



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: 03rd November, 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	

Subject: Outcome of Board Meeting held on Monday, 03rd November, 2025 pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

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

Dear Sir/Madam,

With reference to the above captioned subject, and as per Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we would like to inform that Board of Directors of the Company in their meeting held today i.e. Monday, 03rd November, 2025, has inter alia, considered and approved the following businesses:

- (a) Un-Audited Financial Results of the Company for the Quarter as well as half year ended on 30th September, 2025 along with the Statement of Assets and Liabilities, Cash Flow Statement, Limited Review Report thereon; ***(Copy Financial results for the quarter as well as half year ended 30th September, 2025 enclosed herewith).***
- (b) Resignation of Mr. Aryaman Kothari (DIN: 09324877) as the Non-Executive Non-Independent Director of the Company, with effect from the closure of business hours on 03rd November, 2025.

Further Continuous Disclosure as required pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 with reference to the Circular No.

SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated 13th July, 2023 and SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated 31st December, 2024 is being filed separately with reference to change in Directors in pdf and xbrl form with in prescribed time limit.

- (c) Reconstitution of Finance Committee of Board of Directors w.e.f. 03rd November, 2025 in the following manner: -

S. No.	Name of Directors	Category of Directors	Designation in the Committee
1	Mr. Vijay Kothari	Managing Director	Chairperson
2	Mr. Nitesh Gupta	Whole Time Director	Member

- (d) Other routine businesses with the permission of chair.

Further, copy of aforesaid Un-Audited Financial results shall also be submitted in XBRL mode in Integrated filing financials within prescribed time from the conclusion of Board Meeting.

The aforesaid Un-Audited Financial results will be uploaded on the website of the Stock Exchanges i.e. at www.bseindia.com, www.nseindia.com and www.cse-india.com and on the website of the Company at www.vijifinance.com. Further, publication containing a Quick Response code and the details of the webpage where complete financial results of the Company are available will be published in English and Hindi Newspapers with in prescribed time limit.

The Meeting of the Board of Directors commenced at **04.15 p.m.** and concluded at **05.50 p.m.**

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

DHARMENDRA K AGARWAL & CO.

CHARTERED ACCOUNTANTS

693, GokulVihar, Opposite GokulAppartment, City Center, Gwalior (M.P.)

Mob: 9893028992, Off: 0751-4921992

PAN of Firm – AAPFD5717N

GST of Firm – 23AAPFD5717N1Z1

Independent Auditor's Review Report on Unaudited Financial Results of the Viji Finance Limited for Quarter and Half year ended 30th September, 2025 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 ("the Company") for the quarter and Half year ended 30th September, 2025 ("the Statement") attached herewith, being submitted by the Company pursuant to the requirements 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/44/2019 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 25402138BMJANR9599

For DHARMENDRA K AGARWAL & Co
Chartered Accountants

CA Dharmendra Agarwal
Partner
Membership No. 402138
FRN: 025525C
3rd November 2025, Indore



VIJI FINANCE LIMITED

CIN: L65192MP1994PLC008715

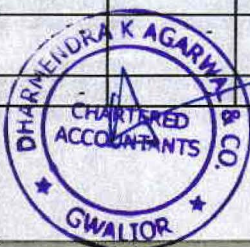
Regd office: 11/2 Usha Ganj, Jaora Compound, Indore 452001 M.P.

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Statement of Unaudited Financial Result for the Quarter & Half Year ended on 30th September 2025

(Amount in lakhs except EPS)

S.No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.25	30.06.25	30.09.24	30.09.25	30.09.24	31.03.25
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
(I)	Revenue from Operations						
	(i) Interest Income	57.25	56.52	55.98	113.77	109.44	228.88
	(ii) Fees & Commission Income	0.33	0.00	4.84	0.33	4.83	3.63
(I)	Total Revenue from Operation	57.58	56.52	60.82	114.10	114.27	232.51
(II)	Other Income (to be specified)						
	Interest on FDR	8.02	9.33	1.10	17.35	1.10	60.41
(III)	Total Income (I+II)	65.60	65.85	61.92	131.45	115.37	292.92
	Expenses						
	a. Finance Cost	17.01	17.93	11.49	34.94	16.49	46.50
	b. Employees benefit expenses	20.28	20.28	29.77	40.56	47.47	82.26
	c. Depreciation and amortisation expenses	8.24	8.16	9.02	16.40	17.42	34.98
	d. Other expenses	30.16	52.86	39.21	83.02	75.87	107.52
	Other Expenses exceeding 10% of the total expenses relating to continuing operations of the company :						
	Right Issue Expenses	-	-	-	-	-	39.33
	Provision on Sub Standard Assets	-	40.75	-	40.75	-	-
	Listing Fees	28.23	-	-	28.23	-	13.97
(IV)	Total expenses (IV)	75.69	99.23	89.49	174.92	157.25	271.26
(V)	Profit(+)/Loss(-) before exceptional and tax (III -IV)	(10.09)	(33.38)	(27.57)	(43.47)	(41.88)	21.66
(VI)	Exceptional items	-	-	-	-	-	-
(VII)	Profit(+)/Loss(-) before tax (V-VI)	(10.09)	(33.38)	(27.57)	(43.47)	(41.88)	21.66
(VIII)	Tax expense						
	1.Current Tax	-	-	(7.17)	-	(10.89)	5.63
	2.Earlier year income tax	-	-	3.72	-	-	-
	3.Deferred tax	(0.40)	(0.38)	(0.05)	(0.78)	(0.33)	(0.84)
(IX)	Net Profit(+)/ Loss(-) for the period from continuing operations (VII-VIII)	(9.69)	(33.00)	(24.07)	(42.69)	(30.66)	16.87
(X)	Profit /(Loss) from discontinued operations	-	-	-	-	-	-
(XI)	Tax expense of discontinued operations	-	-	-	-	-	-
(XII)	Profit /(Loss) from discontinued operations (after tax) (X-XI)	-	-	-	-	-	-
(XIII)	Share of profit (loss) of associates and joint ventures accounted for using equity method	-	-	-	-	-	-
(XIV)	Profit/Loss for the period	(9.69)	(33.00)	(24.07)	(42.69)	(30.66)	16.87
(XV)	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)	-	-	-	-	-	-
(XVI)	Total Comprehensive Income for the period (XIV+XV)	(9.69)	(33.00)	(24.07)	(42.69)	(30.66)	16.87
	Total Profit or loss, attributable to owners of parent	-	-	-	-	-	-
	Total profit or loss, attributable to non-controlling interests	-	-	-	-	-	-
(XVII)	Total Comprehensive Income for the period attributable to owners of parent	-	-	-	-	-	-
	Total Comprehensive Income for the period attributable to owners of parent non-controlling interests	-	-	-	-	-	-
(XVIII)	Paid up Equity share capital Face value of Re. 1 /- each	1425.00	1425.00	1425.00	1425.00	1425.00	1425.00
(XIX)	Reserve excluding revaluation reserve						713.83
(XX)	Earning Per equity Share (for continuing operation) :						
	(1) Basic	(0.01)	(0.02)	(0.02)	(0.03)	(0.02)	0.01
	(2) Diluted	(0.01)	(0.02)	(0.02)	(0.03)	(0.02)	0.01
	Earning Per equity Share (for discontinued operation) :						
	(1) Basic	-	-	-	-	-	-
	(2) Diluted	-	-	-	-	-	-
	Earning Per equity Share (for continued & discontinued operation) :						
	(1) Basic	(0.01)	(0.02)	(0.02)	(0.03)	(0.02)	0.01
	(2) Diluted	(0.01)	(0.02)	(0.02)	(0.03)	(0.02)	0.01

Notes :

1. 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.
2. The above Un-audited Financial Results for the quarter and half year ended 30th September, 2025 have been reviewed by the Audit Committee and approved by the Board of Directors of the Company at their respective meetings held on 3rd November, 2025. The Unaudited Financial Results for the quarter and half year ended September 30, 2025 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 2025 has been carried out by the Statutory Auditors.
4. The Company has only one segment i.e. Finance services for the quarter and half year ended 30th September, 2025. Therefore, there is no requirement of segment reporting for the above mentioned period.
5. The earnings per share (basic and diluted) for the Interim Period have not been annualized.
6. The Statement of Assets & Liabilities as at September, 30, 2025 is annexed with the financial results along with the Cash Flow Statements.
7. The figures of previous period/year have been re-stated/re-grouped/re-arranged/re-classified wherever necessary.
8. 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. Further, publication containing a Quick Response code and the details of the webpage where complete financial results of the Company are available, will be published in English and Hindi Newspapers with in prescribed time limit.

Place : Indore
Date: 03.11.2025



FOR VIJIFINANCE LIMITED

[Signature]
Vijay Kothari
Chairman & Managing Director
DIN:00172878



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CIN: L65192MP1994PLC008715

Regd office: 11/2 Usha Ganj, Jaora Compound, Indore 452001 M.P.

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STATEMENT OF ASSETS AND LIABILITIES AS AT 30TH SEPTEMBER, 2025

(Amount in lakhs)

S. NO.	Particulars	AS AT 30.09.2025	AS AT 31.03.2025
		Un-Audited	Audited
	ASSETS		
1	Financial Assets		
(a)	Cash and cash equivalents	22.79	40.91
(b)	Bank Balance other than (a) above	512.57	508.49
(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	2693.02	2705.60
(f)	Investments	5.02	5.02
(g)	Other Financial assets (Including TDS Receivable)	54.86	73.87
2	Non-financial Assets		
(a)	Inventories	0.00	0.00
(b)	Current tax assets (Net)	0.00	0.00
(c)	Deferred tax Assets (Net)	1.24	0.46
(d)	Investment Property	0.00	0.00
(e)	Biological assets other than bearer plants	0.00	0.00
(f)	Property, Plant and Equipment	154.64	171.04
(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	3444.14	3505.39
	LIABILITIES AND EQUITY		
	LIABILITIES		
1	Financial Liabilities		
(a)	Derivative financial instruments	0.00	0.00
(b)	Payables	0.00	0.00
	(I) Trade 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	80.16	43.82
	(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)	1154.90	1,259.72
(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)	5.63	5.63
(b)	Provisions	107.31	57.39
(c)	Deferred tax liabilities (Net)	0.00	0.00
(d)	Other non-financial liabilities (to be specified)	0.00	0.00
3	EQUITY		
(a)	Equity Share capital	1425.00	1425.00
(b)	Other Equity	671.14	713.83
	Total Liabilities and Equity	3444.14	3505.39



FOR VIJI FINANCE LIMITED

Wjay Kothari

Chairman & Managing Director

DIN:00172878

Date: 03.11.2025

Place : Indore

VIJI FINANCE LIMITED

CIN: L65192MP1994PLC008715

Regd office: 11/2 Usha Ganj, Jaora Compound, Indore 452001 M.P.

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CASH FLOW STATEMENT FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2025

	Particulars	Half Year ended	
		30-Sep-25	30-Sep-24
		Un-Audited	Un-Audited
A	CASH FLOW FROM OPERATING ACTIVITIES		
	Profit before exceptional items and taxes	(43.47)	(41.88)
	Adjustments to reconcile profit before tax to net cash flows:		
	Add: Non-cash expenses		
	Depreciation, amortization and impairment	16.40	17.42
	Impairment on financial instruments	-	-
	Deferred tax Asset	-	-
		(27.07)	(24.46)
	Less: Income considered separately		
	Interest income on investments	-	-
	Dividend income	-	-
	Net gain / (loss) on sale of investments	-	-
		(27.07)	(24.46)
	Operating profit before working capital changes		
	Changes in -		
	Loans	-	(305.76)
	Trade receivables	-	-
	Interest accrued on other deposits	-	-
	Other financial assets , Non current	12.58	(1.84)
	Other financial liabilities , current	36.34	-
	Other financial assets , current	19.01	-
	Other non-financial liabilities	-	(4.16)
	Provisions	49.92	8.20
		-	-
	Cash used in operations	117.85	(303.56)
	Income taxes paid (net of refunds)		
	NET CASH USED IN OPERATING ACTIVITIES (A)	90.78	(328.02)
B	CASH FLOW FROM INVESTING ACTIVITIES		
	Purchase of Property, plant and equipment and intangible assets	-	(9.08)
	Proceeds from sale of Property, plant and equipment	-	-
	Purchase of investments at FVTPL	-	(54.58)
	Proceeds from sale of investments at FVTPL	-	33.96
	NET CASH GENERATED FROM / (USED IN) INVESTING	0.00	(29.70)
C	CASH FLOW FROM FINANCING ACTIVITIES		
	Proceeds from issue of Equity shares (net of issue expenses)	-	860.67
	Expenses incurred on issuance of Non-convertible debentures	-	-
	Proceeds from Borrowings (Other than Debt Securities)	-	30.32
	Repayment of Borrowings (Other than Debt Securities)	(104.82)	25.45
	(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 GENERATED FROM FINANCING ACTIVITIES (C)	(104.82)	916.44
	NET INCREASE / (DECREASE) IN CASH AND CASH EQUIVALENTS (A+B+C)	(14.04)	558.72
	Cash and Cash Equivalents at the beginning of the year	549.40	24.23
	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	535.36	582.95

Date: 03.11.2025
Place: Indore



FOR VIJI FINANCE LIMITED

[Signature]
Vijay Kothari
Chairman & Managing Director
DIN:00172878