

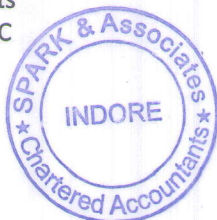
Based on our audit and on consideration of reports of other auditor on separate financial statements and on the other financial information of Viji Finance Ltd. and its subsidiaries, In our opinion and to the best of our information and according to the explanations given to us these consolidated quarterly financial results:

- include the quarterly financial results and year to date of the following entities
 - SL Developers Private Limited
 - Viji Housing Finance Limited
- have been presented in accordance with the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 in this regard; and
- give a true and fair view of the consolidated net profit and other financial information for the quarter ended **31st March 2018** as well as the consolidated year to date results for the period from **1st April 2017 to 31st March 2018**.

For SPARK & Associates
Chartered Accountants
Firm Reg No. 005313 C



Pankaj Kumar Gupta
Partner
Membership No. 404644



Indore, dated 30th May, 2018

Branches at : Bhopal » Kota » Mumbai » New Delhi » Bhaora » Bangalore » Dhamnod

Dated: 30th May, 2018

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	

Sub: Submission of declaration regarding unmodified opinion of the Auditors on Annual Audited Standalone and Consolidated Financial Results of the Company for the year ended 31st March, 2018 as per second proviso to Regulation 33(3)(d) of SEBI (LODR) Regulations, 2015

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

Dear Sir/Madam,

DECLARATION

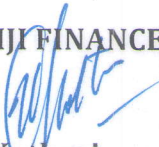
Pursuant to Regulation 33(3)(d) of **SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015** as amended from time to time, I, the undersigned do hereby declare that in the Audit Report accompanying the standalone as well as consolidated Annual Audited Financial Statements of **VIJI FINANCE LIMITED** for the financial year ended on **31st March, 2018**, the Statutory Auditor 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.

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

Thanking You,

Yours faithfully

FOR VIJI FINANCE LIMITED


Vijay Kothari
Managing Director
DIN: 00172878



Dated: 30th May, 2018

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	

Sub: Recommendation of Dividend Rs. 0.01/- per share (1% of face value of Rs. 1 each)

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

Dear Sir/Madam,

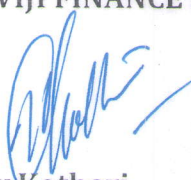
With reference to the above, we are pleased to inform that the Board of Directors of the Company at its meeting held on today Wednesday May 30, 2018, inter alia, has recommend a dividend of Rs. 0.01/- per Equity Share of Rs. 1/- each, (1% of face value of Rs. 1 each) for the financial year ended March 31, 2018, subject to the approval of the Shareholders of the Company at the ensuing Annual General Meeting.

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

Thanking You,

Yours faithfully

For VIJI FINANCE LIMITED


Vijay Kothari
 Managing Director
 DIN: 00172878

