



Dated: 24th May, 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	

Sub: Compliance under Regulation 47 of the 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 mentioned subject and in terms of Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the public notice published in newspapers i.e. Financial Express – Ahmedabad, Bangalore , Mumbai, Kolkata, Chandigarh , Kochi , New Delhi , Hyderabad, Lucknow, Chennai and Pune edition (in English) , Jansatta- Kolkata, Chandigarh , New Delhi and Lucknow, (in Hindi) and Hamara Swaraj – Indore (in Hindi) dated 24th May, 2024 regarding Pre-Issue Advertisement for Rights Issue of Viji Finance Limited.

You are requested to please take the same on record.

Thanking you,

For VIJI FINANCE LIMITED


Stuti Sinha
Company Secretary



This advertisement is for information purposes only and not for publication, distribution, or release directly or indirectly outside India. This is not an announcement for the offer document.



VIJI FINANCE LIMITED

Our Company was originally incorporated as "Panjon Finance Limited" at Gwalior, Madhya Pradesh on October 12, 1994 as a Public Limited Company, under the Companies Act, 1956 pursuant to the Certificate of Incorporation issued by the Registrar of Companies, Madhya Pradesh Gwalior. Thereafter our Company obtained a Certificate of Commencement on November 09, 1994 issued by the Registrar of Companies, Madhya Pradesh Gwalior. Subsequently, the name of our Company was changed to Viji Finance Limited vide Shareholders Resolution dated September 11, 2012 pursuant to which fresh Certificate of Incorporation dated September 12, 2012 was issued by Registrar of Companies, Madhya Pradesh Gwalior. The Corporate Identification Number of our Company is L65192MP1994PLC008715. Our Company is registered under section 45-IA of the Reserve Bank of India Act, 1934 to commence/carry on the business as a Non-Systemically Important Non-Deposit taking Non-Banking Finance Companies (NSI-ND-NBFC), Loan Company. The registration number is B-03.00080 vide the Certificate of Registration dated December 18, 2012.

Registered Office: 11/2, Usha Ganj Jaora Compound Indore, Madhya Pradesh 452001, India | Telephone No: +91 93028-24000 | Fax: N.A.

Contact Person: Ms. Stuti Sinha, Company Secretary and Compliance Officer

E-mail: info@vijifinance.com | Website: www.vijifinance.com | Corporate Identification Number: L65192MP1994PLC008715

PROMOTERS: MR. VIJAY KOTHARI AND MS. SHILPA KOTHARI

ISSUE OF UP TO 6,00,00,000* EQUITY SHARES OF FACE VALUE ₹ 1 EACH ("RIGHTS EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ 1.5 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 0.50 PER EQUITY SHARE) (THE "ISSUE PRICE"), AGGREGATING UPTO ₹ 900.00 LAKHS ON A RIGHTS BASIS TO THE EXISTING EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 08 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 11 (ELEVEN) FULLY PAID UP EQUITY SHARES HELD BY THE EXISTING EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS MAY 15, 2024 (THE "ISSUE"). THE ISSUE PRICE FOR THE RIGHTS EQUITY SHARES IS 1.5 TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE REFER TO THE CHAPTER TITLED "TERMS OF THE ISSUE" ON PAGE 105 OF THE LETTER OF OFFER.

*Assuming full Subscription

ISSUE PROGRAMME		
ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION*	ISSUE CLOSES ON*
TUESDAY, MAY 28, 2024	TUESDAY, JUNE 04, 2024	MONDAY, JUNE 10, 2024

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

*Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time, provided that the Issue will not remain open in excess of 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant on or after 5.00 PM on the Issue Closing Date.

ASBA* Simple, Safe, Smart way of Application - Make use of it!!!
*Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For further details check section on ASBA below.

In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Circulars no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009, CIR/CFD/DIL/1/2011 dated April 29, 2011 and SEBI/HO/CFD/DIL2/CIR/P/2020/13 dated January 22, 2020 ("SEBI ASBA Circulars"), all Investors desiring to make an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details "Procedure for Application through the ASBA Process" on page 106 of Letter of Offer.

Further, in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circulars, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on the Record Date i.e. Wednesday, May 15, 2024 are requested to provide relevant details of their demat account to the registrar to the issue at least two working days prior to the Issue Closing Date i.e. **Wednesday, June 05, 2024** in order to be eligible to apply for this Issue. They may also communicate with Registrar at their email address: rights@cameoindia.com.

Prior to the issue opening date, the rights entitlement of those resident eligible equity shareholders, among others, who hold equity shares in physical form and whose demat account details are not available with our company or the registrar, shall be credited in a demat suspense escrow account opened by our company. In accordance with the SEBI Rights Issue Circulars, the eligible equity shareholders who hold equity shares in physical form as on record date and who have not furnished the details of their demat account to the registrars of our company at least two working days prior to the issue closing date i.e., by Wednesday, June 05, 2024, shall not be entitled to make an application for rights equity shares against their entitlements with respect to the equity shares held in physical form.

PROCEDURE FOR APPLICATION: In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Rights Issue Circular and ASBA Circulars, all Investors desiring to make an application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such applications before making their application through ASBA. For details, please see "Procedure for Application through the ASBS Process" on page 106 of the Letter of Offer.

PROCEDURE FOR APPLICATION THROUGH THE ASBA PROCESS: Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCSB or online/electronic Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form, or have otherwise provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case maybe, at the time of submission of the Application.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to <https://www.sebi.co.in/sebiweb/other/OtherAction.do?do=RecognisedFpi-yes&intmid=35>. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link. Please note that subject to SCSBs complying with the requirements of SEBI Circular No. CIR/CFD/DIL/13/2012 dated September 25, 2012 within the period stipulated therein, ASBA applications may be submitted at the Designated Branches of SCSBs, in case the applications made through ASBA facility.

Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 02, 2013, it is clarified that for making applications by SCSBs on their own account using ASBA facility, SCSBs should have a separate account in their own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making application in the issue and clear demarcated funds should be available in such account for applications. SCSBs applying in the issue shall be responsible for ensuring that they have a separate account in their own name with any other SCSB having clear demarcated funds for applying in the issue and that such separate account shall be used as the ASBA account for the application, for ensuring compliance with the applicable Regulations.

APPLICATION BY ELIGIBLE EQUITY SHAREHOLDERS HOLDING EQUITY SHARES IN PHYSICAL FORM: Please note that in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this issue are advised to furnish the details of their demat account to the Registrar or our Company at least two Working Days prior to the Issue Closing Date, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the issue Closing Date.

PLEASE NOTE THAT THE ELIGIBLE EQUITY SHAREHOLDERS WHO HOLD EQUITY SHARES IN PHYSICAL FORM AS ON RECORD AND WHO HAVE NOT FURNISHED THE DETAILS OF THEIR RESPECTIVE DEMAT ACCOUNTS TO THE REGISTRAR AT LEAST TWO WORKING DAYS PRIOR TO THE ISSUE CLOSING DATE, SHALL NOT BE ELIGIBLE TO MAKE AN APPLICATION FOR RIGHTS EQUITY SHARES AGAINST THEIR RIGHTS ENTITLEMENTS WITH RESPECT TO THE EQUITY SHARES HELD IN PHYSICAL FORM.

ALLOTMENT OF THE RIGHTS EQUITY SHARES IN DEMATERIALIZED FORM: Please note that the rights equity shares applied for in this issue can be allotted only in dematerialized form and to the same depository account in which our equity shares are held by such investor on the record date.

DISPATCH OF THE ABRIDGED LETTER OF OFFER ("ALOF") AND APPLICATION FORM: The dispatch of the ALOF and Application Form for the Issue was completed on 21st May, 2024 by Registrar to the Issue, i.e., Cameo Corporate Services Limited to the Eligible Equity Shareholders of the Company, whose names appeared in the Register of Members/Beneficial Owners of the Company, on the Record date, i.e., Wednesday, May 15, 2024 through electronic dispatch to the shareholders who have registered their email ids on 20th May, 2024 and physically through speed/registered post on 21st May, 2024.

a. Eligible Shareholders can access the Letter of Offer, the Abridged Letter of Offer, and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Rights Shares under applicable securities laws) on the websites of: Our Company's website at www.vijifinance.com, Registrar to the Issue's website at <https://rights.cameoindia.com/vijifinance>; BSE Limited's website at www.bseindia.com; NSE Limited's website at <https://www.nseindia.com/> and CSE Limited's website at www.cse-india.com.

Eligible Equity Shareholders can obtain the details of their respective Rights Entitlements from the website of the Registrar to the Issue at <https://rights.cameoindia.com/vijifinance> by entering their DP-ID and Client-ID and PAN.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: In accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the Issue Opening Date, our Company shall credit the Rights Entitlements to (a) The demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialised form; and (b) A demat suspense escrow account opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to: (i) Equity Shares held in a demat suspense account pursuant to Regulation 39 of the SEBI (LODR) Regulations; or (ii) Equity Shares held in the account of IEPF authority; or (iii) The demat accounts of the Eligible Equity Shareholder which are frozen or details of which are unavailable with our Company or with the Registrar on the Record Date; or (iv) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (v) Credit of the Rights Entitlements returned/ reversed/ failed; or (vi) The ownership of the Equity Shares currently under dispute, including any court proceedings, as applicable.

APPLICATION ON PLAIN PAPER UNDER ASBA PROCESS: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the Eligible Equity Shareholders not being in a position to obtain it from any source may make an application to subscribe to this Issue on plain paper with the same details as the Application Form and that is available on the website of the Registrar, Stock Exchanges and the Company. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money the said bank account maintained by the same SCSB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights and should not utilise the Application Form for any purpose including renunciation even if it is received subsequently.

PLEASE NOTE THAT APPLICATION ON PLAIN PAPER CANNOT BE SUBMITTED THROUGH ASBA FACILITY.

The application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

- Name of our Company, being "Viji Finance Limited";
- Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository);
- Registered Folio No./DP and Client ID No.;
- Number of Equity Shares held as on Record Date;
- Allotment option – only dematerialized form;
- Number of Rights Equity Shares entitled to;
- Total number of Rights Equity Shares applied for;
- Number of additional Rights Equity Shares applied for, if any;
- Total number of Rights Equity Shares applied for;
- Total amount paid at the rate of ₹ 1.5/- for Rights Equity Shares issued in one Rights Entitlement;
- Details of the ASBA Account such as the account number, name, address and branch of the relevant SCSB;
- In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FCNR/NRO Account such as the account number, name, address, branch of the SCSB with which the account is maintained and a copy of the RBI approval obtained pursuant to Rule 7 of the FEMA Rules;
- Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this Issue;
- Authorization to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
- Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
- Additionally, all such Applicants are deemed to have accepted the following:

"I/We understand that neither the Rights Entitlement nor the Rights Equity Shares have been, and will be, registered under the United States Securities Act of 1933, as amended ("US Securities Act") or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof ("United States") or to, or for the account or benefit of a United States person as defined in the Regulation S of the US Securities Act ("Regulation S"). If we understand the Rights Equity Shares referred to in this application are being offered in India but not in the United States. If we understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering of

any Rights Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlement in the United States. Accordingly, I/ we understand this application should not be forwarded to or transmitted in or to the United States at any time. I/ we confirm that I/ we are not in the United States and understand that neither us, nor the Registrar or any other person acting on behalf of us will accept subscriptions from any person, or the agent of any person, who appears to be, or who we, the Registrar or any other person acting on behalf of us have reason to believe is a resident of the United States "U.S. Person" (as defined in Regulation S) or is ineligible to participate in the Issue under the securities laws of their jurisdiction.

"I/ We will not offer, sell or otherwise transfer any of the Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation except under circumstances that will result in compliance with any applicable laws or regulations. We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence.

I/ We understand and agree that the Rights Entitlement and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.

I/We (i) am/are, and the person, if any, for whose account I/we am/are acquiring such Rights Entitlement, and/or the Equity Shares, is/are outside the United States or a Qualified Institutional Buyer (as defined in the US Securities Act), and (ii) is/are acquiring the Rights Entitlement and/or the Equity Shares in an offshore transaction meeting the requirements of Regulation S or in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act.

I/We acknowledge that the Company, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an application being rejected, with our Company and the Registrar not having any liability to the Investor.

The plain paper Application format will be available on the website of the Registrar at <https://rights.cameoindia.com/vijifinance>.

Our Company and the Registrar shall not be responsible if the Applications are not uploaded SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Monday, June 10, 2024, i.e., Issue Closing Date. Our Board of Directors or ay committee thereof may extend the said date for such period as it may determine from time to time, **subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).**

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by the Board of Directors or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and the Board of Directors or any committee thereof shall be at liberty to dispose of the Rights Equity Shares hereby offered, as provided under the section, "Basis of Allotment" on page 126 of the Letter of Offer.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock exchanges or such extended time as permitted by the Stock Exchanges.

PROCEDURE FOR RENUNCIATION OF RIGHTS ENTITLEMENTS: The Investors may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges; or (b) through an off-market transfer, during the Renunciation Period. Such renunciation shall result in renouncement of the Rights Equity Shares. The Investors should have the demat Rights Entitlements credited/lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

Investors may be subject to adverse foreign, state or local tax or legal consequences as a result of trading in the Rights Entitlements. Investors who intend to trade in the Rights Entitlements should consult their tax advisor or stockbroker regarding any cost, applicable taxes, charges and expenses (including brokerage) that may be levied for trading in Rights Entitlements.

a) On Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by trading/selling them on the secondary market platform of the Stock Exchanges through a registered stock broker in the same manner as the existing Equity Shares of our Company.

In this regard, in terms of provisions of the SEBI (ICDR) Regulations and the SEBI Rights Issue Circular, the Rights Entitlements credited to the respective demat accounts of the Eligible Equity Shareholders shall be admitted for trading on the Stock Exchanges under the ISIN INE159N20019 that shall be allotted for the Rights Entitlement subject to requisite approvals. The details for trading in Rights Entitlements will be as specified by the Stock Exchanges from time to time.

The Rights Entitlements are tradable in dematerialized form only. The market lot for trading of Rights Entitlements is one Rights Entitlements. The On Market Renunciation shall take place only during the Renunciation Period for On Market Renunciation, i.e., from Tuesday, 28th May, 2024 to Tuesday, 4th June, 2024 (both days inclusive).

The Investors holding the Rights Entitlements who desire to sell their Rights Entitlements will have to do so through their registered stock brokers by quoting the ISIN INE159N20019 (for Rights Entitlement) that shall be allotted for the Rights Entitlement and indicating the details of the Rights Entitlements they intend to sell. The Investors can place order for sale of Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The On Market Renunciation shall take place electronically on secondary market platform of BSE, NSE and CSE under automatic order matching mechanism and on T+2 rolling settlement bases, where "T" refers to the date of trading.

The transactions will be settled on trade-for-trade basis. Upon execution of the order, the stock broker will issue a contract note in accordance with the requirements of the Stock Exchange and the SEBI.

b) Off Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by way of an off-market transfer through a depository participant. The Rights Entitlements can be transferred in dematerialized form only.

Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

The Investors holding the Rights Entitlements who desire to transfer their Rights Entitlements will have to do so through their depository participant by issuing a delivery instruction slip quoting the ISIN (for Rights Entitlement) that shall be allotted for the Rights Entitlement, the details of the buyer and the details of the Rights Entitlements they intend to transfer. The buyer of the Rights Entitlements (unless already having given a standing receipt instruction) has to issue a receipt instruction slip to their depository participant. The Investors can transfer Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The instructions for transfer of Rights Entitlements can be issued during the working hours of the depository participants. The detailed rules for transfer of Rights Entitlements through off-market transfer shall be as specified by the NSDL and CDSL from time to time.

LISTING AND TRADING OF THE RIGHTS EQUITY SHARES TO BE ISSUED PURSUANT TO THE ISSUE: The existing Equity Shares are listed and traded on BSE, NSE and CSE under ISIN "INE159N01027". The Rights Equity shall be credited to temporary ISIN which will be frozen until the receipt of the final listing/ trading approvals from the Stock Exchange. Upon receipt of such listing and trading approvals, the Rights Equity Shares shall be debited from such temporary ISIN and credited to the existing ISIN as fully paid-up equity share of our company. Our Company has received in-principle approval from the NSE through letter bearing reference number NSE/LIST/40237 dated March 28, 2024, from BSE through letter bearing reference number LOD/RIGHT/DA/FIP/36/2023-24 dated April 05, 2024 and from CSE through letter bearing reference number CSE/LD/16087/2024 dated April 05, 2024.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the letter of offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of NSE" on page 100 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 99 of Letter of Offer.

DISCLAIMER CLAUSE OF CSE: It is to be distinctly understood that the permission given by CSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by CSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of CSE" on page 100 of Letter of Offer.

BANKER TO THE ISSUE AND REFUND BANK: ICICI Bank Limited

MONITORING AGENCY: NA

FOR RISK FACTORS AND OTHER DETAILS, KINDLY REFER TO THE LETTER OF OFFER AND ABRIDGED LOF.

OTHER IMPORTANT LINKS AND HELPLINE: The Investors can visit following links for the below-mentioned purposes:

- Frequently asked questions and online/ electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the investors: <https://rights.cameoindia.com/vijifinance>;
- Update of Indian address/ email address/ mobile number in the records maintained by the Registrar or our Company: <https://rights.cameoindia.com/vijifinance>
- Update of demat account details by Eligible Equity Shareholders holding shares in physical form: <https://rights.cameoindia.com/vijifinance>
- Request Letter to be sent by the non-resident Eligible Equity Shareholders to the Registrar at their email id: priya@cameoindia.com for updating their Indian address. The Request Letter should be accompanied by their PAN card and Address proof. Kindly note that the non-resident Equity Shareholders who do not have an Indian address are no eligible to apply for this Issue.

REGISTRAR TO THE ISSUE	COMPANY
<p>CAMEO CORPORATE SERVICES LIMITED Subramanian Building, No. 1, Club House Road, Chennai - 600 002. Contact Details: 04440020700 / 28460390 E-mail: rights@cameoindia.com Website: https://rights.cameoindia.com/vijifinance/ / www.cameoindia.com Investor grievance: investor@cameoindia.com Contact person: Ms. K. Sreepriya SEBI Registration No: INF000003753</p>	<p>VIJI FINANCE LIMITED 11/2, Usha Ganj Jaora Compound, Indore, Madhya Pradesh 452001, India Contact Person: Ms. Stuti Sinha Company Secretary And Compliance Officer Telephone: +91 93028-24000 Email: info@vijifinance.com</p>

Investors may contact the Registrar to the issue or the Company Secretary and Compliance Officer for any pre-issue/ post issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the issue, with a copy to the SCSB, giving full details such as name address of the applicant, number of Equity Shares applied for, amount, ASBA Account number and the Designated Branch of the SCSB where the CAF, or the plain paper application, as the case may be, was submitted by the ASBA.

For Viji Finance Limited

Sd/-

Ms. Stuti Sinha

Company Secretary and Compliance Officer

Place: Indore

Date: May 23, 2024

Disclaimer: Our Company is proposing, subject to requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and has filed a Letter of Offer with the NSE, BSE and CSE. The LOF shall be available on website of BSE at www.bseindia.com; the website of NSE at www.nseindia.com and the website of CSE at www.cse-india.com, the website of Registrar <https://rights.cameoindia.com/vijifinance> and the website of the Company at www.vijifinance.com. Investors should note that investment in equity shares involves a degree of risk and for details relating to the same, please see the section entitled "Risk Factors" beginning on page 20 of the LOF. This announcement has been prepared for publication in India and may not be released in the United States. The announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States and any Equity Shares described in this announcement may not be offered or sold in the United States.

This advertisement is for information purposes only and not for publication, distribution, or release directly or indirectly outside India. This is not an announcement for the offer document.



VIJI FINANCE LIMITED

Our Company was originally incorporated as 'Panjon Finance Limited' at Gwalior, Madhya Pradesh on October 12, 1994 as a Public Limited Company, under the Companies Act, 1956 pursuant to the Certificate of Incorporation issued by the Registrar of Companies, Madhya Pradesh Gwalior. Thereafter our Company obtained a Certificate of Commencement on November 09, 1994 issued by the Registrar of Companies, Madhya Pradesh Gwalior. Subsequently, the name of our Company was changed to Viji Finance Limited vide Shareholders Resolution dated September 11, 2012 pursuant to which fresh Certificate of Incorporation dated September 12, 2012 was issued by Registrar of Companies, Madhya Pradesh Gwalior. The Corporate Identification Number of our Company is L65192MP1994PLC008715. Our Company is registered under section 45-IA of the Reserve Bank of India Act, 1934 to commence/carry on the business as a Non-Systemically Important Non-Deposit taking Non-Banking Finance Companies (NSI-ND-NBFC), Loan Company. The registration number is B-03.00080 vide the Certificate of Registration dated December 18, 2012.

Registered Office: 11/2, Usha Ganj Jaora Compound Indore, Madhya Pradesh 452001, India | Telephone No: +91 93028-24000 | Fax: N.A.

Contact Person: Ms. Stuti Sinha, Company Secretary and Compliance Officer

E-mail: info@vijifinance.com | Website: www.vijifinance.com | Corporate Identification Number: L65192MP1994PLC008715

PROMOTERS: MR. VIJAY KOTHARI AND MS. SHILPA KOTHARI

ISSUE OF UP TO 6,00,00,000* EQUITY SHARES OF FACE VALUE ₹ 1 EACH ("RIGHTS EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ 1.5 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 0.50 PER EQUITY SHARE) (THE "ISSUE PRICE"), AGGREGATING UPTO ₹ 900.00 LAKHS ON A RIGHTS BASIS TO THE EXISTING EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 08 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 11 (ELEVEN) FULLY PAID UP EQUITY SHARES HELD BY THE EXISTING EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS MAY 15, 2024 (THE "ISSUE"). THE ISSUE PRICE FOR THE RIGHTS EQUITY SHARES IS 1.5 TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE REFER TO THE CHAPTER TITLED "TERMS OF THE ISSUE" ON PAGE 105 OF THE LETTER OF OFFER.

*Assuming full Subscription

ISSUE PROGRAMME		
ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION*	ISSUE CLOSES ON*
TUESDAY, MAY 28, 2024	TUESDAY, JUNE 04, 2024	MONDAY, JUNE 10, 2024

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

*Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time, provided that the Issue will not remain open in excess of 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant on or after 5.00 PM on the Issue Closing Date.

ASBA* Simple, Safe, Smart way of Application - Make use of it!!!
*Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For further details check section on ASBA below.

In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Circulars no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009, CIR/CFD/DIL/1/2011 dated April 29, 2011 and SEBI/HO/CFD/DIL2/CIR/P/2020/13 dated January 22, 2020 ("SEBI ASBA Circulars"), all Investors desiring to make an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details "Procedure for Application through the ASBA Process" on page 106 of Letter of Offer.

Further, in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circulars, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on the Record Date i.e. Wednesday, May 15, 2024 are requested to provide relevant details of their demat account to the registrar to the issue at least two working days prior to the Issue Closing Date i.e. **Wednesday, June 05, 2024** in order to be eligible to apply for this Issue. They may also communicate with Registrar at their email address: rights@cameoindia.com.

Prior to the issue opening date, the rights entitlement of those resident eligible equity shareholders, among others, who hold equity shares in physical form and whose demat account details are not available with our company or the registrar, shall be credited in a demat suspense escrow account opened by our company. In accordance with the SEBI Rights Issue Circulars, the eligible equity shareholders who hold equity shares in physical form as on record date and who have not furnished the details of their demat account to the registrars of our company at least two working days prior to the issue closing date i.e., by Wednesday, June 05, 2024, shall not be entitled to make an application for rights equity shares against their entitlements with respect to the equity shares held in physical form.

PROCEDURE FOR APPLICATION: In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Rights Issue Circular and ASBA Circulars, all investors desiring to make an application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such applications before making their application through ASBA. For details, please see "Procedure for Application through the ASBS Process" on page 106 of the Letter of Offer.

PROCEDURE FOR APPLICATION THROUGH THE ASBA PROCESS: Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCSB or online/electronic Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form, or have otherwise provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case maybe, at the time of submission of the Application.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to <https://www.sebi.co.in/sebiweb/other/OtherAction.do?doRecognisedFpi-yes&intmid-35>. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link. Please note that subject to SCSBs complying with the requirements of SEBI Circular No. CIR/CFD/DIL 13/2012 dated September 25, 2012 within the period stipulated therein, ASBA applications may be submitted at the Designated Branches of SCSBs, in case the applications made through ASBA facility.

Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 02, 2013, it is clarified that for making applications by SCSBs on their own account using ASBA facility, SCSBs should have a separate account in their own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making application in the issue and clear demarcated funds should be available in such account for applications. SCSBs applying in the issue shall be responsible for ensuring that they have a separate account in their own name with any other SCSB having clear demarcated funds for applying in the issue and that such separate account shall be used as the ASBA account for the application, for ensuring compliance with the applicable Regulations.

APPLICATION BY ELIGIBLE EQUITY SHAREHOLDERS HOLDING EQUITY SHARES IN PHYSICAL FORM: Please note that in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialized form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this issue are advised to furnish the details of their demat account to the Registrar or our Company at least two Working Days prior to the Issue Closing Date, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the issue Closing Date.

PLEASE NOTE THAT THE ELIGIBLE EQUITY SHAREHOLDERS WHO HOLD EQUITY SHARES IN PHYSICAL FORM AS ON RECORD AND WHO HAVE NOT FURNISHED THE DETAILS OF THEIR RESPECTIVE DEMAT ACCOUNTS TO THE REGISTRAR AT LEAST TWO WORKING DAYS PRIOR TO THE ISSUE CLOSING DATE, SHALL NOT BE ELIGIBLE TO MAKE AN APPLICATION FOR RIGHTS EQUITY SHARES AGAINST THEIR RIGHTS ENTITLEMENTS WITH RESPECT TO THE EQUITY SHARES HELD IN PHYSICAL FORM.

ALLOTMENT OF THE RIGHTS EQUITY SHARES IN DEMATERIALIZED FORM: Please note that the rights equity shares applied for in this issue can be allotted only in dematerialized form and to the same depository account in which our equity shares are held by such investor on the record date.

DISPATCH OF THE ABRIDGED LETTER OF OFFER ("ALOF") AND APPLICATION FORM: The dispatch of the ALOF and Application Form for the Issue was completed on 21st May, 2024 by Registrar to the Issue, i.e., Cameo Corporate Services Limited to the Eligible Equity Shareholders of the Company, whose names appeared in the Register of Members/Beneficial Owners of the Company, on the Record date, i.e., Wednesday, May 15, 2024 through electronic dispatch to the shareholders who have registered their email ids on 20th May, 2024 and physically through speed/registered post on 21st May, 2024.

a. Eligible Shareholders can access the Letter of Offer, the Abridged Letter of Offer, and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Right Shares under applicable securities laws) on the websites of: Our Company's website at www.vijifinance.com, Registrar to the Issue's website at <https://rights.cameoindia.com/vijifinance>; BSE Limited's website at www.bseindia.com; NSE Limited's website at <https://www.nseindia.com/> and CSE Limited's website at www.cse-india.com.

Eligible Equity Shareholders can obtain the details of their respective Rights Entitlements from the website of the Registrar to the Issue at <https://rights.cameoindia.com/vijifinance> by entering their DP-ID and Client-ID and PAN.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: In accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the Issue Opening Date, our Company shall credit the Rights Entitlements to (a) The demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialized form; and (b) A demat suspense escrow account opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to: (i) Equity Shares held in a demat suspense account pursuant to Regulation 39 of the SEBI (LODR) Regulations; or (ii) Equity Shares held in the account of IEPF authority; or (iii) The demat accounts of the Eligible Equity Shareholder which are frozen or details of which are unavailable with our Company or with the Registrar on the Record Date; or (iv) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (v) Credit of the Rights Entitlements returned/ reversed/ failed; or (vi) The ownership of the Equity Shares currently under dispute, including any court proceedings, as applicable.

APPLICATION ON PLAIN PAPER UNDER ASBA PROCESS: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the Eligible Equity Shareholders not being in a position to obtain it from any source may make an application to subscribe to this Issue on plain paper with the same detail as the Application Form and that is available on the website of the Registrar, Stock Exchanges and the Company. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money the said bank account maintained by the same SCSB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights and should not utilise the Application Form for any purpose including renunciation even if it is received subsequently.

PLEASE NOTE THAT APPLICATION ON PLAIN PAPER CANNOT BE SUBMITTED THROUGH ASBA FACILITY.

The application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

- Name of our Company, being 'Viji Finance Limited';
- Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository);
- Registered Folio No./DP and Client ID No.;
- Number of Equity Shares held as on Record Date;
- Allotment option – only dematerialized form;
- Number of Rights Equity Shares entitled to;
- Total number of Rights Equity Shares applied for;
- Number of additional Rights Equity Shares applied for, if any;
- Total number of Rights Equity Shares applied for;
- Total amount paid at the rate of ₹ 1.5/- for Rights Equity Shares issued in one Rights Entitlement;
- Details of the ASBA Account such as the account number, name, address and branch of the relevant SCSB;
- In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FCNR/NRO Account such as the account number, name, address, branch of the SCSB with which the account is maintained and a copy of the RBI approval obtained pursuant to Rule 7 of the FEMA Rules;
- Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this Issue;
- Authorization to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
- Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
- Additionally, all such Applicants are deemed to have accepted the following:

"I/We understand that neither the Rights Entitlement nor the Rights Equity Shares have been, and will be, registered under the United States Securities Act of 1933, as amended ("US Securities Act") or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof ("United States") or to, or for the account or benefit of a United States person as defined in the Regulation S of the US Securities Act ("Regulation S"). If we understand the Rights Equity Shares referred to in this application are being offered in India but not in the United States, I/We understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering of

any Rights Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlement in the United States. Accordingly, I/We understand this application should not be forwarded to or transmitted in or to the United States at any time. I/We confirm that I/We are not in the United States and understand that neither us, nor the Registrar or any other person acting on behalf of us will accept subscriptions from any person, or the agent of any person, who appears to be, or who we, the Registrar or any other person acting on behalf of us have reason to believe is a resident of the United States "U.S. Person" (as defined in Regulation S) or is ineligible to participate in the Issue under the securities laws of their jurisdiction.

"I/We will not offer, sell or otherwise transfer any of the Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation except under circumstances that will result in compliance with any applicable laws or regulations. We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence.

I/We understand and agree that the Rights Entitlement and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.

I/We (i) am/are, and the person, if any, for whose account I/we am/are acquiring such Rights Entitlement, and/or the Equity Shares, is/are outside the United States or a Qualified Institutional Buyer (as defined in the US Securities Act), and (ii) is/are acquiring the Rights Entitlement and/or the Equity Shares in an offshore transaction meeting the requirements of Regulation S or in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act.

I/We acknowledge that the Company, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an application being rejected, with our Company and the Registrar not having any liability to the Investor.

The plain paper Application format will be available on the website of the Registrar at <https://rights.cameoindia.com/vijifinance>.

Our Company and the Registrar shall not be responsible if the Applications are not uploaded SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Monday, June 10, 2024, i.e., Issue Closing Date. Our Board of Directors or any committee thereof may extend the said date for such period as it may determine from time to time, **subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).**

If the Application Form is not submitted with a SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by the Board of Directors or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and the Board of Directors or any committee thereof shall be at liberty to dispose of the Rights Equity Shares hereby offered, as provided under the section, "Basis of Allotment" on page 126 of the Letter of Offer.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock Exchanges or such extended time as permitted by the Stock Exchanges.

PROCEDURE FOR RENUNCIATION OF RIGHTS ENTITLEMENTS: The Investors may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges; or (b) through an off-market transfer, during the Renunciation Period. Such renunciation shall result in renunciation of the Rights Equity Shares. The Investors should have the demat Rights Entitlements credited/lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

Investors may be subject to adverse foreign, state or local tax or legal consequences as a result of trading in the Rights Entitlements. Investors who intend to trade in the Rights Entitlements should consult their tax advisor or stockbroker regarding any cost, applicable taxes, charges and expenses (including brokerage) that may be levied for trading in Rights Entitlements.

a) On Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by trading/selling them on the secondary market platform of the Stock Exchanges through a registered stock broker in the same manner as the existing Equity Shares of our Company.

In this regard, in terms of provisions of the SEBI (ICDR) Regulations and the SEBI Rights Issue Circular, the Rights Entitlements credited to the respective demat accounts of the Eligible Equity Shareholders shall be admitted for trading on the Stock Exchanges under the ISIN INE159N20019 that shall be allotted for the Rights Entitlement subject to requisite approvals. The details for trading in Rights Entitlements will be as specified by the Stock Exchanges from time to time.

The Rights Entitlements are tradable in dematerialized form only. The market lot for trading of Rights Entitlements is one Rights Entitlements. The On Market Renunciation shall take place only during the Renunciation Period for On Market Renunciation, i.e., from Tuesday, 28th May, 2024 to Tuesday, 4th June, 2024 (both days inclusive).

The Investors holding the Rights Entitlements who desire to sell their Rights Entitlements will have to do so through their registered stock brokers by quoting the ISIN INE159N20019 (for Rights Entitlement) that shall be allotted for the Rights Entitlement and indicating the details of the Rights Entitlements they intend to sell. The Investors can place order for sale of Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The On Market Renunciation shall take place electronically on secondary market platform of BSE, NSE and CSE under automatic order matching mechanism and on 'T+2' rolling settlement bases, where 'T' refers to the date of trading.

The transactions will be settled on trade-for-trade basis. Upon execution of the order, the stock broker will issue a contract note in accordance with the requirements of the Stock Exchange and the SEBI.

b) Off Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by way of an off-market transfer through a depository participant. The Rights Entitlements can be transferred in dematerialized form only.

Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

The Investors holding the Rights Entitlements who desire to transfer their Rights Entitlements will have to do so through their depository participant by issuing a delivery instruction slip quoting the ISIN (for Rights Entitlement) that shall be allotted for the Rights Entitlement, the details of the buyer and the details of the Rights Entitlements they intend to transfer. The buyer of the Rights Entitlements (unless already having given a standing receipt instruction) has to issue a receipt instruction slip to their depository participant. The Investors can transfer Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The instructions for transfer of Rights Entitlements can be issued during the working hours of the depository participants. The detailed rules for transfer of Rights Entitlements through off-market transfer shall be as specified by the NSDL and CDSL from time to time.

LISTING AND TRADING OF THE RIGHTS EQUITY SHARES TO BE ISSUED PURSUANT TO THE ISSUE: The existing Equity Shares are listed and traded on BSE, NSE and CSE under ISIN 'INE159N01027'. The Rights Equity shall be credited to temporary ISIN which will be frozen until the receipt of the final listing/trading approvals from the Stock Exchange. Upon receipt of such listing and trading approvals, the Rights Equity Shares shall be debited from such temporary ISIN and credited to the existing ISIN as fully paid-up equity share of our company. Our Company has received in-principle approval from the NSE through letter bearing reference number NSE/LIST/40237 dated March 28, 2024, from BSE through letter bearing reference number LOD/RIGHT/D/A/FIP/36/2023-24 dated April 05, 2024 and from CSE through letter bearing reference number CSE/LD/16087/2024 dated April 05, 2024.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the letter of offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of NSE" on page 100 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 99 of the Letter of Offer.

DISCLAIMER CLAUSE OF CSE: It is to be distinctly understood that the permission given by CSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by CSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of CSE" on page 100 of the Letter of Offer.

BANKER TO THE ISSUE AND REFUND BANK: ICICI Bank Limited

MONITORING AGENCY: NA

FOR RISK FACTORS AND OTHER DETAILS, KINDLY REFER TO THE LETTER OF OFFER AND ABRIDGED LOF.

OTHER IMPORTANT LINKS AND HEADLINE: The Investors can visit following links for the below-mentioned purposes:

- Frequently asked questions and online/electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: <https://rights.cameoindia.com/vijifinance>;
- Update of Indian address/ email address/ mobile number in the records maintained by the Registrar or our Company: <https://rights.cameoindia.com/vijifinance>
- Update of demat account details by Eligible Equity Shareholders holding shares in physical form: <https://rights.cameoindia.com/vijifinance>
- Request Letter to be sent by the non-resident Eligible Equity Shareholders to the Registrar at their email id: priya@cameoindia.com for updating their Indian address. The Request Letter should be accompanied by their PAN card and Address proof. Kindly note that the non-resident Eligible Equity Shareholders who do not have an Indian address are not eligible to apply for this Issue.

REGISTRAR TO THE ISSUE	COMPANY
 CAMEO CORPORATE SERVICES LIMITED Subramanian Building, No.1, Club House Road, Chennai - 600 002. Contact Details: 04440020700 / 28460390 E-mail: rights@cameoindia.com Website: https://rights.cameoindia.com/vijifinance / www.cameoindia.com Investor grievance: investor@cameoindia.com Contact person: Ms. K. Sreepriya SEBI Registration No: INR000003753	 VIJI FINANCE LIMITED 11/2, Usha Ganj Jaora Compound, Indore, Madhya Pradesh 452001, India Contact Person: Ms. Stuti Sinha Company Secretary And Compliance Officer Telephone: +91 93028-24000 Email: info@vijifinance.com

Investors may contact the Registrar to the issue or the Company Secretary and Compliance Officer for any pre-issue/post issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the issue, with a copy to the SCSB, giving full details such as name address of the applicant, number of Equity Shares applied for, amount, ASBA Account number and the Designated Branch of the SCSB where the CAF, or the plain paper application, as the case may be, was submitted by the ASBA.

For Viji Finance Limited

Sd/-

Ms. Stuti Sinha

Company Secretary and Compliance Officer

Place: Indore

Date: May 23, 2024

Disclaimer: Our Company is proposing, subject to requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and has filed a Letter of Offer with the NSE, BSE and CSE. The LOF shall be available on website of BSE at www.bseindia.com; the website of NSE at www.nseindia.com and the website of CSE at www.cse-india.com, the website of Registrar <https://rights.cameoindia.com/vijifinance> and the website of the Company at www.vijifinance.com. Investors should note that investment in equity shares involve a degree of risk and for details relating to the same, please see the section entitled "Risk Factors" beginning on page 20 of the LOF. This announcement has been prepared for publication in India and may not be released in the United States. The announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States and any Equity Shares described in this announcement may not be offered or sold in the United States.

This advertisement is for information purposes only and not for publication, distribution, or release directly or indirectly outside India. This is not an announcement for the offer document.



VIJI FINANCE LIMITED

Our Company was originally incorporated as "Panjon Finance Limited" at Gwalior, Madhya Pradesh on October 12, 1994 as a Public Limited Company, under the Companies Act, 1956 pursuant to the Certificate of Incorporation issued by the Registrar of Companies, Madhya Pradesh Gwalior. Thereafter our Company obtained a Certificate of Commencement on November 09, 1994 issued by the Registrar of Companies, Madhya Pradesh Gwalior. Subsequently, the name of our Company was changed to Viji Finance Limited vide Shareholders Resolution dated September 11, 2012 pursuant to which fresh Certificate of Incorporation dated September 12, 2012 was issued by Registrar of Companies, Madhya Pradesh Gwalior. The Corporate Identification Number of our Company is L65192MP1994PLC008715. Our Company is registered under section 45-IA of the Reserve Bank of India Act, 1934 to commence/carry on the business as a Non-Systemically Important Non-Deposit taking Non-Banking Finance Companies (NSI-ND-NBFC), Loan Company. The registration number is B-03.00080 vide the Certificate of Registration dated December 18, 2012.

Registered Office: 11/2, Usha Ganj Jaora Compound Indore, Madhya Pradesh 452001, India | Telephone No: +91 93028-24000 | Fax: N.A.

Contact Person: Ms. Stuti Sinha, Company Secretary and Compliance Officer

E-mail: info@vijifinance.com | Website: www.vijifinance.com | Corporate Identification Number: L65192MP1994PLC008715

PROMOTERS: MR. VIJAY KOTHARI AND MS. SHILPA KOTHARI

ISSUE OF UP TO 6,00,00,000* EQUITY SHARES OF FACE VALUE ₹ 1 EACH ("RIGHTS EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ 1.5 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 0.50 PER EQUITY SHARE) (THE "ISSUE PRICE"), AGGREGATING UPTO ₹ 900.00 LAKHS ON A RIGHTS BASIS TO THE EXISTING EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 08 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 11 (ELEVEN) FULLY PAID UP EQUITY SHARES HELD BY THE EXISTING EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS MAY 15, 2024 (THE "ISSUE"). THE ISSUE PRICE FOR THE RIGHTS EQUITY SHARES IS 1.5 TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE REFER TO THE CHAPTER TITLED "TERMS OF THE ISSUE" ON PAGE 105 OF THE LETTER OF OFFER.

*Assuming full Subscription

ISSUE PROGRAMME		
ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION*	ISSUE CLOSES ON*
TUESDAY, MAY 28, 2024	TUESDAY, JUNE 04, 2024	MONDAY, JUNE 10, 2024

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

*Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time, provided that the Issue will not remain open in excess of 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant on or after 5.00 PM on the Issue Closing Date.

ASBA*	Simple, Safe, Smart way of Application - Make use of it!!!
	*Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For further details check section on ASBA below.

In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Circulars no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009, CIR/CFD/DIL/1/2011 dated April 29, 2011 and SEBI/HO/CFD/DIL2/CIR/P/2020/13 dated January 22, 2020 ("SEBI ASBA Circulars"), all Investors desiring to make an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details "Procedure for Application through the ASBA Process" on page 106 of Letter of Offer.

Further, in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circulars, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on the Record Date i.e. Wednesday, May 15, 2024 are requested to provide relevant details of their demat account to the registrar to the issue at least two working days prior to the Issue Closing Date i.e. **Wednesday, June 05, 2024** in order to be eligible to apply for this Issue. They may also communicate with Registrar at their email address: rights@cameoindia.com.

Prior to the issue opening date, the rights entitlement of those resident eligible equity shareholders, among others, who hold equity shares in physical form and whose demat account details are not available with our company or the registrar, shall be credited in a demat suspense escrow account opened by our company. In accordance with the SEBI Rights Issue Circulars, the eligible equity shareholders who hold equity shares in physical form as on record date and who have not furnished the details of their demat account to the registrars of our company at least two working days prior to the issue closing date i.e., by Wednesday, June 05, 2024, shall not be entitled to make an application for rights equity shares against their entitlements with respect to the equity shares held in physical form.

PROCEDURE FOR APPLICATION: In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Rights Issue Circular and ASBA Circulars, all Investors desiring to make an application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such applications before making their application through ASBA. For details, please see "Procedure for Application through the ASBS Process" on page 106 of the Letter of Offer.

PROCEDURE FOR APPLICATION THROUGH THE ASBA PROCESS: Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCSB or online/electronic Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form, or have otherwise provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case maybe, at the time of submission of the Application.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to <https://www.sebi.co.in/sebiweb/other/OtherAction.do?do=RecognisedFpi-yes&intmid=35>. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link. Please note that subject to SCSBs complying with the requirements of SEBI Circular No. CIR/CFD/DIL/13/2012 dated September 25, 2012 within the period stipulated therein, ASBA applications may be submitted at the Designated Branches of SCSBs, in case the applications made through ASBA facility.

Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 02, 2013, it is clarified that for making applications by SCSBs on their own account using ASBA facility, SCSBs should have a separate account in their own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making application in the issue and clear demarcated funds should be available in such account for applications. SCSBs applying in the issue shall be responsible for ensuring that they have a separate account in their own name with any other SCSB having clear demarcated funds for applying in the issue and that such separate account shall be used as the ASBA account for the application, for ensuring compliance with the applicable Regulations.

APPLICATION BY ELIGIBLE EQUITY SHAREHOLDERS HOLDING EQUITY SHARES IN PHYSICAL FORM: Please note that in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this issue are advised to furnish the details of their demat account to the Registrar or our Company at least two Working Days prior to the Issue Closing Date, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the issue Closing Date.

PLEASE NOTE THAT THE ELIGIBLE EQUITY SHAREHOLDERS WHO HOLD EQUITY SHARES IN PHYSICAL FORM AS ON RECORD AND WHO HAVE NOT FURNISHED THE DETAILS OF THEIR RESPECTIVE DEMAT ACCOUNTS TO THE REGISTRAR AT LEAST TWO WORKING DAYS PRIOR TO THE ISSUE CLOSING DATE, SHALL NOT BE ELIGIBLE TO MAKE AN APPLICATION FOR RIGHTS EQUITY SHARES AGAINST THEIR RIGHTS ENTITLEMENTS WITH RESPECT TO THE EQUITY SHARES HELD IN PHYSICAL FORM.

ALLOTMENT OF THE RIGHTS EQUITY SHARES IN DEMATERIALIZED FORM: Please note that the rights equity shares applied for in this issue can be allotted only in dematerialized form and to the same depository account in which our equity shares are held by such investor on the record date.

DISPATCH OF THE ABRIDGED LETTER OF OFFER ("ALOF") AND APPLICATION FORM: The dispatch of the ALOF and Application Form for the Issue was completed on 21st May, 2024 by Registrar to the Issue, i.e., Cameo Corporate Services Limited to the Eligible Equity Shareholders of the Company, whose names appeared in the Register of Members/Beneficial Owners of the Company, on the Record date, i.e., Wednesday, May 15, 2024 through electronic dispatch to the shareholders who have registered their email ids on 20th May, 2024 and physically through speed/registered post on 21st May, 2024.

a. Eligible Shareholders can access the Letter of Offer, the Abridged Letter of Offer, and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Rights Shares under applicable securities laws) on the websites of: Our Company's website at www.vijifinance.com, Registrar to the Issue's website at <https://rights.cameoindia.com/vijifinance>; BSE Limited's website at www.bseindia.com; NSE Limited's website at <https://www.nseindia.com/> and CSE Limited's website at www.cse-india.com.

Eligible Equity Shareholders can obtain the details of their respective Rights Entitlements from the website of the Registrar to the Issue at <https://rights.cameoindia.com/vijifinance> by entering their DP-ID and Client-ID and PAN.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: In accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the Issue Opening Date, our Company shall credit the Rights Entitlements to (a) The demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialised form; and (b) A demat suspense escrow account opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to: (i) Equity Shares held in a demat suspense account pursuant to Regulation 39 of the SEBI (LODR) Regulations; or (ii) Equity Shares held in the account of IEPF authority; or (iii) The demat accounts of the Eligible Equity Shareholder which are frozen or details of which are unavailable with our Company or with the Registrar on the Record Date; or (iv) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (v) Credit of the Rights Entitlements returned/ reversed/ failed; or (vi) The ownership of the Equity Shares currently under dispute, including any court proceedings, as applicable.

APPLICATION ON PLAIN PAPER UNDER ASBA PROCESS: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the Eligible Equity Shareholders not being in a position to obtain it from any source may make an application to subscribe to this Issue on plain paper with the same details as the Application Form and that is available on the website of the Registrar, Stock Exchanges and the Company. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money the said bank account maintained by the same SCSB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights and should not utilise the Application Form for any purpose including renunciation even if it is received subsequently.

PLEASE NOTE THAT APPLICATION ON PLAIN PAPER CANNOT BE SUBMITTED THROUGH ASBA FACILITY.

The application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

- Name of our Company, being "Viji Finance Limited";
- Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository);
- Registered Folio No./DP and Client ID No.;
- Number of Equity Shares held as on Record Date;
- Allotment option – only dematerialized form;
- Number of Rights Equity Shares entitled to;
- Total number of Rights Equity Shares applied for;
- Number of additional Rights Equity Shares applied for, if any;
- Total number of Rights Equity Shares applied for;
- Total amount paid at the rate of ₹ 1.5/- for Rights Equity Shares issued in one Rights Entitlement;
- Details of the ASBA Account such as the account number, name, address and branch of the relevant SCSB;
- In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FCNR/NRO Account such as the account number, name, address, branch of the SCSB with which the account is maintained and a copy of the RBI approval obtained pursuant to Rule 7 of the FEMA Rules;
- Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this Issue;
- Authorization to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
- Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
- Additionally, all such Applicants are deemed to have accepted the following:

"I/We understand that neither the Rights Entitlement nor the Rights Equity Shares have been, and will be, registered under the United States Securities Act of 1933, as amended ("US Securities Act") or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof ("United States") or to, or for the account or benefit of a United States person as defined in the Regulation S of the US Securities Act ("Regulation S"). If we understand the Rights Equity Shares referred to in this application are being offered in India but not in the United States. If we understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering of

any Rights Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlement in the United States. Accordingly, I/ we understand this application should not be forwarded to or transmitted in or to the United States at any time. I/ we confirm that I/ we are not in the United States and understand that neither us, nor the Registrar or any other person acting on behalf of us will accept subscriptions from any person, or the agent of any person, who appears to be, or who we, the Registrar or any other person acting on behalf of us have reason to believe is a resident of the United States "U.S. Person" (as defined in Regulation S) or is ineligible to participate in the Issue under the securities laws of their jurisdiction.

"I/ We will not offer, sell or otherwise transfer any of the Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation except under circumstances that will result in compliance with any applicable laws or regulations. We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence.

I/ We understand and agree that the Rights Entitlement and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.

I/We (i) am/are, and the person, if any, for whose account I/we am/are acquiring such Rights Entitlement, and/or the Equity Shares, is/are outside the United States or a Qualified Institutional Buyer (as defined in the US Securities Act), and (ii) is/are acquiring the Rights Entitlement and/or the Equity Shares in an offshore transaction meeting the requirements of Regulation S or in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act.

I/We acknowledge that the Company, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an application being rejected, with our Company and the Registrar not having any liability to the Investor.

The plain paper Application format will be available on the website of the Registrar at <https://rights.cameoindia.com/vijifinance>.

Our Company and the Registrar shall not be responsible if the Applications are not uploaded SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Monday, June 10, 2024, i.e., Issue Closing Date. Our Board of Directors or ay committee thereof may extend the said date for such period as it may determine from time to time, **subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).**

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by the Board of Directors or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and the Board of Directors or any committee thereof shall be at liberty to dispose of the Rights Equity Shares hereby offered, as provided under the section, "Basis of Allotment" on page 126 of the Letter of Offer.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock exchanges or such extended time as permitted by the Stock Exchanges.

PROCEDURE FOR RENUNCIATION OF RIGHTS ENTITLEMENTS: The Investors may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges; or (b) through an off-market transfer, during the Renunciation Period. Such renunciation shall result in renouncement of the Rights Equity Shares. The Investors should have the demat Rights Entitlements credited/lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

Investors may be subject to adverse foreign, state or local tax or legal consequences as a result of trading in the Rights Entitlements. Investors who intend to trade in the Rights Entitlements should consult their tax advisor or stockbroker regarding any cost, applicable taxes, charges and expenses (including brokerage) that may be levied for trading in Rights Entitlements.

a) On Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by trading/selling them on the secondary market platform of the Stock Exchanges through a registered stock broker in the same manner as the existing Equity Shares of our Company.

In this regard, in terms of provisions of the SEBI (ICDR) Regulations and the SEBI Rights Issue Circular, the Rights Entitlements credited to the respective demat accounts of the Eligible Equity Shareholders shall be admitted for trading on the Stock Exchanges under the ISIN INE159N20019 that shall be allotted for the Rights Entitlement subject to requisite approvals. The details for trading in Rights Entitlements will be as specified by the Stock Exchanges from time to time.

The Rights Entitlements are tradable in dematerialized form only. The market lot for trading of Rights Entitlements is one Rights Entitlements. The On Market Renunciation shall take place only during the Renunciation Period for On Market Renunciation, i.e., from Tuesday, 28th May, 2024 to Tuesday, 4th June, 2024 (both days inclusive).

The Investors holding the Rights Entitlements who desire to sell their Rights Entitlements will have to do so through their registered stock brokers by quoting the ISIN INE159N20019 (for Rights Entitlement) that shall be allotted for the Rights Entitlement and indicating the details of the Rights Entitlements they intend to sell. The Investors can place order for sale of Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The On Market Renunciation shall take place electronically on secondary market platform of BSE, NSE and CSE under automatic order matching mechanism and on T+2 rolling settlement bases, where "T" refers to the date of trading.

The transactions will be settled on trade-for-trade basis. Upon execution of the order, the stock broker will issue a contract note in accordance with the requirements of the Stock Exchange and the SEBI.

b) Off Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by way of an off-market transfer through a depository participant. The Rights Entitlements can be transferred in dematerialized form only.

Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

The Investors holding the Rights Entitlements who desire to transfer their Rights Entitlements will have to do so through their depository participant by issuing a delivery instruction slip quoting the ISIN (for Rights Entitlement) that shall be allotted for the Rights Entitlement, the details of the buyer and the details of the Rights Entitlements they intend to transfer. The buyer of the Rights Entitlements (unless already having given a standing receipt instruction) has to issue a receipt instruction slip to their depository participant. The Investors can transfer Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The instructions for transfer of Rights Entitlements can be issued during the working hours of the depository participants. The detailed rules for transfer of Rights Entitlements through off-market transfer shall be as specified by the NSDL and CDSL from time to time.

LISTING AND TRADING OF THE RIGHTS EQUITY SHARES TO BE ISSUED PURSUANT TO THE ISSUE: The existing Equity Shares are listed and traded on BSE, NSE and CSE under ISIN "INE159N01027". The Rights Equity shall be credited to temporary ISIN which will be frozen until the receipt of the final listing/ trading approvals from the Stock Exchange. Upon receipt of such listing and trading approvals, the Rights Equity Shares shall be debited from such temporary ISIN and credited to the existing ISIN as fully paid-up equity share of our company. Our Company has received in-principle approval from the NSE through letter bearing reference number NSE/LIST/40237 dated March 28, 2024, from BSE through letter bearing reference number LOD/RIGHT/DA/FIP/36/2023-24 dated April 05, 2024 and from CSE through letter bearing reference number CSE/LD/16087/2024 dated April 05, 2024.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the letter of offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of NSE" on page 100 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 99 of Letter of Offer.

DISCLAIMER CLAUSE OF CSE: It is to be distinctly understood that the permission given by CSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by CSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of CSE" on page 100 of Letter of Offer.

BANKER TO THE ISSUE AND REFUND BANK: ICICI Bank Limited

MONITORING AGENCY: NA

FOR RISK FACTORS AND OTHER DETAILS, KINDLY REFER TO THE LETTER OF OFFER AND ABRIDGED LOF.

OTHER IMPORTANT LINKS AND HELPLINE: The Investors can visit following links for the below-mentioned purposes:

- Frequently asked questions and online/ electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: <https://rights.cameoindia.com/vijifinance>;
- Update of Indian address/ email address/ mobile number in the records maintained by the Registrar or our Company: <https://rights.cameoindia.com/vijifinance>
- Update of demat account details by Eligible Equity Shareholders holding shares in physical form: <https://rights.cameoindia.com/vijifinance>
- Request Letter to be sent by the non-resident Eligible Equity Shareholders to the Registrar at their email id: priya@cameoindia.com for updating their Indian address. The Request Letter should be accompanied by their PAN card and Address proof. Kindly note that the non-resident Equity Shareholders who do not have an Indian address are no eligible to apply for this Issue.

REGISTRAR TO THE ISSUE	COMPANY
<p>CAMEO CORPORATE SERVICES LIMITED Subramanian Building, No.1, Club House Road, Chennai - 600 002. Contact Details: 04440020700 / 28460390 E-mail: rights@cameoindia.com Website: https://rights.cameoindia.com/vijifinance/ / www.cameoindia.com Investor grievance: investor@cameoindia.com Contact person: Ms. K. Sreepriya SEBI Registration No: INF000003753</p>	<p>VIJI FINANCE LIMITED 11/2, Usha Ganj Jaora Compound, Indore, Madhya Pradesh 452001, India Contact Person: Ms. Stuti Sinha Company Secretary And Compliance Officer Telephone: +91 93028-24000 Email: info@vijifinance.com</p>

Investors may contact the Registrar to the issue or the Company Secretary and Compliance Officer for any pre-issue/ post issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the issue, with a copy to the SCSB, giving full details such as name address of the applicant, number of Equity Shares applied for, amount, ASBA Account number and the Designated Branch of the SCSB where the CAF, or the plain paper application, as the case may be, was submitted by the ASBA.

For Viji Finance Limited

Sd/-

Ms. Stuti Sinha

Company Secretary and Compliance Officer

Place: Indore

Date: May 23, 2024

Disclaimer: Our Company is proposing, subject to requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and has filed a Letter of Offer with the NSE, BSE and CSE. The LOF shall be available on website of BSE at www.bseindia.com; the website of NSE at www.nseindia.com and the website of CSE at www.cse-india.com, the website of Registrar <https://rights.cameoindia.com/vijifinance> and the website of the Company at www.vijifinance.com. Investors should note that investment in equity shares involves a degree of risk and for details relating to the same, please see the section entitled "Risk Factors" beginning on page 20 of the LOF. This announcement has been prepared for publication in India and may not be released in the United States. The announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States and any Equity Shares described in this announcement may not be offered or sold in the United States.

This advertisement is for information purposes only and not for publication, distribution, or release directly or indirectly outside India. This is not an announcement for the offer document.



VIJI FINANCE LIMITED

Our Company was originally incorporated as 'Panjon Finance Limited' at Gwalior, Madhya Pradesh on October 12, 1994 as a Public Limited Company, under the Companies Act, 1956 pursuant to the Certificate of Incorporation issued by the Registrar of Companies, Madhya Pradesh Gwalior. Thereafter our Company obtained a Certificate of Commencement on November 09, 1994 issued by the Registrar of Companies, Madhya Pradesh Gwalior. Subsequently, the name of our Company was changed to Viji Finance Limited vide Shareholders Resolution dated September 11, 2012 pursuant to which fresh Certificate of Incorporation dated September 12, 2012 was issued by Registrar of Companies, Madhya Pradesh Gwalior. The Corporate Identification Number of our Company is L65192MP1994PLC008715. Our Company is registered under section 45-IA of the Reserve Bank of India Act, 1934 to commence/carry on the business as a Non-Systemically Important Non-Deposit taking Non-Banking Finance Companies (NSI-ND-NBFC), Loan Company. The registration number is B-03.00080 vide the Certificate of Registration dated December 18, 2012.

Registered Office: 11/2, Usha Ganj Jaora Compound Indore, Madhya Pradesh 452001, India | Telephone No: +91 93028-24000 | Fax: N.A.

Contact Person: Ms. Stuti Sinha, Company Secretary and Compliance Officer

E-mail: info@vijifinance.com | Website: www.vijifinance.com | Corporate Identification Number: L65192MP1994PLC008715

PROMOTERS: MR. VIJAY KOTHARI AND MS. SHILPA KOTHARI

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*Assuming full Subscription

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ASBA*	Simple, Safe, Smart way of Application - Make use of it!!!
	*Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For further details check section on ASBA below.

In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Circulars No. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009, CIR/CFD/DIL/1/2011 dated April 29, 2011 and SEBI/HO/CFD/DIL2/CIR/P/2020/13 dated January 22, 2020 ("SEBI ASBA Circulars"), all Investors desiring to make an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details "Procedure for Application through the ASBA Process" on page 106 of Letter of Offer.

Further, in accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI Rights Issue Circulars, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on the Record Date i.e. Wednesday, May 15, 2024 are requested to provide relevant details of their demat account to the registrar to the issue at least two working days prior to the Issue Closing Date i.e. **Wednesday, June 05, 2024** in order to be eligible to apply for this Issue. They may also communicate with Registrar at their email address: rights@cameoindia.com.

Prior to the issue opening date, the rights entitlement of those resident eligible equity shareholders, among others, who hold equity shares in physical form and whose demat account details are not available with our company or the registrar, shall be credited in a demat suspense escrow account opened by our company. In accordance with the SEBI Rights Issue Circulars, the eligible equity shareholders who hold equity shares in physical form as on record date and who have not furnished the details of their demat account to the registrars of our company at least two working days prior to the issue closing date i.e., by Wednesday, June 05, 2024, shall not be entitled to make an application for rights equity shares against their entitlements with respect to the equity shares held in physical form.

PROCEDURE FOR APPLICATION: In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Rights Issue Circular and ASBA Circulars, all investors desiring to make an application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such applications before making their application through ASBA. For details, please see "Procedure for Application through the ASBS Process" on page 106 of the Letter of Offer.

PROCEDURE FOR APPLICATION THROUGH THE ASBA PROCESS: Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCSB or online/electronic Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form, or have otherwise provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case maybe, at the time of submission of the Application.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to <https://www.sebi.co.in/sebiweb/other/OtherAction.do?do=RecognisedFpi-yes&intmid=35>. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link. Please note that subject to SCSBs complying with the requirements of SEBI Circular No. CIR/CFD/DIL/13/2012 dated September 25, 2012 within the period stipulated therein, ASBA applications may be submitted at the Designated Branches of SCSBs, in case the applications made through ASBA facility.

Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 02, 2013, it is clarified that for making applications by SCSBs on their own account using ASBA facility, SCSBs should have a separate account in their own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making application in the issue and clear demarcated funds should be available in such account for applications. SCSBs applying in the issue shall be responsible for ensuring that they have a separate account in their own name with any other SCSE having clear demarcated funds for applying in the issue and that such separate account shall be used as the ASBA account for the application, for ensuring compliance with the applicable Regulations.

APPLICATION BY ELIGIBLE EQUITY SHAREHOLDERS HOLDING EQUITY SHARES IN PHYSICAL FORM: Please note that in accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this issue are advised to furnish the details of their demat account to the Registrar or our Company at least two Working Days prior to the Issue Closing Date, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the issue Closing Date.

PLEASE NOTE THAT THE ELIGIBLE EQUITY SHAREHOLDERS WHO HOLD EQUITY SHARES IN PHYSICAL FORM AS ON RECORD AND WHO HAVE NOT FURNISHED THE DETAILS OF THEIR RESPECTIVE DEMAT ACCOUNTS TO THE REGISTRAR AT LEAST TWO WORKING DAYS PRIOR TO THE ISSUE CLOSING DATE, SHALL NOT BE ELIGIBLE TO MAKE AN APPLICATION FOR RIGHTS EQUITY SHARES AGAINST THEIR RIGHTS ENTITLEMENTS WITH RESPECT TO THE EQUITY SHARES HELD IN PHYSICAL FORM.

ALLOTMENT OF THE RIGHTS EQUITY SHARES IN DEMATERIALIZED FORM: Please note that the rights equity shares applied for in this issue can be allotted only in dematerialized form and to the same depository account in which our equity shares are held by such investor on the record date.

DISPATCH OF THE ABRIDGED LETTER OF OFFER ("ALOF") AND APPLICATION FORM: The dispatch of the ALOF and Application Form for the Issue was completed on 21st May, 2024 by Registrar to the Issue, i.e., Cameo Corporate Services Limited to the Eligible Equity Shareholders of the Company, whose names appeared in the Register of Members/Beneficial Owners of the Company, on the Record date, i.e., Wednesday, May 15, 2024 through electronic dispatch to the shareholders who have registered their email ids on 20th May, 2024 and physically through speed/registered post on 21st May, 2024.

a. Eligible Shareholders can access the Letter of Offer, the Abridged Letter of Offer, and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Right Shares under applicable securities laws) on the websites of: Our Company's website at www.vijifinance.com, Registrar to the Issue's website at <https://rights.cameoindia.com/vijifinance>; BSE Limited's website at www.bseindia.com; NSE Limited's website at <https://www.nseindia.com/> and CSE Limited's website at www.cse-india.com.

Eligible Equity Shareholders can obtain the details of their respective Rights Entitlements from the website of the Registrar to the Issue at <https://rights.cameoindia.com/vijifinance> by entering their DP-ID and Client-ID and PAN.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: In accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the Issue Opening Date, our Company shall credit the Rights Entitlements to (a) The demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialised form; and (b) A demat suspense escrow account opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to: (i) Equity Shares held in a demat suspense account pursuant to Regulation 39 of the SEBI (LODR) Regulations; or (ii) Equity Shares held in the account of IEPF authority; or (iii) The demat accounts of the Eligible Equity Shareholder which are frozen or details of which are unavailable with our Company or with the Registrar on the Record Date; or (iv) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (v) Credit of the Rights Entitlements returned/ reversed/ failed; or (vi) The ownership of the Equity Shares currently under dispute, including any court proceedings, as applicable.

APPLICATION ON PLAIN PAPER UNDER ASBA PROCESS: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the Eligible Equity Shareholders not being in a position to obtain it from any source may make an application to subscribe to this Issue on plain paper with the same detail as the Application Form and that is available on the website of the Registrar, Stock Exchanges and the Company. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money the said bank account maintained by the same SCSB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights and should not utilise the Application Form for any purpose including renunciation even if it is received subsequently.

PLEASE NOTE THAT APPLICATION ON PLAIN PAPER CANNOT BE SUBMITTED THROUGH ASBA FACILITY.

The application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

- Name of our Company, being "Viji Finance Limited";
- Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository);
- Registered Folio No./DP and Client ID No.;
- Number of Equity Shares held as on Record Date;
- Allotment option – only dematerialized form;
- Number of Rights Equity Shares entitled to;
- Total number of Rights Equity Shares applied for;
- Number of additional Rights Equity Shares applied for, if any;
- Total number of Rights Equity Shares applied for;
- Total amount paid at the rate of ₹1.5/- for Rights Equity Shares issued in one Rights Entitlement;
- Details of the ASBA Account such as the account number, name, address and branch of the relevant SCSB;
- In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FCNR/NRO Account such as the account number, name, address, branch of the SCSB with which the account is maintained and a copy of the RBI approval obtained pursuant to Rule 7 of the FEMA Rules;
- Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this Issue;
- Authorization to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
- Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
- Additionally, all such Applicants are deemed to have accepted the following:

"I/We understand that neither the Rights Entitlement nor the Rights Equity Shares have been, and will be, registered under the United States Securities Act of 1933, as amended ("US Securities Act") or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof ("United States") or to, or for the account or benefit of a United States person as defined in the Regulation S of the US Securities Act ("Regulation S"). If we understand the Rights Equity Shares referred to in this application are being offered in India but not in the United States. If we understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering of

any Rights Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlement in the United States. Accordingly, I/ we understand this application should not be forwarded to or transmitted in or to the United States at any time. If we confirm that I/ we are not in the United States and understand that neither us, nor the Registrar or any other person acting on behalf of us will accept subscriptions from any person, or the agent of any person, who appears to be, or who we, the Registrar or any other person acting on behalf of us have reason to believe is a resident of the United States "U.S. Person" (as defined in Regulation S) or is ineligible to participate in the Issue under the securities laws of their jurisdiction.

"I/ We will not offer, sell or otherwise transfer any of the Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation except under circumstances that will result in compliance with any applicable laws or regulations. We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence.

I/ We understand and agree that the Rights Entitlement and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.

I/We (i) am/are, and the person, if any, for whose account I/we am/are acquiring such Rights Entitlement, and/or the Equity Shares, is/are outside the United States or a Qualified Institutional Buyer (as defined in the US Securities Act), and (ii) is/are acquiring the Rights Entitlement and/or the Equity Shares in an offshore transaction meeting the requirements of Regulation S or in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act.

I/We acknowledge that the Company, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an application being rejected, with our Company and the Registrar not having any liability to the Investor.

The plain paper Application format will be available on the website of the Registrar at <https://rights.cameoindia.com/vijifinance/>;

Our Company and the Registrar shall not be responsible if the Applications are not uploaded SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Monday, June 10, 2024, i.e., Issue Closing Date. Our Board of Directors or ay committee thereof may extend the said date for such period as it may determine from time to time, **subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).**

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by the Board of Directors or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and the Board of Directors or any committee thereof shall be at liberty to dispose of the Rights Equity Shares hereby offered, as provided under the section, "Basis of Allotment" on page 126 of the Letter of Offer.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock exchanges or such extended time as permitted by the Stock Exchanges.

PROCEDURE FOR RENUNCIATION OF RIGHTS ENTITLEMENTS: The Investors may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges; or (b) through an off -market transfer, during the Renunciation Period. Such renunciation shall result in renouncement of the Rights Equity Shares. The Investors should have the demat Rights Entitlements credited/lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

Investors may be subject to adverse foreign, state or local tax or legal consequences as a result of trading in the Rights Entitlements. Investors who intend to trade in the Rights Entitlements should consult their tax advisor or stockbroker regarding any cost, applicable taxes, charges and expenses (including brokerage) that may be levied for trading in Rights Entitlements.

a) On Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by trading/selling them on the secondary market platform of the Stock Exchanges through a registered stock broker in the same manner as the existing Equity Shares of our Company.

In this regard, in terms of provisions of the SEBI (ICDR) Regulations and the SEBI Rights Issue Circular, the Rights Entitlements credited to the respective demat accounts of the Eligible Equity Shareholders shall be admitted for trading on the Stock Exchanges under the ISIN INE159N20019 that shall be allotted for the Rights Entitlement subject to requisite approvals. The details for trading in Rights Entitlements will be as specified by the Stock Exchanges from time to time.

The Rights Entitlements are tradable in dematerialized form only. The market lot for trading of Rights Entitlements is one Rights Entitlements. The On Market Renunciation shall take place only during the Renunciation Period for On Market Renunciation, i.e., from Tuesday, 28th May, 2024 to Tuesday, 4th June, 2024 (both days inclusive).

The Investors holding the Rights Entitlements who desire to sell their Rights Entitlements will have to do so through their registered stock brokers by quoting the ISIN INE159N20019 (for Rights Entitlement) that shall be allotted for the Rights Entitlement and indicating the details of the Rights Entitlements they intend to sell. The Investors can place order for sale of Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The On Market Renunciation shall take place electronically on secondary market platform of BSE, NSE and CSE under automatic order matching mechanism and on T+2 rolling settlement bases, where "T" refers to the date of trading.

The transactions will be settled on trade-for-trade basis. Upon execution of the order, the stock broker will issue a contract note in accordance with the requirements of the Stock Exchange and the SEBI.

b) Off Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by way of an off-market transfer through a depository participant. The Rights Entitlements can be transferred in dematerialized form only.

Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

The Investors holding the Rights Entitlements who desire to transfer their Rights Entitlements will have to do so through their depository participant by issuing a delivery instruction slip quoting the ISIN (for Rights Entitlement) that shall be allotted for the Rights Entitlement, the details of the buyer and the details of the Rights Entitlements they intend to transfer. The buyer of the Rights Entitlements (unless already having given a standing receipt instruction) has to issue a receipt instruction slip to their depository participant. The Investors can transfer Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The instructions for transfer of Rights Entitlements can be issued during the working hours of the depository participants. The detailed rules for transfer of Rights Entitlements through off-market transfer shall be as specified by the NSDL and CDSL from time to time.

LISTING AND TRADING OF THE RIGHTS EQUITY SHARES TO BE ISSUED PURSUANT TO THE ISSUE: The existing Equity Shares are listed and traded on BSE, NSE and CSE under ISIN 'INE159N01027'. The Rights Equity shall be credited to temporary ISIN which will be frozen until the receipt of the final listing/ trading approvals from the Stock Exchange. Upon receipt of such listing and trading approvals, the Rights Equity Shares shall be debited from such temporary ISIN and credited to the existing ISIN as fully paid-up equity share of our company. Our Company has received in-principle approval from the NSE through letter bearing reference number NSE/LIST/40237 dated March 28, 2024, from BSE through letter bearing reference number LOD/RIGHT/DA/FIP/36/2023-24 dated April 05, 2024 and from CSE through letter bearing reference number CSE/LD/16087/2024 dated April 05, 2024.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the letter of offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of NSE" on page 100 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 99 of Letter of Offer.

DISCLAIMER CLAUSE OF CSE: It is to be distinctly understood that the permission given by CSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by CSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 100 of Letter of Offer.

BANKER TO THE ISSUE AND REFUND BANK: ICICI Bank Limited

MONITORING AGENCY: NA

FOR RISK FACTORS AND OTHER DETAILS, KINDLY REFER TO THE LETTER OF OFFER AND ABRIDGED LOF.

OTHER IMPORTANT LINKS AND HELPLINE: The Investors can visit following links for the below-mentioned purposes:

- Frequently asked questions and online/ electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: <https://rights.cameoindia.com/vijifinance>;
- Update of Indian address/ email address/ mobile number in the records maintained by the Registrar or our Company: <https://rights.cameoindia.com/vijifinance>
- Update of demat account details by Eligible Equity Shareholders holding shares in physical form: <https://rights.cameoindia.com/vijifinance>
- Request Letter to be sent by the non-resident Eligible Equity Shareholders to the Registrar at their email id: priva@cameoindia.com for updating their Indian address. The Request Letter should be accompanied by their PAN card and Address proof. Kindly note that the non-resident Equity Shareholders who do not have an Indian address are no eligible to apply for this Issue.

REGISTRAR TO THE ISSUE	COMPANY
<p>CAMEO CORPORATE SERVICES LIMITED Subramanian Building, No.1, Club House Road, Chennai - 600 002. Contact Details: 04440020700 / 28460390 E-mail: rights@cameoindia.com Website: https://rights.cameoindia.com/vijifinance/ / www.cameoindia.com Investor grievance: investor@cameoindia.com Contact person: Ms. K. Sreepriya SEBI Registration No: INR000003753</p>	<p>VIJI FINANCE LIMITED 11/2, Usha Ganj Jaora Compound, Indore, Madhya Pradesh 452001, India Contact Person: Ms. Stuti Sinha Company Secretary And Compliance Officer Telephone: +91 93028-24000 Email: info@vijifinance.com</p>

Investors may contact the Registrar to the issue or the Company Secretary and Compliance Officer for any pre-issue/ post issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the issue, with a copy to the SCSB, giving full details such as name address of the applicant, number of Equity Shares applied for, amount, ASBA Account number and the Designated Branch of the SCSB where the CAF, or the plain paper application, as the case may be, was submitted by the ASBA.

For Viji Finance Limited
Sd/-
Ms. Stuti Sinha
Company Secretary and Compliance Officer

Disclaimer: Our Company is proposing, subject to requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and has filed a Letter of Offer with the NSE, BSE and CSE. The LOF shall be available on website of BSE at www.bseindia.com; the website of NSE at www.nseindia.com and the website of CSE at www.cse-india.com, the website of Registrar <https://rights.cameoindia.com/vijifinance/> and the website of the Company at www.vijifinance.com. Investors should note that investment in equity shares involve a degree of risk and for details relating to the same, please see the section entitled "Risk Factors" beginning on page 20 of the LOF. This announcement has been prepared for publication in India and may not be released in the United States. The announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States and any Equity Shares described in this announcement may not be offered or sold in the United States.

This advertisement is for information purposes only and not for publication, distribution, or release directly or indirectly outside India. This is not an announcement for the offer document.



VIJI FINANCE LIMITED

Our Company was originally incorporated as 'Panjon Finance Limited' at Gwalior, Madhya Pradesh on October 12, 1994 as a Public Limited Company, under the Companies Act, 1956 pursuant to the Certificate of Incorporation issued by the Registrar of Companies, Madhya Pradesh Gwalior. Thereafter our Company obtained a Certificate of Commencement on November 09, 1994 issued by the Registrar of Companies, Madhya Pradesh Gwalior. Subsequently, the name of our Company was changed to Viji Finance Limited vide Shareholders Resolution dated September 11, 2012 pursuant to which fresh Certificate of Incorporation dated September 12, 2012 was issued by Registrar of Companies, Madhya Pradesh Gwalior. The Corporate Identification Number of our Company is L65192MP1994PLC008715. Our Company is registered under section 45-IA of the Reserve Bank of India Act, 1934 to commence/carry on the business as a Non-Systemically Important Non-Deposit taking Non-Banking Finance Companies (NSI-ND-NBFC), Loan Company. The registration number is B-03.00080 vide the Certificate of Registration dated December 18, 2012.

Registered Office: 11/2, Usha Ganj Jaora Compound Indore, Madhya Pradesh 452001, India | Telephone No: +91 93028-24000 | Fax: N.A.

Contact Person: Ms. Stuti Sinha, Company Secretary and Compliance Officer

E-mail: info@vijifinance.com | Website: www.vijifinance.com | Corporate Identification Number: L65192MP1994PLC008715

PROMOTERS: MR. VIJAY KOTHARI AND MS. SHILPA KOTHARI

ISSUE OF UP TO 6,00,00,000* EQUITY SHARES OF FACE VALUE ₹ 1 EACH ("RIGHTS EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ 1.5 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 0.50 PER EQUITY SHARE) (THE "ISSUE PRICE"), AGGREGATING UPTO ₹ 900.00 LAKHS ON A RIGHTS BASIS TO THE EXISTING EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 08 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 11 (ELEVEN) FULLY PAID UP EQUITY SHARES HELD BY THE EXISTING EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS MAY 15, 2024 (THE "ISSUE"). THE ISSUE PRICE FOR THE RIGHTS EQUITY SHARES IS 1.5 TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE REFER TO THE CHAPTER TITLED "TERMS OF THE ISSUE" ON PAGE 105 OF THE LETTER OF OFFER.

*Assuming full Subscription

ISSUE PROGRAMME		
ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION*	ISSUE CLOSES ON*
TUESDAY, MAY 28, 2024	TUESDAY, JUNE 04, 2024	MONDAY, JUNE 10, 2024

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

*Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time, provided that the Issue will not remain open in excess of 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant on or after 5.00 PM on the Issue Closing Date.

ASBA*	Simple, Safe, Smart way of Application - Make use of it!!!
	*Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For further details check section on ASBA below.

In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Circulars no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009, CIR/CFD/DIL/1/2011 dated April 29, 2011 and SEBI/HO/CFD/DIL2/CIR/P/2020/13 dated January 22, 2020 ("SEBI ASBA Circulars"), all Investors desiring to make an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details "Procedure for Application through the ASBA Process" on page 106 of Letter of Offer.

Further, in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circulars, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on the Record Date i.e. Wednesday, May 15, 2024 are requested to provide relevant details of their demat account to the registrar to the issue at least two working days prior to the Issue Closing Date i.e. **Wednesday, June 05, 2024** in order to be eligible to apply for this Issue. They may also communicate with Registrar at their email address: rights@cameoindia.com.

Prior to the issue opening date, the rights entitlement of those resident eligible equity shareholders, among others, who hold equity shares in physical form and whose demat account details are not available with our company or the registrar, shall be credited in a demat suspense escrow account opened by our company. In accordance with the SEBI Rights Issue Circulars, the eligible equity shareholders who hold equity shares in physical form as on record date and who have not furnished the details of their demat account to the registrars of our company at least two working days prior to the issue closing date i.e., by Wednesday, June 05, 2024, shall not be entitled to make an application for rights equity shares against their entitlements with respect to the equity shares held in physical form.

PROCEDURE FOR APPLICATION: In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Rights Issue Circular and ASBA Circulars, all investors desiring to make an application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such applications before making their application through ASBA. For details, please see "Procedure for Application through the ASBS Process" on page 106 of the Letter of Offer.

PROCEDURE FOR APPLICATION THROUGH THE ASBA PROCESS: Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCSB or online/electronic Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form, or have otherwise provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case maybe, at the time of submission of the Application.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to <https://www.sebi.co.in/sebiweb/other/OtherAction.do?do=RecognisedFpi-yes&intmid=35>. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link. Please note that subject to SCSBs complying with the requirements of SEBI Circular No. CIR/CFD/DIL/13/2012 dated September 25, 2012 within the period stipulated therein, ASBA applications may be submitted at the Designated Branches of SCSBs, in case the applications made through ASBA facility.

Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 02, 2013, it is clarified that for making applications by SCSBs on their own account using ASBA facility, SCSBs should have a separate account in their own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making application in the issue and clear demarcated funds should be available in such account for applications. SCSBs applying in the issue shall be responsible for ensuring that they have a separate account in their own name with any other SCSB having clear demarcated funds for applying in the issue and that such separate account shall be used as the ASBA account for the application, for ensuring compliance with the applicable Regulations.

APPLICATION BY ELIGIBLE EQUITY SHAREHOLDERS HOLDING EQUITY SHARES IN PHYSICAL FORM: Please note that in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this issue are advised to furnish the details of their demat account to the Registrar or our Company at least two Working Days prior to the issue Closing Date, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the issue Closing Date.

PLEASE NOTE THAT THE ELIGIBLE EQUITY SHAREHOLDERS WHO HOLD EQUITY SHARES IN PHYSICAL FORM AS ON RECORD AND WHO HAVE NOT FURNISHED THE DETAILS OF THEIR RESPECTIVE DEMAT ACCOUNTS TO THE REGISTRAR AT LEAST TWO WORKING DAYS PRIOR TO THE ISSUE CLOSING DATE, SHALL NOT BE ELIGIBLE TO MAKE AN APPLICATION FOR RIGHTS EQUITY SHARES AGAINST THEIR RIGHTS ENTITLEMENTS WITH RESPECT TO THE EQUITY SHARES HELD IN PHYSICAL FORM.

ALLOTMENT OF THE RIGHTS EQUITY SHARES IN DEMATERIALIZED FORM: Please note that the rights equity shares applied for in this issue can be allotted only in dematerialized form and to the same depository account in which our equity shares are held by such investor on the record date.

DISPATCH OF THE ABRIDGED LETTER OF OFFER ("ALOF") AND APPLICATION FORM: The dispatch of the ALOF and Application Form for the Issue was completed on 21st May, 2024 by Registrar to the Issue, i.e., Cameo Corporate Services Limited to the Eligible Equity Shareholders of the Company, whose names appeared in the Register of Members/Beneficial Owners of the Company, on the Record date, i.e., Wednesday, May 15, 2024 through electronic dispatch to the shareholders who have registered their email ids on 20th May, 2024 and physically through speed/registered post on 21st May, 2024.

a. Eligible Shareholders can access the Letter of Offer, the Abridged Letter of Offer, and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Right Shares under applicable securities laws) on the websites of: Our Company's website at www.vijifinance.com, Registrar to the Issue's website at <https://rights.cameoindia.com/vijifinance>; BSE Limited's website at www.bseindia.com and CSE Limited's website at www.cse-india.com.

Eligible Equity Shareholders can obtain the details of their respective Rights Entitlements from the website of the Registrar to the Issue at <https://rights.cameoindia.com/vijifinance> by entering their DP-ID and Client-ID and PAN.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: In accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the Issue Opening Date, our Company shall credit the Rights Entitlements to (a) The demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialised form; and (b) A demat suspense escrow account opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to: (i) Equity Shares held in a demat suspense account pursuant to Regulation 39 of the SEBI (LODR) Regulations; or (ii) Equity Shares held in the account of IEPF authority; or (iii) The demat accounts of the Eligible Equity Shareholder which are frozen or details of which are unavailable with our Company or with the Registrar on the Record Date; or (iv) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (v) Credit of the Rights Entitlements returned/ reversed/ failed; or (vi) The ownership of the Equity Shares currently under dispute, including any court proceedings, as applicable.

APPLICATION ON PLAIN PAPER UNDER ASBA PROCESS: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the Eligible Equity Shareholders not being in a position to obtain it from any source may make an application to subscribe to this Issue on plain paper with the same detail as the Application Form and that is available on the website of the Registrar, Stock Exchanges and the Company. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money the said bank account maintained by the same SCSB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights and should not utilise the Application Form for any purpose including renunciation even if it is received subsequently.

PLEASE NOTE THAT APPLICATION ON PLAIN PAPER CANNOT BE SUBMITTED THROUGH ASBA FACILITY.

The application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

- Name of our Company, being "Viji Finance Limited";
- Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository);
- Registered Folio No./DP and Client ID No.;
- Number of Equity Shares held as on Record Date;
- Allotment option – only dematerialized form;
- Number of Rights Equity Shares entitled to;
- Total number of Rights Equity Shares applied for;
- Number of additional Rights Equity Shares applied for, if any;
- Total number of Rights Equity Shares applied for;
- Total amount paid at the rate of ₹1.5/- for Rights Equity Shares issued in one Rights Entitlement;
- Details of the ASBA Account such as the account number, name, address and branch of the relevant SCSB;
- In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FCNR/NRO Account such as the account number, name, address, branch of the SCSB with which the account is maintained and a copy of the RBI approval obtained pursuant to Rule 7 of the FEMA Rules;
- Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this Issue;
- Authorization to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
- Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
- Additionally, all such Applicants are deemed to have accepted the following:

"I/We understand that neither the Rights Entitlement nor the Rights Equity Shares have been, and will be, registered under the United States Securities Act of 1933, as amended ("US Securities Act") or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof ("United States") or to, or for the account or benefit of a United States person as defined in the Regulation S of the US Securities Act ("Regulation S"). I/We understand the Rights Equity Shares referred to in this application are being offered in India but not in the United States. I/We understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering in

any Rights Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlement in the United States. Accordingly, I/We understand this application should not be forwarded to or transmitted in or to the United States at any time. I/We confirm that I/We are not in the United States and understand that neither us, nor the Registrar or any other person acting on behalf of us will accept subscriptions from any person, or the agent of any person, who appears to be, or who we, the Registrar or any other person acting on behalf of us have reason to believe is a resident of the United States "U.S. Person" (as defined in Regulation S) or is ineligible to participate in the Issue under the securities laws of their jurisdiction.

"I/We will not offer, sell or otherwise transfer any of the Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation except under circumstances that will result in compliance with any applicable laws or regulations. We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence.

I/We understand and agree that the Rights Entitlement and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.

I/We (i) am/are, and the person, if any, for whose account I/we am/are acquiring such Rights Entitlement, and/or the Equity Shares, is/are outside the United States or a Qualified Institutional Buyer (as defined in the US Securities Act), and (ii) is/are acquiring the Rights Entitlement and/or the Equity Shares in an offshore transaction meeting the requirements of Regulation S or in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act.

I/We acknowledge that the Company, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an application being rejected, with our Company and the Registrar not having any liability to the Investor.

The plain paper Application format will be available on the website of the Registrar at <https://rights.cameoindia.com/vijifinance>;

Our Company and the Registrar shall not be responsible if the Applications are not uploaded SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Monday, June 10, 2024, i.e., Issue Closing Date. Our Board of Directors or ay committee thereof may extend the said date for such period as it may determine from time to time, subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by the Board of Directors or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and the Board of Directors or any committee thereof shall be at liberty to dispose of the Rights Equity Shares hereby offered, as provided under the section, "Basis of Allotment" on page 126 of the Letter of Offer.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock exchanges or such extended time as permitted by the Stock Exchanges.

PROCEDURE FOR RENUNCIATION OF RIGHTS ENTITLEMENTS: The Investors may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges; or (b) through an off-market transfer, during the Renunciation Period. Such renunciation shall result in renouncement of the Rights Equity Shares. The Investors should have the demat Rights Entitlements credited/lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

Investors may be subject to adverse foreign, state or local tax or legal consequences as a result of trading in the Rights Entitlements. Investors who intend to trade in the Rights Entitlements should consult their tax advisor or stockbroker regarding any cost, applicable taxes, charges and expenses (including brokerage) that may be levied for trading in Rights Entitlements.

a) On Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by trading/selling them on the secondary market platform of the Stock Exchanges through a registered stock broker in the same manner as the existing Equity Shares of our Company.

In this regard, in terms of provisions of the SEBI (ICDR) Regulations and the SEBI Rights Issue Circular, the Rights Entitlements credited to the respective demat accounts of the Eligible Equity Shareholders shall be admitted for trading on the Stock Exchanges under the ISIN INE159N20019 that shall be allotted for the Rights Entitlement subject to requisite approvals. The details for trading in Rights Entitlements will be as specified by the Stock Exchanges from time to time.

The Rights Entitlements are tradable in dematerialized form only. The market lot for trading of Rights Entitlements is one Rights Entitlements. The On Market Renunciation shall take place only during the Renunciation Period for On Market Renunciation, i.e., from Tuesday, 28th May, 2024 to Tuesday, 4th June, 2024 (both days inclusive).

The Investors holding the Rights Entitlements who desire to sell their Rights Entitlements will have to do so through their registered stock brokers by quoting the ISIN INE159N20019 (for Rights Entitlement) that shall be allotted for the Rights Entitlement and indicating the details of the Rights Entitlements they intend to sell. The Investors can place order for sale of Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The On Market Renunciation shall take place electronically on secondary market platform of BSE, NSE and CSE under automatic order matching mechanism and on T+2 rolling settlement bases, where "T" refers to the date of trading.

The transactions will be settled on trade-for-trade basis. Upon execution of the order, the stock broker will issue a contract note in accordance with the requirements of the Stock Exchange and the SEBI.

b) Off Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by way of an off-market transfer through a depository participant. The Rights Entitlements can be transferred in dematerialized form only.

Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

The Investors holding the Rights Entitlements who desire to transfer their Rights Entitlements will have to do so through their depository participant by issuing a delivery instruction slip quoting the ISIN (for Rights Entitlement) that shall be allotted for the Rights Entitlement, the details of the buyer and the details of the Rights Entitlements they intend to transfer. The buyer of the Rights Entitlements (unless already having given a standing receipt instruction) has to issue a receipt instruction slip to their depository participant. The Investors can transfer Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The instructions for transfer of Rights Entitlements can be issued during the working hours of the depository participants. The detailed rules for transfer of Rights Entitlements through off-market transfer shall be as specified by the NSDL and CDSL from time to time.

LISTING AND TRADING OF THE RIGHTS EQUITY SHARES TO BE ISSUED PURSUANT TO THE ISSUE: The existing Equity Shares are listed and traded on BSE, NSE and CSE under ISIN 'INE159N01027'. The Rights Equity shall be credited to temporary ISIN which will be frozen until the receipt of the final listing/ trading approvals from the Stock Exchange. Upon receipt of such listing and trading approvals, the Rights Equity Shares shall be debited from such temporary ISIN and credited to the existing ISIN as fully paid-up equity share of our company. Our Company has received in-principle approval from the NSE through letter bearing reference number NSE/LIST/40237 dated March 28, 2024, from BSE through letter bearing reference number LOD/RIGHT/DA/FIP/36/2023-24 dated April 05, 2024 and from CSE through letter bearing reference number CSE/LD/16087/2024 dated April 05, 2024.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the letter of offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of NSE" on page 100 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 99 of Letter of Offer.

DISCLAIMER CLAUSE OF CSE: It is to be distinctly understood that the permission given by CSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by CSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of CSE" on page 100 of Letter of Offer.

BANKER TO THE ISSUE AND REFUND BANK: ICICI Bank Limited

MONITORING AGENCY: NA

FOR RISK FACTORS AND OTHER DETAILS, KINDLY REFER TO THE LETTER OF OFFER AND ABRIDGED LOF.

OTHER IMPORTANT LINKS AND HELPLINE: The Investors can visit following links for the below-mentioned purposes:

- Frequently asked questions and online/ electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: <https://rights.cameoindia.com/vijifinance>;
- Update of Indian address/ email address/ mobile number in the records maintained by the Registrar or our Company: <https://rights.cameoindia.com/vijifinance>
- Update of demat account details by Eligible Equity Shareholders holding shares in physical form: <https://rights.cameoindia.com/vijifinance>
- Request Letter to be sent by the non-resident Eligible Equity Shareholders to the Registrar at their email id: priya@cameoindia.com for updating their Indian address. The Request Letter should be accompanied by their PAN card and Address proof. Kindly note that the non-resident Equity Shareholders who do not have an Indian address are no eligible to apply for this Issue.

REGISTRAR TO THE ISSUE	COMPANY
<p>CAMEO CORPORATE SERVICES LIMITED Subramanian Building, No.1, Club House Road, Chennai - 600 002. Contact Details: 04440020700 / 28460390. E-mail: rights@cameoindia.com Website: https://rights.cameoindia.com/vijifinance/ / www.cameoindia.com Investor grievance: investor@cameoindia.com Contact person: Ms. K. Sreepriya SEBI Registration No: INR000003753</p>	<p>VIJI FINANCE LIMITED 11/2, Usha Ganj Jaora Compound, Indore, Madhya Pradesh 452001, India Contact Person: Ms. Stuti Sinha Company Secretary And Compliance Officer Telephone: +91 93028-24000 Email: info@vijifinance.com</p>

Investors may contact the Registrar to the issue or the Company Secretary and Compliance Officer for any pre-issue/ post issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the issue, with a copy to the SCSB, giving full details such as name address of the applicant, number of Equity Shares applied for, amount, ASBA Account number and the Designated Branch of the SCSB where the CAF, or the plain paper application, as the case may be, was submitted by the ASBA.

For Viji Finance Limited

Sd/-

Ms. Stuti Sinha

Company Secretary and Compliance Officer

Place: Indore

Date: May 23, 2024

Disclaimer: Our Company is proposing, subject to requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and has filed a Letter of Offer with the NSE, BSE and CSE. The LOF shall be available on website of BSE at www.bseindia.com; the website of NSE at www.nseindia.com and the website of CSE at www.cse-india.com, the website of Registrar <https://rights.cameoindia.com/vijifinance> and the website of the Company at www.vijifinance.com. Investors should note that investment in equity shares involve a degree of risk and for details relating to the same, please see the section entitled "Risk Factors" beginning on page 20 of the LOF. This announcement has been prepared for publication in India and may not be released in the United States. The announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States and any Equity Shares described in this announcement may not be offered or sold in the United States.

This advertisement is for information purposes only and not for publication, distribution, or release directly or indirectly outside India. This is not an announcement for the offer document.

VIJJI VIJJI FINANCE LIMITED

Our Company was originally incorporated as 'Panjon Finance Limited' at Gwalior, Madhya Pradesh on October 12, 1994 as a Public Limited Company, under the Companies Act, 1956 pursuant to the Certificate of Incorporation issued by the Registrar of Companies, Madhya Pradesh Gwalior. Thereafter our Company obtained a Certificate of Commencement on November 09, 1994 issued by the Registrar of Companies, Madhya Pradesh Gwalior. Subsequently, the name of our Company was changed to Vijji Finance Limited vide Shareholders Resolution dated September 11, 2012 pursuant to which fresh Certificate of Incorporation dated September 12, 2012 was issued by Registrar of Companies, Madhya Pradesh Gwalior. The Corporate Identification Number of our Company is L65192MP1994PLC008715. Our Company is registered under section 45-IA of the Reserve Bank of India Act, 1934 to commence/carry on the business as a Non-Systemically Important Non-Deposit taking Non-Banking Finance Companies (NSI-ND-NBFC), Loan Company. The registration number is B-03.00080 vide the Certificate of Registration dated December 18, 2012.

Registered Office: 11/2, Usha Gani Jaara Compound Indore, Madhya Pradesh 452001, India | Telephone No: +91 93028-24000 | Fax: N/A

Contact Person: Ms. Stuti Sinha, Company Secretary and Compliance Officer

E-mail: info@vijjifinance.com | Website: www.vijjifinance.com | Corporate Identification Number: L65192MP1994PLC008715

PROMOTERS: MR. VIJAY KOTHARI AND MS. SHILPA KOTHARI

ISSUE OF UP TO 6,00,00,000* EQUITY SHARES OF FACE VALUE ₹ 1 EACH ('RIGHTS EQUITY SHARES') OF OUR COMPANY FOR CASH AT A PRICE OF ₹ 1.5 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 0.50 PER EQUITY SHARE) ('THE ISSUE PRICE'), AGGREGATING UPTO ₹ 900.00 LAKHS ON A RIGHTS BASIS TO THE EXISTING EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 08 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 11 (ELEVEN) FULLY PAID UP EQUITY SHARES HELD BY THE EXISTING EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS MAY 15, 2024 ('THE ISSUE'). THE ISSUE PRICE FOR THE RIGHTS EQUITY SHARES IS 1.5 TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE REFER TO THE CHAPTER TITLED 'TERMS OF THE ISSUE' ON PAGE 105 OF THE LETTER OF OFFER.

*Assuming full Subscription

ISSUE PROGRAMME		
ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION*	ISSUE CLOSES ON*
TUESDAY, MAY 28, 2024	TUESDAY, JUNE 04, 2024	MONDAY, JUNE 10, 2024

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

*Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time, provided that the Issue will not remain open in excess of 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant on or after 5.00 PM on the Issue Closing Date.

ASBA* Simple, Safe, Smart way of Application - Make use of it!!!
Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account. Investors can avail the same. For further details check section on ASBA below.

In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Circular No. SEBI/CFD/DI/ASBA/1/2009/30 dated December 30, 2009, CIR/CFD/DI/1/2011 dated April 29, 2011 and SEBI/ICDR/CFD/DI/2/CIR/2020/13 dated January 22, 2020 ('SEBI ASBA Circulars'), all Investors desiring to make an Application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details 'Procedure for Application through the ASBA Process' on page 106 of Letter of Offer.

Further, in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circulars, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form. Eligible Equity Shareholders holding Equity Shares in physical form as on the Record Date i.e. Wednesday, May 15, 2024 are requested to provide relevant details of their demat account to the registrar to the issue at least two working days prior to the Issue Closing Date i.e. Wednesday, June 05, 2024 in order to be eligible to apply for this Issue. They may also communicate with Registrar at their email address: rights@cameoindia.com.

Prior to the issue opening date, the rights entitlements of those resident eligible equity shareholders, among others, who hold equity shares in physical form and whose demat account details are not available with our company or the registrar, shall be credited in a demat suspense escrow account opened by our company. In accordance with the SEBI Rights Issue Circulars, the eligible equity shareholders who hold equity shares in physical form as on record date and who have not furnished the details of their demat account to the registrar of our company at least two working days prior to the issue closing date i.e., by Wednesday, June 05, 2024, shall not be entitled to make an application for rights equity shares against their entitlements with respect to the equity shares held in physical form.

PROCEDURE FOR APPLICATION: In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Rights Issue Circular and ASBA Circulars, all investors desiring to make an application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such applications before making their application through ASBA. For details, please see 'Procedure for Application through the ASBA Process' on page 106 of the Letter of Offer.

PROCEDURE FOR APPLICATION THROUGH THE ASBA PROCESS: Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCBS or online/electronic Application through the website of the SCBS (if made available by such SCBS) for authorising such SCBS to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form, or have otherwise provided an authorisation to the SCBS, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case may be, at the time of submission of the Application.

For the list of banks which have been notified by SEBI to act as SCBS for the ASBA process, please refer to <https://www.sebi.co.in/sebiweb/other/OtherAction.do?do=RecognisedPiyessIntmlid-35>. For details on Designated Branches of SCBSs collecting the Application Form, please refer the above-mentioned link. Please note that subject to SCBSs complying with the requirements of SEBI Circular No. CIR/CFD/DI/13/2012 dated September 25, 2012 within the period stipulated therein, ASBA applications may be submitted at the Designated Branches of SCBSs, in case the applications made through ASBA facility.

Further, in terms of the SEBI Circular CIR/CFD/DI/1/2013 dated January 02, 2013, it is clarified that for making applications by SCBS on their own account through ASBA facility, SCBS should have a separate account in their own name with any other SEBI registered SCBS(s). Such account shall be used only for the purpose of making application in the issue and clear demarcated funds should be available in such account for applications. SCBSs applying in this issue shall be responsible for ensuring that they have a separate account in their own name with any other SCSE having clear demarcated funds for applying in the issue and that such separate account shall be used as the ASBA account for the application, for ensuring compliance with the applicable Regulations.

APPLICATION BY ELIGIBLE EQUITY SHAREHOLDERS HOLDING EQUITY SHARES IN PHYSICAL FORM: Please note that in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialized form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this issue are advised to furnish the details of their demat account to the Registrar or our Company at least two Working Days prior to the issue Closing Date, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the issue Closing Date.

PLEASE NOTE THAT THE ELIGIBLE EQUITY SHAREHOLDERS WHO HOLD EQUITY SHARES IN PHYSICAL FORM AS ON RECORD AND WHO HAVE NOT FURNISHED THE DETAILS OF THEIR RESPECTIVE DEMAT ACCOUNTS TO THE REGISTRAR AT LEAST TWO WORKING DAYS PRIOR TO THE ISSUE CLOSING DATE, SHALL NOT BE ELIGIBLE TO MAKE AN APPLICATION FOR RIGHTS EQUITY SHARES AGAINST THEIR RIGHTS ENTITLEMENTS WITH RESPECT TO THE EQUITY SHARES HELD IN PHYSICAL FORM.

ALLOTMENT OF THE RIGHTS EQUITY SHARES IN DEMATERIALIZED FORM: Please note that the rights equity shares applied for in this issue can be allotted only in dematerialized form and to the same depository account in which our equity shares are held by such investor on the record date.

DISPATCH OF THE ABRIDGED LETTER OF OFFER ('ALOF') AND APPLICATION FORM: The dispatch of the ALOF and Application Form for the Issue was completed on 21st May, 2024 by Registrar to the Issue, i.e., Cameo Corporate Services Limited to the Eligible Equity Shareholders of the Company, whose names appeared in the Register of Members/Beneficial Owners of the Company, on the Record date, i.e., Wednesday, May 15, 2024 through electronic dispatch to the shareholders who have registered their email ids on 20th May, 2024 and physically through speed/registered post on 21st May, 2024.

a. Eligible Shareholders can access the Letter of Offer, the Abridged Letter of Offer, and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Rights Equity Shares) on the websites of our Company's website at www.vijjifinance.com, Registrar to the Issue's website at <https://rights.cameoindia.com>, BSE Limited's website at www.bseindia.com, NSE Limited's website at <https://www.nseindia.com> and CSE Limited's website at www.cse-india.com.

Eligible Equity Shareholders can obtain the details of their respective Rights Entitlements from the website of the Registrar to the Issue at <https://rights.cameoindia.com> by entering their DP-ID and Client-ID and PAN.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: In accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the Issue Closing Date, our Company shall credit the entitlements to (a) the demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialized form; and (b) a demat suspense escrow account opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to: (i) Equity Shares held in a demat suspense account pursuant to Regulation 39 of the SEBI (LODR) Regulations; or (ii) Equity Shares held in the account of IEPF authority; or (iii) The demat accounts of the Eligible Equity Shareholder which are frozen or details of which are unavailable with our Company or with the Registrar on the Record Date; or (iv) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date whose details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (v) Credit of the Rights Entitlements returned/reversed/failed; or (vi) The ownership of the Equity Shares currently under dispute, including any court proceedings, as applicable.

APPLICATION ON PLAIN PAPER UNDER ASBA PROCESS: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above, in such cases of non-receipt of the Application Form through physical delivery (where applicable), and the Eligible Equity Shareholders not being in a position to obtain it from any source may make an application to subscribe to this Issue on plain paper with the same detail as the Application Form and that is available on the website of the Registrar, Stock Exchanges and the Company. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCBS for authorising such SCBS to block Application Money the said bank account maintained by the same SCBS. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights and should not utilise the Application Form for any purpose including renouneement except if it is explicitly stipulated otherwise.

PLEASE NOTE THAT APPLICATION ON PLAIN PAPER CANNOT BE SUBMITTED THROUGH ASBA FACILITY.

The application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his bank, must reach the office of the Designated Branch of the SCBS before the Issue Closing Date and should contain the following particulars:

- Name of our Company, being 'Vijji Finance Limited';
- Name and Address, by the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository);
- Registered Folio No./DP and Client ID No.;
- Number of Equity Shares held as on Record Date;
- Allotment option – only dematerialized form;
- Number of Rights Equity Shares entitled to;
- Total number of Rights Equity Shares applied for;
- Number of additional Rights Equity Shares applied for, if any;
- Total number of Rights Equity Shares applied for;
- Total amount paid at the rate of [1].5/- for Rights Equity Shares issued in one Rights Entitlement;
- Details of the ASBA account such as the account number, name, address and branch of the relevant SCBS;
- In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FNRR/RO Account such as the account number, name, address, branch of the SCBS with which the account is maintained and a copy of the RBI approval obtained pursuant to Rule 7 of the FEMA Rules;
- Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this issue;
- Authorization to the Designated Branch of the SCBS to block an amount equivalent to the Application Money in the ASBA Account;
- Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCBS); and
- Any Additional, to which Applicants are deemed to have accepted the following:

"We understand that neither the Rights Entitlement nor the Rights Equity Shares have been, and will be, registered under the United States Securities Act of 1933, as amended ('US Securities Act') or any United States securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof ('United States') or to, or for the account or benefit of a United States person as defined in the Regulation S of the US Securities Act ('Regulation S'). We understand the Rights Equity Shares referred to in this application are being offered in India but not in the United States. If we understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering of

any Rights Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlement in the United States. Accordingly, if we understand this application should not be forwarded to or transmitted in or to the United States at any time, if we confirm that if we are not in the United States and understand that neither us, nor the Registrar or any other person acting on behalf of us will accept subscriptions from any person or the agent of any person, who appears to be, or who we, the Registrar or any other person acting on behalf of us have reason to believe is a resident of the United States 'U.S. Person' (as defined in Regulation S) or is ineligible to participate in the Issue under the securities laws of their jurisdiction.

"I/We will not offer, sell or otherwise transfer any of the Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or limitation except under circumstances that will result in compliance with any applicable laws or regulations. We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence.

If we understand and agree that the Rights Entitlement and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.

I/We (i) am/are, and the person, if any, for whose account I/we am/are acquiring such Rights Entitlement, and/or the Equity Shares, is/are outside the United States or a Qualified Institutional Buyer (as defined in the US Securities Act), and (ii) is/are acquiring the Rights Entitlement and/or the Equity Shares in an on-market transaction meeting the requirements of Regulation S or in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act.

I/We acknowledge that the Company, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an application being rejected, with our Company and the Registrar not having any liability to the investor.

The plain paper Application format will be available on the website of the Registrar at <https://rights.cameoindia.com/vijjifinance>. Our Company and the Registrar shall not be responsible if the Applications are not uploaded/SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Monday, June 10, 2024, i.e., Issue Closing Date. Our Board of Directors or any committee thereof may extend the said date for such period as it may determine from time to time, subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).

If the Application Form is not submitted with an SCBS, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCBS, on or before the Issue Closing Date, or such date as may be extended by the Board of Directors or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and the Board of Directors or any committee thereof shall be at liberty to dispose of the Rights Equity Shares hereby offered, as provided under the section, 'Basis of Allocation' on page 126 of the Letter of Offer.

Please note that on the Issue Closing Date, Applications through ASBA process will be updated until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock exchanges or such extended time as permitted by the Stock Exchanges.

PROCEDURE FOR RENUNCIATION OF RIGHTS ENTITLEMENTS: The Investors may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges; or (b) through an off-market transfer, during the Renunciation Period. Such renunciation shall result in renouneement of the Rights Equity Shares. The Investors should have the demat Rights Entitlements credited/lying in his/her own demat account prior to the renouneement. The trades through On Market Renouneement and Off Market Renouneement will be settled by transferring the Rights Entitlements through the depository mechanism.

Investors may be subject to adverse foreign, state or local tax or legal consequences as a result of trading in the Rights Entitlements. Investors who intend to trade in the Rights Entitlements should consult their tax advisor or stockbroker regarding any cost, applicable taxes, charges and expenses (including brokerage) that may be levied for trading in Rights Entitlements.

a) On Market Renouneement
The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by trading/selling them on the secondary market platform of the Stock Exchanges through a registered stock broker in the same manner as the existing Equity Shares of our Company.

In this regard, in terms of provisions of the SEBI (ICDR) Regulations and the SEBI Rights Issue Circular, the Rights Entitlements credited to the respective demat accounts of the Eligible Equity Shareholders shall be permitted for trading on the Stock Exchanges under the ISIN (INE159N2019) that shall be allotted to the Rights Entitlement subject to requisite approvals. The details for trading in Rights Entitlements will be as specified by the Stock Exchanges from time to time.

The Rights Entitlements are tradable in dematerialized form only. The market lot for trading of Rights Entitlements is one Rights Entitlements. The On Market Renouneement shall take place only during the Renouneement Period for On Market Renouneement, i.e., from Tuesday, 28th May, 2024 to Tuesday, 4th June, 2024.

The Investors holding the Rights Entitlements who desire to sell their Rights Entitlements will have to do so through their registered stock brokers by quoting the ISIN (INE159N2019) (for Rights Entitlement) that shall be allotted for the Rights Entitlement and indicating the details of the Rights Entitlements they intend to sell. The Investors can place order for sale of Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The On Market Renouneement shall take place electronically on secondary market platform of BSE, NSE and CSE under automatic order matching mechanism and on 'T+2' rolling settlement basis, where 'T' refers to the date of trading.

The transactions will be settled on trade-for-trade basis. Upon execution of the order, the stock broker will issue a contract note in accordance with the requirements of the Stock Exchange and the SEBI.

b) Off-Market Renouneement
Investors may renounce the Rights Entitlements, credited to their respective demat accounts by way of an off-market transfer through a depository participant. The Rights Entitlements can be transferred in dematerialized form only.

Eligible Equity Shareholders are requested to ensure that renouneement through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

The Investors holding the Rights Entitlements who desire to transfer their Rights Entitlements will have to do so through their depository participant by issuing a delivery instruction slip quoting the ISIN (for Rights Entitlement) that shall be allotted for the Rights Entitlement, the details of the buyer and the details of the Rights Entitlements they intend to transfer. The buyer of the Rights Entitlements (unless already having given a standing receipt instruction) has to issue a receipt instruction slip to their depository participant. The Investors can transfer Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The instructions for transfer of Rights Entitlements can be issued during the working hours of the depository participants. The detailed rules for transfer of Rights Entitlements through off-market transfer shall be as specified by the NSDL and CDSL from time to time.

LISTING AND TRADING OF THE RIGHTS EQUITY SHARES TO BE ISSUED PURSUANT TO THE ISSUE: The existing Equity Shares are listed and traded on BSE, NSE and CSE under ISIN (INE159N01027). The Rights Equity Share shall be credited to temporary ISIN which will be frozen until the receipt of the final listing/trading approval from the Stock Exchange. Upon receipt of such listing and trading approvals, the Rights Equity Shares shall be deleted from such temporary ISIN and credited to the application ISIN as fully paid-up equity shares of our company. Our Company has received in-principle approval from the NSE through letter bearing reference number NSE/LIST/40237 dated March 28, 2024, from BSE through letter bearing reference number LDD/RIGHT/DA/FP/36/2023-24 dated April 05, 2024 and from CSE through letter bearing reference number CSE/LD/16087/2024 dated April 05, 2024.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the letter of offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the 'Disclaimer Clause of NSE' on page 100 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the 'Disclaimer Clause of BSE' on page 99 of Letter of Offer.

DISCLAIMER CLAUSE OF CSE: It is to be distinctly understood that the permission given by CSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by CSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the 'Disclaimer Clause of CSE' on page 100 of Letter of Offer.

BANKER TO THE ISSUE AND REFUND BANK: ICICI Bank Limited

MONITORING AGENCY: NA

FOR RISK FACTORS AND OTHER DETAILS, KINDLY REFER TO THE LETTER OF OFFER AND ABRIDGED LOF.

OTHER IMPORTANT LINKS AND HEADLINE: The Investors can visit following links for the below-mentioned purposes:

- Frequently asked questions and online/electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the investors: <https://rights.cameoindia.com/vijjifinance>
- Update of Indian address/ email address/ mobile number in the records maintained by the Registrar or our Company: <https://rights.cameoindia.com/vijjifinance>
- Update of demat account details by Eligible Equity Shareholders holding shares in physical form: <https://rights.cameoindia.com/vijjifinance>
- Request Letter to be sent by the non-resident Eligible Equity Shareholders to the Registrar at their email id: priva@cameoindia.com for updating their Indian address. The Request Letter should be accompanied by their PAN card and Address proof. Kindly note that the non-resident Eligible Equity Shareholders who do not have an Indian address are not eligible to apply for this Issue.

REGISTRAR TO THE ISSUE	COMPANY
 CAMEO CORPORATE SERVICES LIMITED Submission Building, 1st Floor, House Road, Chennai - 600 002. Contact Details: 044-00202700 / 28460390 E-mail: rights@cameoindia.com Website: https://rights.cameoindia.com/vijjifinance / www.cameoindia.com Investor grievance: investor@cameoindia.com Contact person: Ms. K. Sreerajya SEBI Registration No: INR000003753	 VIJJI FINANCE LIMITED 11/2, Usha Gani Jaara Compound, Indore, Madhya Pradesh 452001, India Contact Person: Ms. Stuti Sinha Company Secretary And Compliance Officer Telephone: +91 93028-24000 Email: info@vijjifinance.com

Investors may contact the Registrar to the issue or the Company Secretary and Compliance Officer for any pre-issue/post issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the issue, with a copy to the SCBS, giving full details such as name address of the applicant, number of Equity Shares applied for, amount, ASBA Account number and the Designated Branch of the SCBS where the CAF, or the plain paper application, as the case may be, was submitted by the ASBA.

For Vijji Finance Limited
Sd/-

Date: Indore
May 23, 2024

Ms. Stuti Sinha
Company Secretary and Compliance Officer

Disclaimer: Our Company is proposing, subject to requisite approvals, market conditions and other considerations, to Issue Equity Shares on a rights basis and has filed a letter of Offer with the NSE, BSE and CSE. The LOF shall be available on website of BSE at www.bseindia.com, the website of NSE at www.nseindia.com and the website of CSE at www.cse-india.com, the website of Registrar <https://rights.cameoindia.com/vijjifinance> and the website of the Company at www.vijjifinance.com. Investors should note that investment in equity shares involve a degree of risk and for details relating to the same, please see the section entitled 'Risk Factors' beginning on page 20 of the LOF. This announcement has been prepared for publication in India and may not be released in the United States. The announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States and any Equity Shares described in this announcement may not be offered or sold in the United States.

This advertisement is for information purposes only and not for publication, distribution, or release directly or indirectly outside India. This is not an announcement for the offer document.



VIJI FINANCE LIMITED

Our Company was originally incorporated as 'Panjon Finance Limited' at Gwalior, Madhya Pradesh on October 12, 1994 as a Public Limited Company, under the Companies Act, 1956 pursuant to the Certificate of Incorporation issued by the Registrar of Companies, Madhya Pradesh Gwalior. Thereafter our Company obtained a Certificate of Commencement on November 09, 1994 issued by the Registrar of Companies, Madhya Pradesh Gwalior. Subsequently, the name of our Company was changed to Viji Finance Limited vide Shareholders Resolution dated September 11, 2012 pursuant to which fresh Certificate of Incorporation dated September 12, 2012 was issued by Registrar of Companies, Madhya Pradesh Gwalior. The Corporate Identification Number of our Company is L65192MP1994PLC008715. Our Company is registered under section 45-IA of the Reserve Bank of India Act, 1934 to commence/carry on the business as a Non-Systemically Important Non-Deposit taking Non-Banking Finance Companies (NSI-ND-NBFC), Loan Company. The registration number is B-03.00080 vide the Certificate of Registration dated December 18, 2012.

Registered Office: 11/2, Usha Ganj Jaora Compound Indore, Madhya Pradesh 452001, India | Telephone No: +91 93028-24000 | Fax: N.A.

Contact Person: Ms. Stuti Sinha, Company Secretary and Compliance Officer

E-mail: info@vijifinance.com | Website: www.vijifinance.com | Corporate Identification Number: L65192MP1994PLC008715

PROMOTERS: MR. VIJAY KOTHARI AND MS. SHILPA KOTHARI

ISSUE OF UP TO 6,00,00,000* EQUITY SHARES OF FACE VALUE ₹ 1 EACH ("RIGHTS EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ 1.5 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 0.50 PER EQUITY SHARE) (THE "ISSUE PRICE"), AGGREGATING UPTO ₹ 900.00 LAKHS ON A RIGHTS BASIS TO THE EXISTING EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 08 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 11 (ELEVEN) FULLY PAID UP EQUITY SHARES HELD BY THE EXISTING EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS MAY 15, 2024 (THE "ISSUE"). THE ISSUE PRICE FOR THE RIGHTS EQUITY SHARES IS 1.5 TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE REFER TO THE CHAPTER TITLED "TERMS OF THE ISSUE" ON PAGE 105 OF THE LETTER OF OFFER.

*Assuming full Subscription

ISSUE PROGRAMME		
ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION*	ISSUE CLOSES ON*
TUESDAY, MAY 28, 2024	TUESDAY, JUNE 04, 2024	MONDAY, JUNE 10, 2024

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

*Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time, provided that the Issue will not remain open in excess of 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant on or after 5.00 PM on the Issue Closing Date.

ASBA*	Simple, Safe, Smart way of Application - Make use of it!!!
	*Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For further details check section on ASBA below.

In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Circulars no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009, CIR/CFD/DIL/1/2011 dated April 29, 2011 and SEBI/HO/CFD/DIL2/CIR/P/2020/13 dated January 22, 2020 ("SEBI ASBA Circulars"), all Investors desiring to make an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details "Procedure for Application through the ASBA Process" on page 106 of Letter of Offer.

Further, in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circulars, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on the Record Date i.e. Wednesday, May 15, 2024 are requested to provide relevant details of their demat account to the registrar to the issue at least two working days prior to the Issue Closing Date i.e. **Wednesday, June 05, 2024** in order to be eligible to apply for this Issue. They may also communicate with Registrar at their email address: rights@cameoindia.com.

Prior to the issue opening date, the rights entitlement of those resident eligible equity shareholders, among others, who hold equity shares in physical form and whose demat account details are not available with our company or the registrar, shall be credited in a demat suspense escrow account opened by our company. In accordance with the SEBI Rights Issue Circulars, the eligible equity shareholders who hold equity shares in physical form as on record date and who have not furnished the details of their demat account to the registrars of our company at least two working days prior to the issue closing date i.e., by Wednesday, June 05, 2024, shall not be entitled to make an application for rights equity shares against their entitlements with respect to the equity shares held in physical form.

PROCEDURE FOR APPLICATION: In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Rights Issue Circular and ASBA Circulars, all investors desiring to make an application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such applications before making their application through ASBA. For details, please see "Procedure for Application through the ASBS Process" on page 106 of the Letter of Offer.

PROCEDURE FOR APPLICATION THROUGH THE ASBA PROCESS: Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCSB or online/electronic Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form, or have otherwise provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case maybe, at the time of submission of the Application.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to <https://www.sebi.co.in/sebiweb/other/OtherAction.do?do=RecognisedFpi-yes&intmid=35>. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link. Please note that subject to SCSBs complying with the requirements of SEBI Circular No. CIR/CFD/DIL/13/2012 dated September 25, 2012 within the period stipulated therein, ASBA applications may be submitted at the Designated Branches of SCSBs, in case the applications made through ASBA facility.

Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 02, 2013, it is clarified that for making applications by SCSBs on their own account using ASBA facility, SCSBs should have a separate account in their own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making application in the issue and clear demarcated funds should be available in such account for applications. SCSBs applying in the issue shall be responsible for ensuring that they have a separate account in their own name with any other SCSB having clear demarcated funds for applying in the issue and that such separate account shall be used as the ASBA account for the application, for ensuring compliance with the applicable Regulations.

APPLICATION BY ELIGIBLE EQUITY SHAREHOLDERS HOLDING EQUITY SHARES IN PHYSICAL FORM: Please note that in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this issue are advised to furnish the details of their demat account to the Registrar or our Company at least two Working Days prior to the issue Closing Date, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the issue Closing Date.

PLEASE NOTE THAT THE ELIGIBLE EQUITY SHAREHOLDERS WHO HOLD EQUITY SHARES IN PHYSICAL FORM AS ON RECORD AND WHO HAVE NOT FURNISHED THE DETAILS OF THEIR RESPECTIVE DEMAT ACCOUNTS TO THE REGISTRAR AT LEAST TWO WORKING DAYS PRIOR TO THE ISSUE CLOSING DATE, SHALL NOT BE ELIGIBLE TO MAKE AN APPLICATION FOR RIGHTS EQUITY SHARES AGAINST THEIR RIGHTS ENTITLEMENTS WITH RESPECT TO THE EQUITY SHARES HELD IN PHYSICAL FORM.

ALLOTMENT OF THE RIGHTS EQUITY SHARES IN DEMATERIALIZED FORM: Please note that the rights equity shares applied for in this issue can be allotted only in dematerialized form and to the same depository account in which our equity shares are held by such investor on the record date.

DISPATCH OF THE ABRIDGED LETTER OF OFFER ("ALOF") AND APPLICATION FORM: The dispatch of the ALOF and Application Form for the Issue was completed on 21st May, 2024 by Registrar to the Issue, i.e., Cameo Corporate Services Limited to the Eligible Equity Shareholders of the Company, whose names appeared in the Register of Members/Beneficial Owners of the Company, on the Record date, i.e., Wednesday, May 15, 2024 through electronic dispatch to the shareholders who have registered their email ids on 20th May, 2024 and physically through speed/registered post on 21st May, 2024.

a. Eligible Shareholders can access the Letter of Offer, the Abridged Letter of Offer, and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Right Shares under applicable securities laws) on the websites of: Our Company's website at www.vijifinance.com, Registrar to the Issue's website at <https://rights.cameoindia.com/vijifinance>; BSE Limited's website at www.bseindia.com and CSE Limited's website at www.cse-india.com.

Eligible Equity Shareholders can obtain the details of their respective Rights Entitlements from the website of the Registrar to the Issue at <https://rights.cameoindia.com/vijifinance> by entering their DP-ID and Client-ID and PAN.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: In accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the Issue Opening Date, our Company shall credit the Rights Entitlements to (a) The demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialised form; and (b) A demat suspense escrow account opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to: (i) Equity Shares held in a demat suspense account pursuant to Regulation 39 of the SEBI (LODR) Regulations; or (ii) Equity Shares held in the account of IEPF authority; or (iii) The demat accounts of the Eligible Equity Shareholder which are frozen or details of which are unavailable with our Company or with the Registrar on the Record Date; or (iv) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (v) Credit of the Rights Entitlements returned/ reversed/ failed; or (vi) The ownership of the Equity Shares currently under dispute, including any court proceedings, as applicable.

APPLICATION ON PLAIN PAPER UNDER ASBA PROCESS: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the Eligible Equity Shareholders not being in a position to obtain it from any source may make an application to subscribe to this Issue on plain paper with the same detail as the Application Form and that is available on the website of the Registrar, Stock Exchanges and the Company. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money the said bank account maintained by the same SCSB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights and should not utilise the Application Form for any purpose including renunciation even if it is received subsequently.

PLEASE NOTE THAT APPLICATION ON PLAIN PAPER CANNOT BE SUBMITTED THROUGH ASBA FACILITY.

The application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

- Name of our Company, being "Viji Finance Limited";
- Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository);
- Registered Folio No./DP and Client ID No.;
- Number of Equity Shares held as on Record Date;
- Allotment option – only dematerialized form;
- Number of Rights Equity Shares entitled to;
- Total number of Rights Equity Shares applied for;
- Number of additional Rights Equity Shares applied for, if any;
- Total number of Rights Equity Shares applied for;
- Total amount paid at the rate of ₹1.5/- for Rights Equity Shares issued in one Rights Entitlement;
- Details of the ASBA Account such as the account number, name, address and branch of the relevant SCSB;
- In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FCNR/NRO Account such as the account number, name, address, branch of the SCSB with which the account is maintained and a copy of the RBI approval obtained pursuant to Rule 7 of the FEMA Rules;
- Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this Issue;
- Authorization to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
- Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
- Additionally, all such Applicants are deemed to have accepted the following:

"I/We understand that neither the Rights Entitlement nor the Rights Equity Shares have been, and will be, registered under the United States Securities Act of 1933, as amended ("US Securities Act") or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof ("United States") or to, or for the account or benefit of a United States person as defined in the Regulation S of the US Securities Act ("Regulation S"). I/We understand the Rights Equity Shares referred to in this application are being offered in India but not in the United States. I/We understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering in

any Rights Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlement in the United States. Accordingly, I/We understand this application should not be forwarded to or transmitted in or to the United States at any time. I/We confirm that I/We are not in the United States and understand that neither us, nor the Registrar or any other person acting on behalf of us will accept subscriptions from any person, or the agent of any person, who appears to be, or who we, the Registrar or any other person acting on behalf of us have reason to believe is a resident of the United States "U.S. Person" (as defined in Regulation S) or is ineligible to participate in the Issue under the securities laws of their jurisdiction.

"I/We will not offer, sell or otherwise transfer any of the Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation except under circumstances that will result in compliance with any applicable laws or regulations. We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence.

I/We understand and agree that the Rights Entitlement and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.

I/We (i) am/are, and the person, if any, for whose account I/we am/are acquiring such Rights Entitlement, and/or the Equity Shares, is/are outside the United States or a Qualified Institutional Buyer (as defined in the US Securities Act), and (ii) is/are acquiring the Rights Entitlement and/or the Equity Shares in an offshore transaction meeting the requirements of Regulation S or in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act.

I/We acknowledge that the Company, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an application being rejected, with our Company and the Registrar not having any liability to the Investor.

The plain paper Application format will be available on the website of the Registrar at <https://rights.cameoindia.com/vijifinance>;

Our Company and the Registrar shall not be responsible if the Applications are not uploaded SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Monday, June 10, 2024, i.e., Issue Closing Date. Our Board of Directors or ay committee thereof may extend the said date for such period as it may determine from time to time, subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by the Board of Directors or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and the Board of Directors or any committee thereof shall be at liberty to dispose of the Rights Equity Shares hereby offered, as provided under the section, "Basis of Allotment" on page 126 of the Letter of Offer.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock exchanges or such extended time as permitted by the Stock Exchanges.

PROCEDURE FOR RENUNCIATION OF RIGHTS ENTITLEMENTS: The Investors may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges; or (b) through an off-market transfer, during the Renunciation Period. Such renunciation shall result in renouncement of the Rights Equity Shares. The Investors should have the demat Rights Entitlements credited/lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

Investors may be subject to adverse foreign, state or local tax or legal consequences as a result of trading in the Rights Entitlements. Investors who intend to trade in the Rights Entitlements should consult their tax advisor or stockbroker regarding any cost, applicable taxes, charges and expenses (including brokerage) that may be levied for trading in Rights Entitlements.

a) On Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by trading/selling them on the secondary market platform of the Stock Exchanges through a registered stock broker in the same manner as the existing Equity Shares of our Company.

In this regard, in terms of provisions of the SEBI (ICDR) Regulations and the SEBI Rights Issue Circular, the Rights Entitlements credited to the respective demat accounts of the Eligible Equity Shareholders shall be admitted for trading on the Stock Exchanges under the ISIN INE159N20019 that shall be allotted for the Rights Entitlement subject to requisite approvals. The details for trading in Rights Entitlements will be as specified by the Stock Exchanges from time to time.

The Rights Entitlements are tradable in dematerialized form only. The market lot for trading of Rights Entitlements is one Rights Entitlements. The On Market Renunciation shall take place only during the Renunciation Period for On Market Renunciation, i.e., from Tuesday, 28th May, 2024 to Tuesday, 4th June, 2024 (both days inclusive).

The Investors holding the Rights Entitlements who desire to sell their Rights Entitlements will have to do so through their registered stock brokers by quoting the ISIN INE159N20019 (for Rights Entitlement) that shall be allotted for the Rights Entitlement and indicating the details of the Rights Entitlements they intend to sell. The Investors can place order for sale of Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The On Market Renunciation shall take place electronically on secondary market platform of BSE, NSE and CSE under automatic order matching mechanism and on T+2 rolling settlement bases, where "T" refers to the date of trading.

The transactions will be settled on trade-for-trade basis. Upon execution of the order, the stock broker will issue a contract note in accordance with the requirements of the Stock Exchange and the SEBI.

b) Off Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by way of an off-market transfer through a depository participant. The Rights Entitlements can be transferred in dematerialized form only.

Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

The Investors holding the Rights Entitlements who desire to transfer their Rights Entitlements will have to do so through their depository participant by issuing a delivery instruction slip quoting the ISIN (for Rights Entitlement) that shall be allotted for the Rights Entitlement, the details of the buyer and the details of the Rights Entitlements they intend to transfer. The buyer of the Rights Entitlements (unless already having given a standing receipt instruction) has to issue a receipt instruction slip to their depository participant. The Investors can transfer Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The instructions for transfer of Rights Entitlements can be issued during the working hours of the depository participants. The detailed rules for transfer of Rights Entitlements through off-market transfer shall be as specified by the NSDL and CDSL from time to time.

LISTING AND TRADING OF THE RIGHTS EQUITY SHARES TO BE ISSUED PURSUANT TO THE ISSUE: The existing Equity Shares are listed and traded on BSE, NSE and CSE under ISIN 'INE159N01027'. The Rights Equity shall be credited to temporary ISIN which will be frozen until the receipt of the final listing/ trading approvals from the Stock Exchange. Upon receipt of such listing and trading approvals, the Rights Equity Shares shall be debited from such temporary ISIN and credited to the existing ISIN as fully paid-up equity share of our company. Our Company has received in-principle approval from the NSE through letter bearing reference number NSE/LIST/40237 dated March 28, 2024, from BSE through letter bearing reference number LOD/RIGHT/DA/FIP/36/2023-24 dated April 05, 2024 and from CSE through letter bearing reference number CSE/LD/16087/2024 dated April 05, 2024.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the letter of offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of NSE" on page 100 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 99 of Letter of Offer.

DISCLAIMER CLAUSE OF CSE: It is to be distinctly understood that the permission given by CSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by CSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of CSE" on page 100 of Letter of Offer.

BANKER TO THE ISSUE AND REFUND BANK: ICICI Bank Limited

MONITORING AGENCY: NA

FOR RISK FACTORS AND OTHER DETAILS, KINDLY REFER TO THE LETTER OF OFFER AND ABRIDGED LOF.

OTHER IMPORTANT LINKS AND HELPLINE: The Investors can visit following links for the below-mentioned purposes:

- Frequently asked questions and online/ electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: <https://rights.cameoindia.com/vijifinance>;
- Update of Indian address/ email address/ mobile number in the records maintained by the Registrar or our Company: <https://rights.cameoindia.com/vijifinance>
- Update of demat account details by Eligible Equity Shareholders holding shares in physical form: <https://rights.cameoindia.com/vijifinance>
- Request Letter to be sent by the non-resident Eligible Equity Shareholders to the Registrar at their email id: priya@cameoindia.com for updating their Indian address. The Request Letter should be accompanied by their PAN card and Address proof. Kindly note that the non-resident Equity Shareholders who do not have an Indian address are no eligible to apply for this Issue.

REGISTRAR TO THE ISSUE	COMPANY
<p>CAMEO CAMEO CORPORATE SERVICES LIMITED Subramanian Building, No.1, Club House Road, Chennai - 600 002. Contact Details: 04440020700 / 28460390. E-mail: rights@cameoindia.com Website: https://rights.cameoindia.com/vijifinance/ / www.cameoindia.com Investor grievance: investor@cameoindia.com Contact person: Ms. K. Sreepriya SEBI Registration No: INR000003753</p>	<p>VIJI FINANCE LIMITED 11/2, Usha Ganj Jaora Compound, Indore, Madhya Pradesh 452001, India Contact Person: Ms. Stuti Sinha Company Secretary And Compliance Officer Telephone: +91 93028-24000 Email: info@vijifinance.com</p>

Investors may contact the Registrar to the issue or the Company Secretary and Compliance Officer for any pre-issue/ post issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the issue, with a copy to the SCSB, giving full details such as name address of the applicant, number of Equity Shares applied for, amount, ASBA Account number and the Designated Branch of the SCSB where the CAF, or the plain paper application, as the case may be, was submitted by the ASBA.

For Viji Finance Limited

Sd/-

Ms. Stuti Sinha

Company Secretary and Compliance Officer

Place: Indore

Date: May 23, 2024

Disclaimer: Our Company is proposing, subject to requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and has filed a Letter of Offer with the NSE, BSE and CSE. The LOF shall be available on website of BSE at www.bseindia.com; the website of NSE at www.nseindia.com and the website of CSE at www.cse-india.com, the website of Registrar <https://rights.cameoindia.com/vijifinance> and the website of the Company at www.vijifinance.com. Investors should note that investment in equity shares involve a degree of risk and for details relating to the same, please see the section entitled "Risk Factors" beginning on page 20 of the LOF. This announcement has been prepared for publication in India and may not be released in the United States. The announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States and any Equity Shares described in this announcement may not be offered or sold in the United States.

This advertisement is for information purposes only and not for publication, distribution, or release directly or indirectly outside India. This is not an announcement for the offer document.



VIJI FINANCE LIMITED

Our Company was originally incorporated as 'Panjon Finance Limited' at Gwalior, Madhya Pradesh on October 12, 1994 as a Public Limited Company, under the Companies Act, 1956 pursuant to the Certificate of Incorporation issued by the Registrar of Companies, Madhya Pradesh Gwalior. Thereafter our Company obtained a Certificate of Commencement on November 09, 1994 issued by the Registrar of Companies, Madhya Pradesh Gwalior. Subsequently, the name of our Company was changed to Viji Finance Limited vide Shareholders Resolution dated September 11, 2012 pursuant to which fresh Certificate of Incorporation dated September 12, 2012 was issued by Registrar of Companies, Madhya Pradesh Gwalior. The Corporate Identification Number of our Company is L65192MP1994PLC008715. Our Company is registered under section 45-IA of the Reserve Bank of India Act, 1934 to commence/carry on the business as a Non-Systemically Important Non-Deposit taking Non-Banking Finance Companies (NSI-ND-NBFC), Loan Company. The registration number is B-03.00080 vide the Certificate of Registration dated December 18, 2012.

Registered Office: 11/2, Usha Ganj Jaora Compound Indore, Madhya Pradesh 452001, India | Telephone No: +91 93028-24000 | Fax: N.A.

Contact Person: Ms. Stuti Sinha, Company Secretary and Compliance Officer

E-mail: info@vijifinance.com | Website: www.vijifinance.com | Corporate Identification Number: L65192MP1994PLC008715

PROMOTERS: MR. VIJAY KOTHARI AND MS. SHILPA KOTHARI

ISSUE OF UP TO 6,00,00,000* EQUITY SHARES OF FACE VALUE ₹ 1 EACH ("RIGHTS EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ 1.5 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 0.50 PER EQUITY SHARE) (THE "ISSUE PRICE"), AGGREGATING UPTO ₹ 900.00 LAKHS ON A RIGHTS BASIS TO THE EXISTING EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 08 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 11 (ELEVEN) FULLY PAID UP EQUITY SHARES HELD BY THE EXISTING EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS MAY 15, 2024 (THE "ISSUE"). THE ISSUE PRICE FOR THE RIGHTS EQUITY SHARES IS 1.5 TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE REFER TO THE CHAPTER TITLED "TERMS OF THE ISSUE" ON PAGE 105 OF THE LETTER OF OFFER.

*Assuming full Subscription

ISSUE PROGRAMME		
ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION*	ISSUE CLOSES ON*
TUESDAY, MAY 28, 2024	TUESDAY, JUNE 04, 2024	MONDAY, JUNE 10, 2024

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

*Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time, provided that the Issue will not remain open in excess of 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant on or after 5.00 PM on the Issue Closing Date.

ASBA*	Simple, Safe, Smart way of Application - Make use of it!!!
	*Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For further details check section on ASBA below.

In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Circulars no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009, CIR/CFD/DIL/1/2011 dated April 29, 2011 and SEBI/HO/CFD/DIL2/CIR/P/2020/13 dated January 22, 2020 ("SEBI ASBA Circulars"), all Investors desiring to make an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details "Procedure for Application through the ASBA Process" on page 106 of Letter of Offer.

Further, in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circulars, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on the Record Date i.e. Wednesday, May 15, 2024 are requested to provide relevant details of their demat account to the registrar to the issue at least two working days prior to the Issue Closing Date i.e. **Wednesday, June 05, 2024** in order to be eligible to apply for this Issue. They may also communicate with Registrar at their email address: rights@cameoindia.com.

Prior to the issue opening date, the rights entitlement of those resident eligible equity shareholders, among others, who hold equity shares in physical form and whose demat account details are not available with our company or the registrar, shall be credited in a demat suspense escrow account opened by our company. In accordance with the SEBI Rights Issue Circulars, the eligible equity shareholders who hold equity shares in physical form as on record date and who have not furnished the details of their demat account to the registrars of our company at least two working days prior to the issue closing date i.e., by Wednesday, June 05, 2024, shall not be entitled to make an application for rights equity shares against their entitlements with respect to the equity shares held in physical form.

PROCEDURE FOR APPLICATION: In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Rights Issue Circular and ASBA Circulars, all investors desiring to make an application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such applications before making their application through ASBA. For details, please see "Procedure for Application through the ASBS Process" on page 106 of the Letter of Offer.

PROCEDURE FOR APPLICATION THROUGH THE ASBA PROCESS: Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCSB or online/electronic Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form, or have otherwise provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case maybe, at the time of submission of the Application.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to <https://www.sebi.co.in/sebiweb/other/OtherAction.do?do=RecognisedFpi-yes&intmid=35>. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link. Please note that subject to SCSBs complying with the requirements of SEBI Circular No. CIR/CFD/DIL/13/2012 dated September 25, 2012 within the period stipulated therein, ASBA applications may be submitted at the Designated Branches of SCSBs, in case the applications made through ASBA facility.

Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 02, 2013, it is clarified that for making applications by SCSBs on their own account using ASBA facility, SCSBs should have a separate account in their own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making application in the issue and clear demarcated funds should be available in such account for applications. SCSBs applying in the issue shall be responsible for ensuring that they have a separate account in their own name with any other SCSB having clear demarcated funds for applying in the issue and that such separate account shall be used as the ASBA account for the application, for ensuring compliance with the applicable Regulations.

APPLICATION BY ELIGIBLE EQUITY SHAREHOLDERS HOLDING EQUITY SHARES IN PHYSICAL FORM: Please note that in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this issue are advised to furnish the details of their demat account to the Registrar or our Company at least two Working Days prior to the issue Closing Date, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the issue Closing Date.

PLEASE NOTE THAT THE ELIGIBLE EQUITY SHAREHOLDERS WHO HOLD EQUITY SHARES IN PHYSICAL FORM AS ON RECORD AND WHO HAVE NOT FURNISHED THE DETAILS OF THEIR RESPECTIVE DEMAT ACCOUNTS TO THE REGISTRAR AT LEAST TWO WORKING DAYS PRIOR TO THE ISSUE CLOSING DATE, SHALL NOT BE ELIGIBLE TO MAKE AN APPLICATION FOR RIGHTS EQUITY SHARES AGAINST THEIR RIGHTS ENTITLEMENTS WITH RESPECT TO THE EQUITY SHARES HELD IN PHYSICAL FORM.

ALLOTMENT OF THE RIGHTS EQUITY SHARES IN DEMATERIALIZED FORM: Please note that the rights equity shares applied for in this issue can be allotted only in dematerialized form and to the same depository account in which our equity shares are held by such investor on the record date.

DISPATCH OF THE ABRIDGED LETTER OF OFFER ("ALOF") AND APPLICATION FORM: The dispatch of the ALOF and Application Form for the Issue was completed on 21st May, 2024 by Registrar to the Issue, i.e., Cameo Corporate Services Limited to the Eligible Equity Shareholders of the Company, whose names appeared in the Register of Members/Beneficial Owners of the Company, on the Record date, i.e., Wednesday, May 15, 2024 through electronic dispatch to the shareholders who have registered their email ids on 20th May, 2024 and physically through speed/registered post on 21st May, 2024.

a. Eligible Shareholders can access the Letter of Offer, the Abridged Letter of Offer, and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Right Shares under applicable securities laws) on the websites of: Our Company's website at www.vijifinance.com, Registrar to the Issue's website at <https://rights.cameoindia.com/vijifinance>; BSE Limited's website at www.bseindia.com and CSE Limited's website at www.cse-india.com.

Eligible Equity Shareholders can obtain the details of their respective Rights Entitlements from the website of the Registrar to the Issue at <https://rights.cameoindia.com/vijifinance> by entering their DP-ID and Client-ID and PAN.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: In accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the Issue Opening Date, our Company shall credit the Rights Entitlements to (a) The demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialised form; and (b) A demat suspense escrow account opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to: (i) Equity Shares held in a demat suspense account pursuant to Regulation 39 of the SEBI (LODR) Regulations; or (ii) Equity Shares held in the account of IEPF authority; or (iii) The demat accounts of the Eligible Equity Shareholder which are frozen or details of which are unavailable with our Company or with the Registrar on the Record Date; or (iv) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (v) Credit of the Rights Entitlements returned/ reversed/ failed; or (vi) The ownership of the Equity Shares currently under dispute, including any court proceedings, as applicable.

APPLICATION ON PLAIN PAPER UNDER ASBA PROCESS: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the Eligible Equity Shareholders not being in a position to obtain it from any source may make an application to subscribe to this Issue on plain paper with the same detail as the Application Form and that is available on the website of the Registrar, Stock Exchanges and the Company. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money the said bank account maintained by the same SCSB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights and should not utilise the Application Form for any purpose including renunciation even if it is received subsequently.

PLEASE NOTE THAT APPLICATION ON PLAIN PAPER CANNOT BE SUBMITTED THROUGH ASBA FACILITY.

The application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

- Name of our Company, being "Viji Finance Limited";
- Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository);
- Registered Folio No./DP and Client ID No.;
- Number of Equity Shares held as on Record Date;
- Allotment option – only dematerialized form;
- Number of Rights Equity Shares entitled to;
- Total number of Rights Equity Shares applied for;
- Number of additional Rights Equity Shares applied for, if any;
- Total number of Rights Equity Shares applied for;
- Total amount paid at the rate of ₹1.5/- for Rights Equity Shares issued in one Rights Entitlement;
- Details of the ASBA Account such as the account number, name, address and branch of the relevant SCSB;
- In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FCNR/NRO Account such as the account number, name, address, branch of the SCSB with which the account is maintained and a copy of the RBI approval obtained pursuant to Rule 7 of the FEMA Rules;
- Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this Issue;
- Authorization to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
- Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
- Additionally, all such Applicants are deemed to have accepted the following:

"I/We understand that neither the Rights Entitlement nor the Rights Equity Shares have been, and will be, registered under the United States Securities Act of 1933, as amended ("US Securities Act") or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof ("United States") or to, or for the account or benefit of a United States person as defined in the Regulation S of the US Securities Act ("Regulation S"). I/We understand the Rights Equity Shares referred to in this application are being offered in India but not in the United States. I/We understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering in

any Rights Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlement in the United States. Accordingly, I/We understand this application should not be forwarded to or transmitted in or to the United States at any time. I/We confirm that I/We are not in the United States and understand that neither us, nor the Registrar or any other person acting on behalf of us will accept subscriptions from any person, or the agent of any person, who appears to be, or who we, the Registrar or any other person acting on behalf of us have reason to believe is a resident of the United States "U.S. Person" (as defined in Regulation S) or is ineligible to participate in the Issue under the securities laws of their jurisdiction.

"I/We will not offer, sell or otherwise transfer any of the Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation except under circumstances that will result in compliance with any applicable laws or regulations. We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence.

I/We understand and agree that the Rights Entitlement and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.

I/We (i) am/are, and the person, if any, for whose account I/we am/are acquiring such Rights Entitlement, and/or the Equity Shares, is/are outside the United States or a Qualified Institutional Buyer (as defined in the US Securities Act), and (ii) is/are acquiring the Rights Entitlement and/or the Equity Shares in an offshore transaction meeting the requirements of Regulation S or in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act.

I/We acknowledge that the Company, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an application being rejected, with our Company and the Registrar not having any liability to the Investor.

The plain paper Application format will be available on the website of the Registrar at <https://rights.cameoindia.com/vijifinance>;

Our Company and the Registrar shall not be responsible if the Applications are not uploaded SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Monday, June 10, 2024, i.e., Issue Closing Date. Our Board of Directors or ay committee thereof may extend the said date for such period as it may determine from time to time, **subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).**

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by the Board of Directors or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and the Board of Directors or any committee thereof shall be at liberty to dispose of the Rights Equity Shares hereby offered, as provided under the section, "Basis of Allotment" on page 126 of the Letter of Offer.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock exchanges or such extended time as permitted by the Stock Exchanges.

PROCEDURE FOR RENUNCIATION OF RIGHTS ENTITLEMENTS: The Investors may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges; or (b) through an off-market transfer, during the Renunciation Period. Such renunciation shall result in renouncement of the Rights Equity Shares. The Investors should have the demat Rights Entitlements credited/lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

Investors may be subject to adverse foreign, state or local tax or legal consequences as a result of trading in the Rights Entitlements. Investors who intend to trade in the Rights Entitlements should consult their tax advisor or stockbroker regarding any cost, applicable taxes, charges and expenses (including brokerage) that may be levied for trading in Rights Entitlements.

a) On Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by trading/selling them on the secondary market platform of the Stock Exchanges through a registered stock broker in the same manner as the existing Equity Shares of our Company.

In this regard, in terms of provisions of the SEBI (ICDR) Regulations and the SEBI Rights Issue Circular, the Rights Entitlements credited to the respective demat accounts of the Eligible Equity Shareholders shall be admitted for trading on the Stock Exchanges under the ISIN INE159N20019 that shall be allotted for the Rights Entitlement subject to requisite approvals. The details for trading in Rights Entitlements will be as specified by the Stock Exchanges from time to time.

The Rights Entitlements are tradable in dematerialized form only. The market lot for trading of Rights Entitlements is one Rights Entitlements. The On Market Renunciation shall take place only during the Renunciation Period for On Market Renunciation, i.e., from Tuesday, 28th May, 2024 to Tuesday, 4th June, 2024 (both days inclusive).

The Investors holding the Rights Entitlements who desire to sell their Rights Entitlements will have to do so through their registered stock brokers by quoting the ISIN INE159N20019 (for Rights Entitlement) that shall be allotted for the Rights Entitlement and indicating the details of the Rights Entitlements they intend to sell. The Investors can place order for sale of Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The On Market Renunciation shall take place electronically on secondary market platform of BSE, NSE and CSE under automatic order matching mechanism and on T+2 rolling settlement bases, where "T" refers to the date of trading.

The transactions will be settled on trade-for-trade basis. Upon execution of the order, the stock broker will issue a contract note in accordance with the requirements of the Stock Exchange and the SEBI.

b) Off Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by way of an off-market transfer through a depository participant. The Rights Entitlements can be transferred in dematerialized form only.

Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

The Investors holding the Rights Entitlements who desire to transfer their Rights Entitlements will have to do so through their depository participant by issuing a delivery instruction slip quoting the ISIN (for Rights Entitlement) that shall be allotted for the Rights Entitlement, the details of the buyer and the details of the Rights Entitlements they intend to transfer. The buyer of the Rights Entitlements (unless already having given a standing receipt instruction) has to issue a receipt instruction slip to their depository participant. The Investors can transfer Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The instructions for transfer of Rights Entitlements can be issued during the working hours of the depository participants. The detailed rules for transfer of Rights Entitlements through off-market transfer shall be as specified by the NSDL and CDSL from time to time.

LISTING AND TRADING OF THE RIGHTS EQUITY SHARES TO BE ISSUED PURSUANT TO THE ISSUE: The existing Equity Shares are listed and traded on BSE, NSE and CSE under ISIN 'INE159N01027'. The Rights Equity shall be credited to temporary ISIN which will be frozen until the receipt of the final listing/ trading approvals from the Stock Exchange. Upon receipt of such listing and trading approvals, the Rights Equity Shares shall be debited from such temporary ISIN and credited to the existing ISIN as fully paid-up equity share of our company. Our Company has received in-principle approval from the NSE through letter bearing reference number NSE/LIST/40237 dated March 28, 2024, from BSE through letter bearing reference number LOD/RIGHT/DA/FIP/36/2023-24 dated April 05, 2024 and from CSE through letter bearing reference number CSE/LD/16087/2024 dated April 05, 2024.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the letter of offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of NSE" on page 100 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 99 of Letter of Offer.

DISCLAIMER CLAUSE OF CSE: It is to be distinctly understood that the permission given by CSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by CSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of CSE" on page 100 of Letter of Offer.

BANKER TO THE ISSUE AND REFUND BANK: ICICI Bank Limited

MONITORING AGENCY: NA

FOR RISK FACTORS AND OTHER DETAILS, KINDLY REFER TO THE LETTER OF OFFER AND ABRIDGED LOF.

OTHER IMPORTANT LINKS AND HELPLINE: The Investors can visit following links for the below-mentioned purposes:

- Frequently asked questions and online/ electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: <https://rights.cameoindia.com/vijifinance>;
- Update of Indian address/ email address/ mobile number in the records maintained by the Registrar or our Company: <https://rights.cameoindia.com/vijifinance>
- Update of demat account details by Eligible Equity Shareholders holding shares in physical form: <https://rights.cameoindia.com/vijifinance>
- Request Letter to be sent by the non-resident Eligible Equity Shareholders to the Registrar at their email id: priya@cameoindia.com for updating their Indian address. The Request Letter should be accompanied by their PAN card and Address proof. Kindly note that the non-resident Equity Shareholders who do not have an Indian address are no eligible to apply for this Issue.

REGISTRAR TO THE ISSUE	COMPANY
<p>CAMEO CORPORATE SERVICES LIMITED Subramanian Building, No.1, Club House Road, Chennai - 600 002. Contact Details: 04440020700 / 28460390. E-mail: rights@cameoindia.com Website: https://rights.cameoindia.com/vijifinance/ / www.cameoindia.com Investor grievance: investor@cameoindia.com Contact person: Ms. K. Sreepriya SEBI Registration No: INR000003753</p>	<p>VIJI FINANCE LIMITED 11/2, Usha Ganj Jaora Compound, Indore, Madhya Pradesh 452001, India Contact Person: Ms. Stuti Sinha Company Secretary And Compliance Officer Telephone: +91 93028-24000 Email: info@vijifinance.com</p>

Investors may contact the Registrar to the issue or the Company Secretary and Compliance Officer for any pre-issue/ post issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the issue, with a copy to the SCSB, giving full details such as name address of the applicant, number of Equity Shares applied for, amount, ASBA Account number and the Designated Branch of the SCSB where the CAF, or the plain paper application, as the case may be, was submitted by the ASBA.

For Viji Finance Limited

Sd/-

Ms. Stuti Sinha

Company Secretary and Compliance Officer

Place: Indore

Date: May 23, 2024

Disclaimer: Our Company is proposing, subject to requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and has filed a Letter of Offer with the NSE, BSE and CSE. The LOF shall be available on website of BSE at www.bseindia.com; the website of NSE at www.nseindia.com and the website of CSE at www.cse-india.com, the website of Registrar <https://rights.cameoindia.com/vijifinance> and the website of the Company at www.vijifinance.com. Investors should note that investment in equity shares involve a degree of risk and for details relating to the same, please see the section entitled "Risk Factors" beginning on page 20 of the LOF. This announcement has been prepared for publication in India and may not be released in the United States. The announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States and any Equity Shares described in this announcement may not be offered or sold in the United States.

This advertisement is for information purposes only and not for publication, distribution, or release directly or indirectly outside India. This is not an announcement for the offer document.



VIJI FINANCE LIMITED

Our Company was originally incorporated as 'Panjon Finance Limited' at Gwalior, Madhya Pradesh on October 12, 1994 as a Public Limited Company, under the Companies Act, 1956 pursuant to the Certificate of Incorporation issued by the Registrar of Companies, Madhya Pradesh Gwalior. Thereafter our Company obtained a Certificate of Commencement on November 09, 1994 issued by the Registrar of Companies, Madhya Pradesh Gwalior. Subsequently, the name of our Company was changed to Viji Finance Limited vide Shareholders Resolution dated September 11, 2012 pursuant to which fresh Certificate of Incorporation dated September 12, 2012 was issued by Registrar of Companies, Madhya Pradesh Gwalior. The Corporate Identification Number of our Company is L65192MP1994PLC008715. Our Company is registered under section 45-IA of the Reserve Bank of India Act, 1934 to commence/carry on the business as a Non-Systemically Important Non-Deposit taking Non-Banking Finance Companies (NSI-ND-NBFC), Loan Company. The registration number is B-03.00080 vide the Certificate of Registration dated December 18, 2012.

Registered Office: 11/2, Usha Ganj Jaora Compound Indore, Madhya Pradesh 452001, India | Telephone No: +91 93028-24000 | Fax: N.A.

Contact Person: Ms. Stuti Sinha, Company Secretary and Compliance Officer

E-mail: info@vijifinance.com | Website: www.vijifinance.com | Corporate Identification Number: L65192MP1994PLC008715

PROMOTERS: MR. VIJAY KOTHARI AND MS. SHILPA KOTHARI

ISSUE OF UP TO 6,00,00,000* EQUITY SHARES OF FACE VALUE ₹ 1 EACH ("RIGHTS EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ 1.5 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 0.50 PER EQUITY SHARE) (THE "ISSUE PRICE"), AGGREGATING UPTO ₹ 900.00 LAKHS ON A RIGHTS BASIS TO THE EXISTING EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 08 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 11 (ELEVEN) FULLY PAID UP EQUITY SHARES HELD BY THE EXISTING EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS MAY 15, 2024 (THE "ISSUE"). THE ISSUE PRICE FOR THE RIGHTS EQUITY SHARES IS 1.5 TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE REFER TO THE CHAPTER TITLED "TERMS OF THE ISSUE" ON PAGE 105 OF THE LETTER OF OFFER.

*Assuming full Subscription

ISSUE PROGRAMME		
ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION*	ISSUE CLOSES ON*
TUESDAY, MAY 28, 2024	TUESDAY, JUNE 04, 2024	MONDAY, JUNE 10, 2024

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

*Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time, provided that the Issue will not remain open in excess of 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant on or after 5.00 PM on the Issue Closing Date.

ASBA*

Simple, Safe, Smart way of Application - Make use of it!!!

*Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For further details check section on ASBA below.

In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Circulars no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009, CIR/CFD/DIL/1/2011 dated April 29, 2011 and SEBI/HO/CFD/DIL2/CIR/P/2020/13 dated January 22, 2020 ("SEBI ASBA Circulars"), all Investors desiring to make an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details "Procedure for Application through the ASBA Process" on page 106 of Letter of Offer.

Further, in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circulars, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on the Record Date i.e. Wednesday, May 15, 2024 are requested to provide relevant details of their demat account to the registrar to the issue at least two working days prior to the Issue Closing Date i.e. **Wednesday, June 05, 2024** in order to be eligible to apply for this Issue. They may also communicate with Registrar at their email address: rights@cameoindia.com.

Prior to the issue opening date, the rights entitlement of those resident eligible equity shareholders, among others, who hold equity shares in physical form and whose demat account details are not available with our company or the registrar, shall be credited in a demat suspense escrow account opened by our company. In accordance with the SEBI Rights Issue Circulars, the eligible equity shareholders who hold equity shares in physical form as on record date and who have not furnished the details of their demat account to the registrars of our company at least two working days prior to the issue closing date i.e., Wednesday, June 05, 2024, shall not be entitled to make an application for rights equity shares against their entitlements with respect to the equity shares held in physical form.

PROCEDURE FOR APPLICATION: In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Rights Issue Circular and ASBA Circulars, all investors desiring to make an application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such applications before making their application through ASBA. For details, please see "Procedure for Application through the ASBS Process" on page 106 of the Letter of Offer.

PROCEDURE FOR APPLICATION THROUGH THE ASBA PROCESS: Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCSB or online/electronic Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form, or have otherwise provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case maybe, at the time of submission of the Application.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to <https://www.sebi.com.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmid=35>. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link. Please note that subject to SCSBs complying with the requirements of SEBI Circular No. CIR/CFD/DIL 13/2012 dated September 25, 2012 within the period stipulated therein, ASBA applications may be submitted at the Designated Branches of SCSBs, in case the applications made through ASBA facility.

Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 02, 2013, it is clarified that for making applications by SCSBs on their own account using ASBA facility, SCSBs should have a separate account in their own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making application in the issue and clear demarcated funds should be available in such account for applications. SCSBs applying in the issue shall be responsible for ensuring that they have a separate account in their own name with any other SCSB having clear demarcated funds for applying in the issue and that such separate account shall be used as the ASBA account for the application, for ensuring compliance with the applicable Regulations.

APPLICATION BY ELIGIBLE EQUITY SHAREHOLDERS HOLDING EQUITY SHARES IN PHYSICAL FORM: Please note that in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialized form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this issue are advised to furnish the details of their demat account to the Registrar or our Company at least two Working Days prior to the Issue Closing Date, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the issue Closing Date.

PLEASE NOTE THAT THE ELIGIBLE EQUITY SHAREHOLDERS WHO HOLD EQUITY SHARES IN PHYSICAL FORM AS ON RECORD AND WHO HAVE NOT FURNISHED THE DETAILS OF THEIR RESPECTIVE DEMAT ACCOUNTS TO THE REGISTRAR AT LEAST TWO WORKING DAYS PRIOR TO THE ISSUE CLOSING DATE, SHALL NOT BE ELIGIBLE TO MAKE AN APPLICATION FOR RIGHTS EQUITY SHARES AGAINST THEIR RIGHTS ENTITLEMENTS WITH RESPECT TO THE EQUITY SHARES HELD IN PHYSICAL FORM.

ALLOTMENT OF THE RIGHTS EQUITY SHARES IN DEMATERIALIZED FORM: Please note that the rights equity shares applied for in this issue can be allotted only in dematerialized form and to the same depository account in which our equity shares are held by such investor on the record date.

DISPATCH OF THE ABRIDGED LETTER OF OFFER ("ALOF") AND APPLICATION FORM: The dispatch of the ALOF and Application Form for the Issue was completed on 21st May, 2024 by Registrar to the Issue, i.e., Cameo Corporate Services Limited to the Eligible Equity Shareholders of the Company, whose names appeared in the Register of Members/Beneficial Owners of the Company, on the Record date, i.e., Wednesday, May 15, 2024 through electronic dispatch to the shareholders who have registered their email ids on 20th May, 2024 and physically through speed/registered post on 21st May, 2024.

a. Eligible Shareholders can access the Letter of Offer, the Abridged Letter of Offer, and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Right Shares under applicable securities laws) on the websites of: Our Company's website at www.vijifinance.com, Registrar to the Issue's website at <https://rights.cameoindia.com/vijifinance>; BSE Limited's website at www.bseindia.com; and CSE Limited's website at www.cse-india.com.

Eligible Equity Shareholders can obtain the details of their respective Rights Entitlements from the website of the Registrar to the Issue at <https://rights.cameoindia.com/vijifinance> by entering their DP-ID and Client-ID and PAN.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: In accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the Issue Opening Date, our Company shall credit the Rights Entitlements to (a) the demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialized form; and (b) A demat suspense escrow account opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to: (i) Equity Shares held in a demat suspense account pursuant to Regulation 39 of the SEBI (LODR) Regulations; or (ii) Equity Shares held in the account of IEPF authority; or (iii) The demat accounts of the Eligible Equity Shareholder which are frozen or details of which are unavailable with our Company or with the Registrar on the Record Date; or (iv) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (v) Credit of the Rights Entitlements returned/ reversed/ failed; or (vi) The ownership of the Equity Shares currently under dispute, including any court proceedings, as applicable.

APPLICATION ON PLAIN PAPER UNDER ASBA PROCESS: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the Eligible Equity Shareholders not being in a position to obtain it from any source may make an application to subscribe to this Issue on plain paper with the same detail as the Application Form and that is available on the website of the Registrar, Stock Exchanges and the Company. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money the said bank account maintained by the same SCSB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights and should not utilise the Application Form for any purpose including renunciation even if it is received subsequently.

PLEASE NOTE THAT APPLICATION ON PLAIN PAPER CANNOT BE SUBMITTED THROUGH ASBA FACILITY.

The application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

- Name of our Company, being 'Viji Finance Limited';
- Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository);
- Registered Folio No./DP and Client ID No.;
- Number of Equity Shares held as on Record Date;
- Allotment option - only dematerialized form;
- Number of Rights Equity Shares entitled to;
- Total number of Rights Equity Shares applied for;
- Number of additional Rights Equity Shares applied for, if any;
- Total number of Rights Equity Shares applied for;
- Total amount paid at the rate of ₹1.5/- for Rights Equity Shares issued in one Rights Entitlement;
- Details of the ASBA Account such as the account number, name, address and branch of the relevant SCSB;
- In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FCNR/NRO Account such as the account number, name, address, branch of the SCSB with which the account is maintained and a copy of the RBI approval obtained pursuant to Rule 7 of the FEMA Rules;
- Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this Issue;
- Authorization to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
- Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
- Additionally, all such Applicants are deemed to have accepted the following:

"I/We understand that neither the Rights Entitlement nor the Rights Equity Shares have been, and will be, registered under the United States Securities Act of 1933, as amended ("US Securities Act") or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof ("United States") or to, or for the account or benefit of a United States person as defined in the Regulation S of the US Securities Act ("Regulation S"). I/We understand the Rights Equity Shares referred to in this application are being offered in India but not in the United States. I/We understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering of

any Rights Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlement in the United States. Accordingly, I/We understand this application should not be forwarded to or transmitted in or to the United States at any time. I/We confirm that I/We are not in the United States and understand that neither us, nor the Registrar or any other person acting on behalf of us will accept subscriptions from any person, or the agent of any person, who appears to be, or who we, the Registrar or any other person acting on behalf of us have reason to believe is a resident of the United States "U.S. Person" (as defined in Regulation S) or is ineligible to participate in the Issue under the securities laws of their jurisdiction.

"I/We will not offer, sell or otherwise transfer any of the Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation except under circumstances that will result in compliance with any applicable laws or regulations. We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence.

I/We understand and agree that the Rights Entitlement and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.

I/We (i) am/are, and the person, if any, for whose account I/we am/are acquiring such Rights Entitlement, and/or the Equity Shares, is/are outside the United States or a Qualified Institutional Buyer (as defined in the US Securities Act), and (ii) is/are acquiring the Rights Entitlement and/or the Equity Shares in an offshore transaction meeting the requirements of Regulation S or in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act.

I/We acknowledge that the Company, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, including cases where an investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an application being rejected, with our Company and the Registrar not having any liability to the Investor.

The plain paper Application format will be available on the website of the Registrar at <https://rights.cameoindia.com/vijifinance>.

Our Company and the Registrar shall not be responsible if the Applications are not uploaded SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Monday, June 10, 2024, i.e., Issue Closing Date. Our Board of Directors or any committee thereof may extend the said date for such period as it may determine from time to time, **subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).**

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by the Board of Directors or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and the Board of Directors or any committee thereof shall be at liberty to dispose of the Rights Equity Shares hereby offered, as provided under the section, "Basis of Allotment" on page 126 of the Letter of Offer.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock exchanges or such extended time as permitted by the Stock Exchanges.

PROCEDURE FOR RENUNCIATION OF RIGHTS ENTITLEMENTS: The Investors may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges; or (b) through an off-market transfer, during the Renunciation Period. Such renunciation shall result in renoucement of the Rights Equity Shares. The Investors should have the demat Rights Entitlements credited/lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

Investors may be subject to adverse foreign, state or local tax or legal consequences as a result of trading in the Rights Entitlements. Investors who intend to trade in the Rights Entitlements should consult their tax advisor or stockbroker regarding any cost, applicable taxes, charges and expenses (including brokerage) that may be levied for trading in Rights Entitlements.

a) On Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by trading/selling them on the secondary market platform of the Stock Exchanges through a registered stock broker in the same manner as the existing Equity Shares of our Company.

In this regard, in terms of provisions of the SEBI (ICDR) Regulations and the SEBI Rights Issue Circular, the Rights Entitlements credited to the respective demat accounts of the Eligible Equity Shareholders shall be admitted for trading on the Stock Exchanges under the ISIN INE159N20019 that shall be allotted for the Rights Entitlement subject to requisite approvals. The details for trading in Rights Entitlements will be as specified by the Stock Exchanges from time to time.

The Rights Entitlements are tradable in dematerialized form only. The market lot for trading of Rights Entitlements is one Rights Entitlements. The On Market Renunciation shall take place only during the Renunciation Period for On Market Renunciation, i.e., from Tuesday, 28th May, 2024 to Tuesday, 4th June, 2024 (both days inclusive).

The Investors holding the Rights Entitlements who desire to sell their Rights Entitlements will have to do so through their registered stock brokers by quoting the ISIN INE159N20019 (for Rights Entitlement) that shall be allotted for the Rights Entitlement and indicating the details of the Rights Entitlements they intend to sell. The Investors can place order for sale of Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The On Market Renunciation shall take place electronically on secondary market platform of BSE, NSE and CSE under automatic order matching mechanism and on T+2 rolling settlement bases, where 'T' refers to the date of trading.

The transactions will be settled on trade-for-trade basis. Upon execution of the order, the stock broker will issue a contract note in accordance with the requirements of the Stock Exchange and the SEBI.

b) Off Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by way of an off-market transfer through a depository participant. The Rights Entitlements can be transferred in dematerialized form only.

Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

The Investors holding the Rights Entitlements who desire to transfer their Rights Entitlements will have to do so through their depository participant by issuing a delivery instruction slip quoting the ISIN (for Rights Entitlement) that shall be allotted for the Rights Entitlement, the details of the buyer and the details of the Rights Entitlements they intend to transfer. The buyer of the Rights Entitlements (unless already having given a standing receipt instruction) has to issue a receipt instruction slip to their depository participant. The Investors can transfer Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The instructions for transfer of Rights Entitlements can be issued during the working hours of the depository participants. The detailed rules for transfer of Rights Entitlements through off-market transfer shall be as specified by the NSDL and CDSL from time to time.

LISTING AND TRADING OF THE RIGHTS EQUITY SHARES TO BE ISSUED PURSUANT TO THE ISSUE: The existing Equity Shares are listed and traded on BSE, NSE and CSE under ISIN 'INE159N01027'. The Rights Equity shall be credited to temporary ISIN which will be frozen until the receipt of the final listing/ trading approvals from the Stock Exchange. Upon receipt of such listing and trading approvals, the Rights Equity Shares shall be debited from such temporary ISIN and credited to the existing ISIN as fully paid-up equity share of our company. Our Company has received in-principle approval from the NSE through letter bearing reference number NSE/LIST/40237 dated March 28, 2024, from BSE through letter bearing reference number LOD/RIGHT/DA/FIP/36/2023-24 dated April 05, 2024 and from CSE through letter bearing reference number CSE/LD/16087/2024 dated April 05, 2024.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the letter of offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of NSE" on page 100 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 99 of Letter of Offer.

DISCLAIMER CLAUSE OF CSE: It is to be distinctly understood that the permission given by CSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by CSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of CSE" on page 100 of Letter of Offer.

BANKER TO THE ISSUE AND REFUND BANK: ICICI Bank Limited

MONITORING AGENCY: NA

FOR RISK FACTORS AND OTHER DETAILS, KINDLY REFER TO THE LETTER OF OFFER AND ABRIDGED LOF.

OTHER IMPORTANT LINKS AND HELPLINE: The Investors can visit following links for the below-mentioned purposes:

- Frequently asked questions and online/ electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: <https://rights.cameoindia.com/vijifinance>;
- Update of Indian address/ email address/ mobile number in the records maintained by the Registrar or our Company: <https://rights.cameoindia.com/vijifinance>
- Update of demat account details by Eligible Equity Shareholders holding shares in physical form: <https://rights.cameoindia.com/vijifinance>
- Request Letter to be sent by the non-resident Eligible Equity Shareholders to the Registrar at their email id: priya@cameoindia.com for updating their Indian address. The Request Letter should be accompanied by their PAN card and Address proof. Kindly note that the non-resident Equity Shareholders who do not have an Indian address are not eligible to apply for this Issue.

REGISTRAR TO THE ISSUE	COMPANY
<p>CAMEO CAMEO CORPORATE SERVICES LIMITED Subramanian Building, No.1, Club House Road, Chennai - 600 002. Contact Details: 04440020700 / 28460390 E-mail: rights@cameoindia.com Website: https://rights.cameoindia.com/vijifinance / www.cameoindia.com Investor grievance: investor@cameoindia.com Contact person: Ms. K. Sreepriya SEBI Registration No: INF000003753</p>	<p>VIJI FINANCE LIMITED 11/2, Usha Ganj Jaora Compound, Indore, Madhya Pradesh 452001, India Contact Person: Ms. Stuti Sinha Company Secretary and Compliance Officer Telephone: +91 93028-24000 Email: info@vijifinance.com</p>

Investors may contact the Registrar to the issue or the Company Secretary and Compliance Officer for any pre-issue/ post issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the issue, with a copy to the SCSB, giving full details such as name address of the applicant, number of Equity Shares applied for, amount, ASBA Account number and the Designated Branch of the SCSB where the CAF, or the plain paper application, as the case may be, was submitted by the ASBA.

Place: Indore

Date: May 23, 2024

For Viji Finance Limited
Sd/-
Ms. Stuti Sinha
Company Secretary and Compliance Officer

Disclaimer: Our Company is proposing, subject to requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and has filed a Letter of Offer with the NSE, BSE and CSE. The LOF shall be available on website of BSE at www.bseindia.com, the website of NSE at www.nseindia.com and the website of CSE at www.cse-india.com, the website of Registrar <https://rights.cameoindia.com/vijifinance> and the website of the Company at www.vijifinance.com. Investors should note that investment in equity shares involve a degree of risk and for details relating to the same, please see the section entitled "Risk Factors" beginning on page 20 of the LOF. This announcement has been prepared for publication in India and may not be released in the United States. The announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States and any Equity Shares described in this announcement may not be offered or sold in the United States.

AdBaz

This advertisement is for information purposes only and not for publication, distribution, or release directly or indirectly outside India. This is not an announcement for the offer document.



VIJI FINANCE LIMITED

Our Company was originally incorporated as 'Panjon Finance Limited' at Gwalior, Madhya Pradesh on October 12, 1994 as a Public Limited Company, under the Companies Act, 1956 pursuant to the Certificate of Incorporation issued by the Registrar of Companies, Madhya Pradesh Gwalior. Thereafter our Company obtained a Certificate of Commencement on November 09, 1994 issued by the Registrar of Companies, Madhya Pradesh Gwalior. Subsequently, the name of our Company was changed to Viji Finance Limited vide Shareholders Resolution dated September 11, 2012 pursuant to which fresh Certificate of Incorporation dated September 12, 2012 was issued by Registrar of Companies, Madhya Pradesh Gwalior. The Corporate Identification Number of our Company is L65192MP1994PLC008715. Our Company is registered under section 45-IA of the Reserve Bank of India Act, 1934 to commence/carry on the business as a Non-Systemically Important Non-Deposit taking Non-Banking Finance Companies (NSI-ND-NBFC), Loan Company. The registration number is B-03.00080 vide the Certificate of Registration dated December 18, 2012.

Registered Office: 11/2, Usha Ganj Jaora Compound Indore, Madhya Pradesh 452001, India | Telephone No: +91 93028-24000 | Fax: N.A.

Contact Person: Ms. Stuti Sinha, Company Secretary and Compliance Officer

E-mail: info@vijifinance.com | Website: www.vijifinance.com | Corporate Identification Number: L65192MP1994PLC008715

PROMOTERS: MR. VIJAY KOTHARI AND MS. SHILPA KOTHARI

ISSUE OF UP TO 6,00,00,000* EQUITY SHARES OF FACE VALUE ₹ 1 EACH ("RIGHTS EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ 1.5 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 0.50 PER EQUITY SHARE) (THE "ISSUE PRICE"), AGGREGATING UPTO ₹ 900.00 LAKHS ON A RIGHTS BASIS TO THE EXISTING EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 08 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 11 (ELEVEN) FULLY PAID UP EQUITY SHARES HELD BY THE EXISTING EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS MAY 15, 2024 (THE "ISSUE"). THE ISSUE PRICE FOR THE RIGHTS EQUITY SHARES IS 1.5 TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE REFER TO THE CHAPTER TITLED "TERMS OF THE ISSUE" ON PAGE 105 OF THE LETTER OF OFFER.

*Assuming full Subscription

ISSUE PROGRAMME		
ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION*	ISSUE CLOSES ON*
TUESDAY, MAY 28, 2024	TUESDAY, JUNE 04, 2024	MONDAY, JUNE 10, 2024

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

*Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time, provided that the Issue will not remain open in excess of 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant on or after 5.00 PM on the Issue Closing Date.

ASBA*	Simple, Safe, Smart way of Application - Make use of it!!!
	*Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For further details check section on ASBA below.

In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Circulars no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009, CIR/CFD/DIL/1/2011 dated April 29, 2011 and SEBI/HO/CFD/DIL2/CIR/P/2020/13 dated January 22, 2020 ("SEBI ASBA Circulars"), all Investors desiring to make an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details "Procedure for Application through the ASBA Process" on page 106 of Letter of Offer.

Further, in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circulars, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on the Record Date i.e. Wednesday, May 15, 2024 are requested to provide relevant details of their demat account to the registrar to the issue at least two working days prior to the Issue Closing Date i.e. **Wednesday, June 05, 2024** in order to be eligible to apply for this Issue. They may also communicate with Registrar at their email address: rights@cameoindia.com.

Prior to the issue opening date, the rights entitlement of those resident eligible equity shareholders, among others, who hold equity shares in physical form and whose demat account details are not available with our company or the registrar, shall be credited in a demat suspense escrow account opened by our company. In accordance with the SEBI Rights Issue Circulars, the eligible equity shareholders who hold equity shares in physical form as on record date and who have not furnished the details of their demat account to the registrars of our company at least two working days prior to the issue closing date i.e., by Wednesday, June 05, 2024, shall not be entitled to make an application for rights equity shares against their entitlements with respect to the equity shares held in physical form.

PROCEDURE FOR APPLICATION: In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Rights Issue Circular and ASBA Circulars, all investors desiring to make an application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such applications before making their application through ASBA. For details, please see "Procedure for Application through the ASBS Process" on page 106 of the Letter of Offer.

PROCEDURE FOR APPLICATION THROUGH THE ASBA PROCESS: Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCSB or online/electronic Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form, or have otherwise provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case maybe, at the time of submission of the Application.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to <https://www.sebi.co.in/sebiweb/other/OtherAction.do?do=RecognisedFpi-yes&intmid=35>. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link. Please note that subject to SCSBs complying with the requirements of SEBI Circular No. CIR/CFD/DIL/13/2012 dated September 25, 2012 within the period stipulated therein, ASBA applications may be submitted at the Designated Branches of SCSBs, in case the applications made through ASBA facility.

Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 02, 2013, it is clarified that for making applications by SCSBs on their own account using ASBA facility, SCSBs should have a separate account in their own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making application in the issue and clear demarcated funds should be available in such account for applications. SCSBs applying in the issue shall be responsible for ensuring that they have a separate account in their own name with any other SCSB having clear demarcated funds for applying in the issue and that such separate account shall be used as the ASBA account for the application, for ensuring compliance with the applicable Regulations.

APPLICATION BY ELIGIBLE EQUITY SHAREHOLDERS HOLDING EQUITY SHARES IN PHYSICAL FORM: Please note that in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this issue are advised to furnish the details of their demat account to the Registrar or our Company at least two Working Days prior to the issue Closing Date, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the issue Closing Date.

PLEASE NOTE THAT THE ELIGIBLE EQUITY SHAREHOLDERS WHO HOLD EQUITY SHARES IN PHYSICAL FORM AS ON RECORD AND WHO HAVE NOT FURNISHED THE DETAILS OF THEIR RESPECTIVE DEMAT ACCOUNTS TO THE REGISTRAR AT LEAST TWO WORKING DAYS PRIOR TO THE ISSUE CLOSING DATE, SHALL NOT BE ELIGIBLE TO MAKE AN APPLICATION FOR RIGHTS EQUITY SHARES AGAINST THEIR RIGHTS ENTITLEMENTS WITH RESPECT TO THE EQUITY SHARES HELD IN PHYSICAL FORM.

ALLOTMENT OF THE RIGHTS EQUITY SHARES IN DEMATERIALIZED FORM: Please note that the rights equity shares applied for in this issue can be allotted only in dematerialized form and to the same depository account in which our equity shares are held by such investor on the record date.

DISPATCH OF THE ABRIDGED LETTER OF OFFER ("ALOF") AND APPLICATION FORM: The dispatch of the ALOF and Application Form for the Issue was completed on 21st May, 2024 by Registrar to the Issue, i.e., Cameo Corporate Services Limited to the Eligible Equity Shareholders of the Company, whose names appeared in the Register of Members/Beneficial Owners of the Company, on the Record date, i.e., Wednesday, May 15, 2024 through electronic dispatch to the shareholders who have registered their email ids on 20th May, 2024 and physically through speed/registered post on 21st May, 2024.

a. Eligible Shareholders can access the Letter of Offer, the Abridged Letter of Offer, and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Right Shares under applicable securities laws) on the websites of: Our Company's website at www.vijifinance.com, Registrar to the Issue's website at <https://rights.cameoindia.com/vijifinance>; BSE Limited's website at www.bseindia.com; NSE Limited's website at <https://www.nseindia.com/> and CSE Limited's website at www.cse-india.com.

Eligible Equity Shareholders can obtain the details of their respective Rights Entitlements from the website of the Registrar to the Issue at <https://rights.cameoindia.com/vijifinance> by entering their DP-ID and Client-ID and PAN.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: In accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the Issue Opening Date, our Company shall credit the Rights Entitlements to (a) The demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialised form; and (b) A demat suspense escrow account opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to: (i) Equity Shares held in a demat suspense account pursuant to Regulation 39 of the SEBI (LODR) Regulations; or (ii) Equity Shares held in the account of IEPF authority; or (iii) The demat accounts of the Eligible Equity Shareholder which are frozen or details of which are unavailable with our Company or with the Registrar on the Record Date; or (iv) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (v) Credit of the Rights Entitlements returned/ reversed/ failed; or (vi) The ownership of the Equity Shares currently under dispute, including any court proceedings, as applicable.

APPLICATION ON PLAIN PAPER UNDER ASBA PROCESS: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the Eligible Equity Shareholders not being in a position to obtain it from any source may make an application to subscribe to this Issue on plain paper with the same detail as the Application Form and that is available on the website of the Registrar, Stock Exchanges and the Company. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money the said bank account maintained by the same SCSB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights and should not utilise the Application Form for any purpose including renunciation even if it is received subsequently.

PLEASE NOTE THAT APPLICATION ON PLAIN PAPER CANNOT BE SUBMITTED THROUGH ASBA FACILITY.

The application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

- Name of our Company, being "Viji Finance Limited";
- Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository);
- Registered Folio No./DP and Client ID No.;
- Number of Equity Shares held as on Record Date;
- Allotment option – only dematerialized form;
- Number of Rights Equity Shares entitled to;
- Total number of Rights Equity Shares applied for;
- Number of additional Rights Equity Shares applied for, if any;
- Total number of Rights Equity Shares applied for;
- Total amount paid at the rate of ₹1.5/- for Rights Equity Shares issued in one Rights Entitlement;
- Details of the ASBA Account such as the account number, name, address and branch of the relevant SCSB;
- In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FCNR/NRO Account such as the account number, name, address, branch of the SCSB with which the account is maintained and a copy of the RBI approval obtained pursuant to Rule 7 of the FEMA Rules;
- Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this Issue;
- Authorization to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
- Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
- Additionally, all such Applicants are deemed to have accepted the following:

"I/We understand that neither the Rights Entitlement nor the Rights Equity Shares have been, and will be, registered under the United States Securities Act of 1933, as amended ("US Securities Act") or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof ("United States") or to, or for the account or benefit of a United States person as defined in the Regulation S of the US Securities Act ("Regulation S"). I/We understand the Rights Equity Shares referred to in this application are being offered in India but not in the United States. I/We understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering in

any Rights Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlement in the United States. Accordingly, I/We understand this application should not be forwarded to or transmitted in or to the United States at any time. I/We confirm that I/We are not in the United States and understand that neither us, nor the Registrar or any other person acting on behalf of us will accept subscriptions from any person, or the agent of any person, who appears to be, or who we, the Registrar or any other person acting on behalf of us have reason to believe is a resident of the United States "U.S. Person" (as defined in Regulation S) or is ineligible to participate in the Issue under the securities laws of their jurisdiction.

"I/We will not offer, sell or otherwise transfer any of the Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation except under circumstances that will result in compliance with any applicable laws or regulations. We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence.

I/We understand and agree that the Rights Entitlement and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.

I/We (i) am/are, and the person, if any, for whose account I/we am/are acquiring such Rights Entitlement, and/or the Equity Shares, is/are outside the United States or a Qualified Institutional Buyer (as defined in the US Securities Act), and (ii) is/are acquiring the Rights Entitlement and/or the Equity Shares in an offshore transaction meeting the requirements of Regulation S or in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act.

I/We acknowledge that the Company, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an application being rejected, with our Company and the Registrar not having any liability to the Investor.

The plain paper Application format will be available on the website of the Registrar at <https://rights.cameoindia.com/vijifinance>;

Our Company and the Registrar shall not be responsible if the Applications are not uploaded SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Monday, June 10, 2024, i.e., Issue Closing Date. Our Board of Directors or ay committee thereof may extend the said date for such period as it may determine from time to time, **subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).**

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by the Board of Directors or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and the Board of Directors or any committee thereof shall be at liberty to dispose of the Rights Equity Shares hereby offered, as provided under the section, "Basis of Allotment" on page 126 of the Letter of Offer.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock exchanges or such extended time as permitted by the Stock Exchanges.

PROCEDURE FOR RENUNCIATION OF RIGHTS ENTITLEMENTS: The Investors may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges; or (b) through an off-market transfer, during the Renunciation Period. Such renunciation shall result in renouncement of the Rights Equity Shares. The Investors should have the demat Rights Entitlements credited/lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

Investors may be subject to adverse foreign, state or local tax or legal consequences as a result of trading in the Rights Entitlements. Investors who intend to trade in the Rights Entitlements should consult their tax advisor or stockbroker regarding any cost, applicable taxes, charges and expenses (including brokerage) that may be levied for trading in Rights Entitlements.

a) On Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by trading/selling them on the secondary market platform of the Stock Exchanges through a registered stock broker in the same manner as the existing Equity Shares of our Company.

In this regard, in terms of provisions of the SEBI (ICDR) Regulations and the SEBI Rights Issue Circular, the Rights Entitlements credited to the respective demat accounts of the Eligible Equity Shareholders shall be admitted for trading on the Stock Exchanges under the ISIN INE159N20019 that shall be allotted for the Rights Entitlement subject to requisite approvals. The details for trading in Rights Entitlements will be as specified by the Stock Exchanges from time to time.

The Rights Entitlements are tradable in dematerialized form only. The market lot for trading of Rights Entitlements is one Rights Entitlements. The On Market Renunciation shall take place only during the Renunciation Period for On Market Renunciation, i.e., from Tuesday, 28th May, 2024 to Tuesday, 4th June, 2024 (both days inclusive).

The Investors holding the Rights Entitlements who desire to sell their Rights Entitlements will have to do so through their registered stock brokers by quoting the ISIN INE159N20019 (for Rights Entitlement) that shall be allotted for the Rights Entitlement and indicating the details of the Rights Entitlements they intend to sell. The Investors can place order for sale of Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The On Market Renunciation shall take place electronically on secondary market platform of BSE, NSE and CSE under automatic order matching mechanism and on T+2 rolling settlement bases, where "T" refers to the date of trading.

The transactions will be settled on trade-for-trade basis. Upon execution of the order, the stock broker will issue a contract note in accordance with the requirements of the Stock Exchange and the SEBI.

b) Off Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by way of an off-market transfer through a depository participant. The Rights Entitlements can be transferred in dematerialized form only.

Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

The Investors holding the Rights Entitlements who desire to transfer their Rights Entitlements will have to do so through their depository participant by issuing a delivery instruction slip quoting the ISIN (for Rights Entitlement) that shall be allotted for the Rights Entitlement, the details of the buyer and the details of the Rights Entitlements they intend to transfer. The buyer of the Rights Entitlements (unless already having given a standing receipt instruction) has to issue a receipt instruction slip to their depository participant. The Investors can transfer Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The instructions for transfer of Rights Entitlements can be issued during the working hours of the depository participants. The detailed rules for transfer of Rights Entitlements through off-market transfer shall be as specified by the NSDL and CDSL from time to time.

LISTING AND TRADING OF THE RIGHTS EQUITY SHARES TO BE ISSUED PURSUANT TO THE ISSUE: The existing Equity Shares are listed and traded on BSE, NSE and CSE under ISIN 'INE159N01027'. The Rights Equity shall be credited to temporary ISIN which will be frozen until the receipt of the final listing/ trading approvals from the Stock Exchange. Upon receipt of such listing and trading approvals, the Rights Equity Shares shall be debited from such temporary ISIN and credited to the existing ISIN as fully paid-up equity share of our company. Our Company has received in-principle approval from the NSE through letter bearing reference number NSE/LIST/40237 dated March 28, 2024, from BSE through letter bearing reference number LOD/RIGHT/DA/FIP/36/2023-24 dated April 05, 2024 and from CSE through letter bearing reference number CSE/LD/16087/2024 dated April 05, 2024.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the letter of offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of NSE" on page 100 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 99 of Letter of Offer.

DISCLAIMER CLAUSE OF CSE: It is to be distinctly understood that the permission given by CSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by CSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of CSE" on page 100 of Letter of Offer.

BANKER TO THE ISSUE AND REFUND BANK: ICICI Bank Limited

MONITORING AGENCY: NA

FOR RISK FACTORS AND OTHER DETAILS, KINDLY REFER TO THE LETTER OF OFFER AND ABRIDGED LOF.

OTHER IMPORTANT LINKS AND HELPLINE: The Investors can visit following links for the below-mentioned purposes:

- Frequently asked questions and online/ electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: <https://rights.cameoindia.com/vijifinance>;
- Update of Indian address/ email address/ mobile number in the records maintained by the Registrar or our Company: <https://rights.cameoindia.com/vijifinance>
- Update of demat account details by Eligible Equity Shareholders holding shares in physical form: <https://rights.cameoindia.com/vijifinance>
- Request Letter to be sent by the non-resident Eligible Equity Shareholders to the Registrar at their email id: priya@cameoindia.com for updating their Indian address. The Request Letter should be accompanied by their PAN card and Address proof. Kindly note that the non-resident Equity Shareholders who do not have an Indian address are not eligible to apply for this Issue.

REGISTRAR TO THE ISSUE	COMPANY
<p>CAMEO CORPORATE SERVICES LIMITED Subramanian Building, No.1, Club House Road, Chennai - 600 002. Contact Details: 04440020700 / 28460390. E-mail: rights@cameoindia.com Website: https://rights.cameoindia.com/vijifinance/ / www.cameoindia.com Investor grievance: investor@cameoindia.com Contact person: Ms. K. Sreepriya SEBI Registration No: INR000003753</p>	<p>VIJI FINANCE LIMITED 11/2, Usha Ganj Jaora Compound, Indore, Madhya Pradesh 452001, India Contact Person: Ms. Stuti Sinha Company Secretary And Compliance Officer Telephone: +91 93028-24000 Email: info@vijifinance.com</p>

Investors may contact the Registrar to the issue or the Company Secretary and Compliance Officer for any pre-issue/ post issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the issue, with a copy to the SCSB, giving full details such as name address of the applicant, number of Equity Shares applied for, amount, ASBA Account number and the Designated Branch of the SCSB where the CAF, or the plain paper application, as the case may be, was submitted by the ASBA.

For Viji Finance Limited

Sd/-

Ms. Stuti Sinha

Company Secretary and Compliance Officer

Place: Indore

Date: May 23, 2024

Disclaimer: Our Company is proposing, subject to requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and has filed a Letter of Offer with the NSE, BSE and CSE. The LOF shall be available on website of BSE at www.bseindia.com; the website of NSE at www.nseindia.com and the website of CSE at www.cse-india.com, the website of Registrar <https://rights.cameoindia.com/vijifinance> and the website of the Company at www.vijifinance.com. Investors should note that investment in equity shares involve a degree of risk and for details relating to the same, please see the section entitled "Risk Factors" beginning on page 20 of the LOF. This announcement has been prepared for publication in India and may not be released in the United States. The announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States and any Equity Shares described in this announcement may not be offered or sold in the United States.

This advertisement is for information purposes only and not for publication, distribution, or release directly or indirectly outside India. This is not an announcement for the offer document.



VIJI FINANCE LIMITED

Our Company was originally incorporated as 'Panjon Finance Limited' at Gwalior, Madhya Pradesh on October 12, 1994 as a Public Limited Company, under the Companies Act, 1956 pursuant to the Certificate of Incorporation issued by the Registrar of Companies, Madhya Pradesh Gwalior. Thereafter our Company obtained a Certificate of Commencement on November 09, 1994 issued by the Registrar of Companies, Madhya Pradesh Gwalior. Subsequently, the name of our Company was changed to Viji Finance Limited vide Shareholders Resolution dated September 11, 2012 pursuant to which fresh Certificate of Incorporation dated September 12, 2012 was issued by Registrar of Companies, Madhya Pradesh Gwalior. The Corporate Identification Number of our Company is L65192MP1994PLC008715. Our Company is registered under section 45-IA of the Reserve Bank of India Act, 1934 to commence/carry on the business as a Non-Systemically Important Non-Deposit taking Non-Banking Finance Companies (NSI-ND-NBFC), Loan Company. The registration number is B-03.00080 vide the Certificate of Registration dated December 18, 2012.

Registered Office: 11/2, Usha Ganj Jaora Compound Indore, Madhya Pradesh 452001, India | Telephone No: +91 93028-24000 | Fax: N.A.

Contact Person: Ms. Stuti Sinha, Company Secretary and Compliance Officer

E-mail: info@vijifinance.com | Website: www.vijifinance.com | Corporate Identification Number: L65192MP1994PLC008715

PROMOTERS: MR. VIJAY KOTHARI AND MS. SHILPA KOTHARI

ISSUE OF UP TO 6,00,00,000* EQUITY SHARES OF FACE VALUE ₹ 1 EACH ("RIGHTS EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ 1.5 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 0.50 PER EQUITY SHARE) (THE "ISSUE PRICE"), AGGREGATING UPTO ₹ 900.00 LAKHS ON A RIGHTS BASIS TO THE EXISTING EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 08 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 11 (ELEVEN) FULLY PAID UP EQUITY SHARES HELD BY THE EXISTING EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS MAY 15, 2024 (THE "ISSUE"). THE ISSUE PRICE FOR THE RIGHTS EQUITY SHARES IS 1.5 TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE REFER TO THE CHAPTER TITLED "TERMS OF THE ISSUE" ON PAGE 105 OF THE LETTER OF OFFER.

*Assuming full Subscription

ISSUE PROGRAMME		
ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION*	ISSUE CLOSES ON*
TUESDAY, MAY 28, 2024	TUESDAY, JUNE 04, 2024	MONDAY, JUNE 10, 2024

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

*Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time, provided that the Issue will not remain open in excess of 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant on or after 5.00 PM on the Issue Closing Date.

ASBA* Simple, Safe, Smart way of Application - Make use of it!!!
*Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For further details check section on ASBA below.

In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Circulars no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009, CIR/CFD/DIL/1/2011 dated April 29, 2011 and SEBI/HO/CFD/DIL2/CIR/P/2020/13 dated January 22, 2020 ("SEBI ASBA Circulars"), all Investors desiring to make an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details "Procedure for Application through the ASBA Process" on page 106 of Letter of Offer.

Further, in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circulars, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on the Record Date i.e. Wednesday, May 15, 2024 are requested to provide relevant details of their demat account to the registrar to the issue at least two working days prior to the Issue Closing Date i.e. **Wednesday, June 05, 2024** in order to be eligible to apply for this Issue. They may also communicate with Registrar at their email address: rights@cameoindia.com.

Prior to the issue opening date, the rights entitlement of those resident eligible equity shareholders, among others, who hold equity shares in physical form and whose demat account details are not available with our company or the registrar, shall be credited in a demat suspense escrow account opened by our company. In accordance with the SEBI Rights Issue Circulars, the eligible equity shareholders who hold equity shares in physical form as on record date and who have not furnished the details of their demat account to the registrars of our company at least two working days prior to the issue closing date i.e., on Wednesday, June 05, 2024, shall not be entitled to make an application for rights equity shares against their entitlements with respect to the equity shares held in physical form.

PROCEDURE FOR APPLICATION: In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Rights Issue Circular and ASBA Circulars, all investors desiring to make an application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such applications before making their application through ASBA. For details, please see "Procedure for Application through the ASBS Process" on page 106 of the Letter of Offer.

PROCEDURE FOR APPLICATION THROUGH THE ASBA PROCESS: Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCSB or online/electronic Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form, or have otherwise provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case maybe, at the time of submission of the Application.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to <https://www.sebi.co.in/sebiweb/other/OtherAction.do?do=RecognisedFpi-yes&intmid=35>. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link. Please note that subject to SCSBs complying with the requirements of SEBI Circular No. CIR/CFD/DIL 13/2012 dated September 25, 2012 within the period stipulated therein, ASBA applications may be submitted at the Designated Branches of SCSBs, in case the applications made through ASBA facility.

Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 02, 2013, it is clarified that for making applications by SCSBs on their own account using ASBA facility, SCSBs should have a separate account in their own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making application in the issue and clear demarcated funds should be available in such account for applications. SCSBs applying in the issue shall be responsible for ensuring that they have a separate account in their own name with any other SCSB having clear demarcated funds for applying in the issue and that such separate account shall be used as the ASBA account for the application, for ensuring compliance with the applicable Regulations.

APPLICATION BY ELIGIBLE EQUITY SHAREHOLDERS HOLDING EQUITY SHARES IN PHYSICAL FORM: Please note that in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this issue are advised to furnish the details of their demat account to the Registrar or our Company at least two Working Days prior to the issue Closing Date, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the issue Closing Date.

PLEASE NOTE THAT THE ELIGIBLE EQUITY SHAREHOLDERS WHO HOLD EQUITY SHARES IN PHYSICAL FORM AS ON RECORD AND WHO HAVE NOT FURNISHED THE DETAILS OF THEIR RESPECTIVE DEMAT ACCOUNTS TO THE REGISTRAR AT LEAST TWO WORKING DAYS PRIOR TO THE ISSUE CLOSING DATE, SHALL NOT BE ELIGIBLE TO MAKE AN APPLICATION FOR RIGHTS EQUITY SHARES AGAINST THEIR RIGHTS ENTITLEMENTS WITH RESPECT TO THE EQUITY SHARES HELD IN PHYSICAL FORM.

ALLOTMENT OF THE RIGHTS EQUITY SHARES IN DEMATERIALIZED FORM: Please note that the rights equity shares applied for in this issue can be allotted only in dematerialized form and to the same depository account in which our equity shares are held by such investor on the record date.

DISPATCH OF THE ABRIDGED LETTER OF OFFER ("ALOF") AND APPLICATION FORM: The dispatch of the ALOF and Application Form for the Issue was completed on 21st May, 2024 by Registrar to the Issue, i.e., Cameo Corporate Services Limited to the Eligible Equity Shareholders of the Company, whose names appeared in the Register of Members/Beneficial Owners of the Company, on the Record date, i.e., Wednesday, May 15, 2024 through electronic dispatch to the shareholders who have registered their email ids on 20th May, 2024 and physically through speed/registered post on 21st May, 2024.

a. Eligible Shareholders can access the Letter of Offer, the Abridged Letter of Offer, and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Right Shares under applicable securities laws) on the websites of: Our Company's website at www.vijifinance.com, Registrar to the Issue's website at <https://rights.cameoindia.com/vijifinance>; BSE Limited's website at www.bseindia.com; NSE Limited's website at <https://www.nseindia.com/> and CSE Limited's website at www.cse-india.com.

Eligible Equity Shareholders can obtain the details of their respective Rights Entitlements from the website of the Registrar to the Issue at <https://rights.cameoindia.com/vijifinance> by entering their DP-ID and Client-ID and PAN.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: In accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the Issue Opening Date, our Company shall credit the Rights Entitlements to (a) The demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialised form; and (b) A demat suspense escrow account opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to: (i) Equity Shares held in a demat suspense account pursuant to Regulation 39 of the SEBI (LODR) Regulations; or (ii) Equity Shares held in the account of IEPF authority; or (iii) The demat accounts of the Eligible Equity Shareholder which are frozen or details of which are unavailable with our Company or with the Registrar on the Record Date; or (iv) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (v) Credit of the Rights Entitlements returned/ reversed/ failed; or (vi) The ownership of the Equity Shares currently under dispute, including any court proceedings, as applicable.

APPLICATION ON PLAIN PAPER UNDER ASBA PROCESS: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the Eligible Equity Shareholders not being in a position to obtain it from any source may make an application to subscribe to this Issue on plain paper with the same detail as the Application Form and that is available on the website of the Registrar, Stock Exchanges and the Company. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money the said bank account maintained by the same SCSB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights and should not utilise the Application Form for any purpose including renunciation even if it is received subsequently.

PLEASE NOTE THAT APPLICATION ON PLAIN PAPER CANNOT BE SUBMITTED THROUGH ASBA FACILITY.

The application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

- Name of our Company, being "Viji Finance Limited";
- Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository);
- Registered Folio No./DP and Client ID No.;
- Number of Equity Shares held as on Record Date;
- Allotment option – only dematerialized form;
- Number of Rights Equity Shares entitled to;
- Total number of Rights Equity Shares applied for;
- Number of additional Rights Equity Shares applied for, if any;
- Total number of Rights Equity Shares applied for;
- Total amount paid at the rate of ₹1.5/- for Rights Equity Shares issued in one Rights Entitlement;
- Details of the ASBA Account such as the account number, name, address and branch of the relevant SCSB;
- In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FCNR/NRO Account such as the account number, name, address, branch of the SCSB with which the account is maintained and a copy of the RBI approval obtained pursuant to Rule 7 of the FEMA Rules;
- Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this Issue;
- Authorization to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
- Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
- Additionally, all such Applicants are deemed to have accepted the following:

"I/We understand that neither the Rights Entitlement nor the Rights Equity Shares have been, and will be, registered under the United States Securities Act of 1933, as amended ("US Securities Act") or any United States securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof ("United States") or to, or for the account or benefit of a United States person as defined in the Regulation S of the US Securities Act ("Regulation S"). If we understand the Rights Equity Shares referred to in this application are being offered in India but not in the United States. If we understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering of

any Rights Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlement in the United States. Accordingly, I/We understand this application should not be forwarded to or transmitted in or to the United States at any time. I/We confirm that I/We are not in the United States and understand that neither us, nor the Registrar or any other person acting on behalf of us will accept subscriptions from any person, or the agent of any person, who appears to be, or who we, the Registrar or any other person acting on behalf of us have reason to believe is a resident of the United States "U.S. Person" (as defined in Regulation S) or is ineligible to participate in the Issue under the securities laws of their jurisdiction.

"I/We will not offer, sell or otherwise transfer any of the Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation except under circumstances that will result in compliance with any applicable laws or regulations. We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence.

I/We understand and agree that the Rights Entitlement and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.

I/We (i) am/are, and the person, if any, for whose account I/we am/are acquiring such Rights Entitlement, and/or the Equity Shares, is/are outside the United States or a Qualified Institutional Buyer (as defined in the US Securities Act), and (ii) is/are acquiring the Rights Entitlement and/or the Equity Shares in an offshore transaction meeting the requirements of Regulation S or in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act.

I/We acknowledge that the Company, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an application being rejected, with our Company and the Registrar not having any liability to the Investor.

The plain paper Application format will be available on the website of the Registrar at <https://rights.cameoindia.com/vijifinance>.

Our Company and the Registrar shall not be responsible if the Applications are not uploaded SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Monday, June 10, 2024, i.e., Issue Closing Date. Our Board of Directors or ay committee thereof may extend the said date for such period as it may determine from time to time, subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by the Board of Directors or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and the Board of Directors or any committee thereof shall be at liberty to dispose of the Rights Equity Shares hereby offered, as provided under the section, "Basis of Allotment" on page 126 of the Letter of Offer.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock exchanges or such extended time as permitted by the Stock Exchanges.

PROCEDURE FOR RENUNCIATION OF RIGHTS ENTITLEMENTS: The Investors may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges; or (b) through an off -market transfer, during the Renunciation Period. Such renunciation shall result in renouncement of the Rights Equity Shares. The Investors should have the demat Rights Entitlements credited/lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

Investors may be subject to adverse foreign, state or local tax or legal consequences as a result of trading in the Rights Entitlements. Investors who intend to trade in the Rights Entitlements should consult their tax advisor or stockbroker regarding any cost, applicable taxes, charges and expenses (including brokerage) that may be levied for trading in Rights Entitlements.

a) On Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by trading/selling them on the secondary market platform of the Stock Exchanges through a registered stock broker in the same manner as the existing Equity Shares of our Company.

In this regard, in terms of provisions of the SEBI (ICDR) Regulations and the SEBI Rights Issue Circular, the Rights Entitlements credited to the respective demat accounts of the Eligible Equity Shareholders shall be admitted for trading on the Stock Exchanges under the ISIN INE159N20019 that shall be allotted for the Rights Entitlement subject to requisite approvals. The details for trading in Rights Entitlements will be as specified by the Stock Exchanges from time to time.

The Rights Entitlements are tradable in dematerialized form only. The market lot for trading of Rights Entitlements is one Rights Entitlements. The On Market Renunciation shall take place only during the Renunciation Period for On Market Renunciation, i.e., from Tuesday, 28th May, 2024 to Tuesday, 4th June, 2024 (both days inclusive).

The Investors holding the Rights Entitlements who desire to sell their Rights Entitlements will have to do so through their registered stock brokers by quoting the ISIN INE159N20019 (for Rights Entitlement) that shall be allotted for the Rights Entitlement and indicating the details of the Rights Entitlements they intend to sell. The Investors can place order for sale of Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The On Market Renunciation shall take place electronically on secondary market platform of BSE, NSE and CSE under automatic order matching mechanism and on 'T+2' rolling settlement bases, where 'T' refers to the date of trading.

The transactions will be settled on trade-for-trade basis. Upon execution of the order, the stock broker will issue a contract note in accordance with the requirements of the Stock Exchange and the SEBI.

b) Off Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by way of an off-market transfer through a depository participant. The Rights Entitlements can be transferred in dematerialized form only.

Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

The Investors holding the Rights Entitlements who desire to transfer their Rights Entitlements will have to do so through their depository participant by issuing a delivery instruction slip quoting the ISIN (for Rights Entitlement) that shall be allotted for the Rights Entitlement, the details of the buyer and the details of the Rights Entitlements they intend to transfer. The buyer of the Rights Entitlements (unless already having given a standing receipt instruction) has to issue a receipt instruction slip to their depository participant. The Investors can transfer Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The instructions for transfer of Rights Entitlements can be issued during the working hours of the depository participants. The detailed rules for transfer of Rights Entitlements through off-market transfer shall be as specified by the NSDL and CDSL from time to time.

LISTING AND TRADING OF THE RIGHTS EQUITY SHARES TO BE ISSUED PURSUANT TO THE ISSUE: The existing Equity Shares are listed and traded on BSE, NSE and CSE under ISIN "INE159N1027". The Rights Equity shall be credited to temporary ISIN which will be frozen until the receipt of the final listing/ trading approvals from the Stock Exchange. Upon receipt of such listing and trading approvals, the Rights Equity Shares shall be debited from such temporary ISIN and credited to the existing ISIN as fully paid-up equity share of our company. Our Company has received in-principle approval from the NSE through letter bearing reference number NSE/LIST/40237 dated March 28, 2024, from BSE through letter bearing reference number LOD/RIGHT/DA/FIP/36/2023-24 dated April 05, 2024 and from CSE through letter bearing reference number CSE/LD/16087/2024 dated April 05, 2024.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the letter of offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of NSE" on page 100 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 99 of Letter of Offer.

DISCLAIMER CLAUSE OF CSE: It is to be distinctly understood that the permission given by CSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by CSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 100 of Letter of Offer.

BANKER TO THE ISSUE AND REFUND BANK: ICICI Bank Limited

MONITORING AGENCY: NA

FOR RISK FACTORS AND OTHER DETAILS, KINDLY REFER TO THE LETTER OF OFFER AND ABRIDGED LOF.

OTHER IMPORTANT LINKS AND HELPLINE: The Investors can visit following links for the below-mentioned purposes:

- Frequently asked questions and online/ electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: <https://rights.cameoindia.com/vijifinance>;
- Update of Indian address/ email address/ mobile number in the records maintained by the Registrar or our Company: <https://rights.cameoindia.com/vijifinance>
- Update of demat account details by Eligible Equity Shareholders holding shares in physical form: <https://rights.cameoindia.com/vijifinance>
- Request Letter to be sent by the non-resident Eligible Equity Shareholders to the Registrar at their email id: priya@cameoindia.com for updating their Indian address. The Request Letter should be accompanied by their PAN card and Address proof. Kindly note that the non-resident Equity Shareholders who do not have an Indian address are no eligible to apply for this Issue.

REGISTRAR TO THE ISSUE	COMPANY
<p>CAMEO CORPORATE SERVICES LIMITED Subramanian Building, No.1, Club House Road, Chennai - 600 002. Contact Details: 04440020700 / 28460390 E-mail: rights@cameoindia.com Website: https://rights.cameoindia.com/vijifinance/ / www.cameoindia.com Investor grievance: investor@cameoindia.com Contact person: Ms. K. Sreepriya SEBI Registration No: INR000003753</p>	<p>VIJI FINANCE LIMITED 11/2, Usha Ganj Jaora Compound, Indore, Madhya Pradesh 452001, India Contact Person: Ms. Stuti Sinha Company Secretary And Compliance Officer Telephone: +91 93028-24000 Email: info@vijifinance.com</p>

Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer for any pre-issue/ post issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the issue, with a copy to the SCSB, giving full details such as name address of the applicant, number of Equity Shares applied for, amount, ASBA Account number and the Designated Branch of the SCSB where the CAF, or the plain paper application, as the case may be, was submitted by the ASBA.

For Viji Finance Limited

Sd/-

Ms. Stuti Sinha

Company Secretary and Compliance Officer

Place: Indore

Date: May 23, 2024

Disclaimer: Our Company is proposing, subject to requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and has filed a Letter of Offer with the NSE, BSE and CSE. The LOF shall be available on website of BSE at www.bseindia.com; the website of NSE at www.nseindia.com and the website of CSE at www.cse-india.com, the website of Registrar <https://rights.cameoindia.com/vijifinance> and the website of the Company at www.vijifinance.com. Investors should note that investment in equity shares involve a degree of risk and for details relating to the same, please see the Section entitled "Risk Factors" beginning on page 20 of the LOF. This announcement has been prepared for publication in India and may not be released in the United States. The announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States and any Equity Shares described in this announcement may not be offered or sold in the United States.

This advertisement is for information purposes only and not for publication, distribution, or release directly or indirectly outside India. This is not an announcement for the offer document.



VIJI FINANCE LIMITED

Our Company was originally incorporated as 'Panjon Finance Limited' at Gwalior, Madhya Pradesh on October 12, 1994 as a Public Limited Company, under the Companies Act, 1956 pursuant to the Certificate of Incorporation issued by the Registrar of Companies, Madhya Pradesh Gwalior. Thereafter our Company obtained a Certificate of Commencement on November 09, 1994 issued by the Registrar of Companies, Madhya Pradesh Gwalior. Subsequently, the name of our Company was changed to Viji Finance Limited vide Shareholders Resolution dated September 11, 2012 pursuant to which fresh Certificate of Incorporation dated September 12, 2012 was issued by Registrar of Companies, Madhya Pradesh Gwalior. The Corporate Identification Number of our Company is L65192MP1994PLC008715. Our Company is registered under section 45-IA of the Reserve Bank of India Act, 1934 to commence/carry on the business as a Non-Systemically Important Non-Deposit taking Non-Banking Finance Companies (NSI-ND-NBFC), Loan Company. The registration number is B-03.00080 vide the Certificate of Registration dated December 18, 2012.

Registered Office: 11/2, Usha Ganj Jaora Compound Indore, Madhya Pradesh 452001, India | Telephone No: +91 93028-24000 | Fax: N.A.

Contact Person: Ms. Stuti Sinha, Company Secretary and Compliance Officer

E-mail: info@vijifinance.com | Website: www.vijifinance.com | Corporate Identification Number: L65192MP1994PLC008715

PROMOTERS: MR. VIJAY KOTHARI AND MS. SHILPA KOTHARI

ISSUE OF UP TO 6,00,00,000* EQUITY SHARES OF FACE VALUE ₹ 1 EACH ("RIGHTS EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ 1.5 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 0.50 PER EQUITY SHARE) (THE "ISSUE PRICE"), AGGREGATING UPTO ₹ 900.00 LAKHS ON A RIGHTS BASIS TO THE EXISTING EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 08 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 11 (ELEVEN) FULLY PAID UP EQUITY SHARES HELD BY THE EXISTING EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS MAY 15, 2024 (THE "ISSUE"). THE ISSUE PRICE FOR THE RIGHTS EQUITY SHARES IS 1.5 TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE REFER TO THE CHAPTER TITLED "TERMS OF THE ISSUE" ON PAGE 105 OF THE LETTER OF OFFER.

*Assuming Full Subscription

ISSUE PROGRAMME		
ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION*	ISSUE CLOSES ON*
TUESDAY, MAY 28, 2024	TUESDAY, JUNE 04, 2024	MONDAY, JUNE 10, 2024

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

*Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time, provided that the Issue will not remain open in excess of 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant on or after 5.00 PM on the Issue Closing Date.

ASBA*

Simple, Safe, Smart way of Application - Make use of it!!!

*Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For further details check section on ASBA below.

In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Circulars no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009, CIR/CFD/DIL/1/2011 dated April 29, 2011 and SEBI/HO/CFD/DIL2/CIR/P/2020/13 dated January 22, 2020 ("SEBI ASBA Circulars"), all Investors desiring to make an Application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details "Procedure for Application through the ASBA Process" on page 106 of Letter of Offer.

Further, in accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI Rights Issue Circulars, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on the Record Date i.e. Wednesday, May 15, 2024 are requested to provide relevant details of their demat account to the registrar to the issue at least two working days prior to the Issue Closing Date i.e. **Wednesday, June 05, 2024** in order to be eligible to apply for this Issue. They may also communicate with Registrar at their email address: rights@cameoindia.com.

Prior to the issue opening date, the rights entitlement of those resident eligible equity shareholders, among others, who hold equity shares in physical form and whose demat account details are not available with our company or the registrar, shall be credited in a demat suspense escrow account opened by our company. In accordance with the SEBI Rights Issue Circulars, the eligible equity shareholders who hold equity shares in physical form as on record date and who have not furnished the details of their demat account to the registrars of our company at least two working days prior to the issue closing date i.e., Wednesday, June 05, 2024, shall not be entitled to make an application for rights equity shares against their entitlements with respect to the equity shares held in physical form.

PROCEDURE FOR APPLICATION: In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Rights Issue Circular and ASBA Circulars, all investors desiring to make an application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such applications before making their application through ASBA. For details, please see "Procedure for Application through the ASBS Process" on page 106 of the Letter of Offer.

PROCEDURE FOR APPLICATION THROUGH THE ASBA PROCESS: Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCSB or online/electronic Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form, or have otherwise provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case maybe, at the time of submission of the Application.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to <https://www.sebi.co.in/sebiweb/other/OtherAction.do?doRecognisedFpi-yes&intmid=35>. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link. Please note that subject to SCSBs complying with the requirements of SEBI Circular No. CIR/CFD/DIL 13/2012 dated September 25, 2012 within the period stipulated therein, ASBA applications may be submitted at the Designated Branches of SCSBs, in case the applications made through ASBA facility.

Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 02, 2013, it is clarified that for making applications by SCSBs on their own account using ASBA facility, SCSBs should have a separate account in their own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making application in the issue and clear demarcated funds should be available in such account for applications. SCSBs applying in the issue shall be responsible for ensuring that they have a separate account in their own name with any other SCSE having clear demarcated funds for applying in the issue and that such separate account shall be used as the ASBA account for the application, for ensuring compliance with the applicable Regulations.

APPLICATION BY ELIGIBLE EQUITY SHAREHOLDERS HOLDING EQUITY SHARES IN PHYSICAL FORM: Please note that in accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this issue are advised to furnish the details of their demat account to the Registrar or our Company at least two Working Days prior to the Issue Closing Date, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the issue Closing Date.

PLEASE NOTE THAT THE ELIGIBLE EQUITY SHAREHOLDERS WHO HOLD EQUITY SHARES IN PHYSICAL FORM AS ON RECORD AND WHO HAVE NOT FURNISHED THE DETAILS OF THEIR RESPECTIVE DEMAT ACCOUNTS TO THE REGISTRAR AT LEAST TWO WORKING DAYS PRIOR TO THE ISSUE CLOSING DATE, SHALL NOT BE ELIGIBLE TO MAKE AN APPLICATION FOR RIGHTS EQUITY SHARES AGAINST THEIR RIGHTS ENTITLEMENTS WITH RESPECT TO THE EQUITY SHARES HELD IN PHYSICAL FORM.

ALLOTMENT OF THE RIGHTS EQUITY SHARES IN DEMATERIALIZED FORM: Please note that the rights equity shares applied for in this issue can be allotted only in dematerialized form and to the same depository account in which our equity shares are held by such investor on the record date.

DISPATCH OF THE ABRIDGED LETTER OF OFFER ("ALOF") AND APPLICATION FORM: The dispatch of the ALOF and Application Form for the Issue was completed on 21st May, 2024 by Registrar to the Issue, i.e., Cameo Corporate Services Limited to the Eligible Equity Shareholders of the Company, whose names appeared in the Register of Members/Beneficial Owners of the Company, on the Record date, i.e., Wednesday, May 15, 2024 through electronic dispatch to the shareholders who have registered their email ids on 20th May, 2024 and physically through speed/registered post on 21st May, 2024.

a. Eligible Shareholders can access the Letter of Offer, the Abridged Letter of Offer, and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Rights Shares under applicable securities laws) on the websites of: Our Company's website at www.vijifinance.com, Registrar to the Issue's website at <https://rights.cameoindia.com/vijifinance>; BSE Limited's website at www.bseindia.com; NSE Limited's website at <https://www.nseindia.com/> and CSE Limited's website at www.cse-india.com.

Eligible Equity Shareholders can obtain the details of their respective Rights Entitlements from the website of the Registrar to the Issue at <https://rights.cameoindia.com/vijifinance> by entering their DP-ID and Client-ID and PAN.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: In accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the Issue Opening Date, our Company shall credit the Rights Entitlements to (a) The demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialised form; and (b) A demat suspense escrow account opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to: (i) Equity Shares held in a demat suspense account pursuant to Regulation 39 of the SEBI (LODR) Regulations; or (ii) Equity Shares held in the account of IEPF authority; or (iii) The demat accounts of the Eligible Equity Shareholder which are frozen or details of which are unavailable with our Company or with the Registrar on the Record Date; or (iv) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (v) Credit of the Rights Entitlements returned/ reversed/ failed; or (vi) The ownership of the Equity Shares currently under dispute, including any court proceedings, as applicable.

APPLICATION ON PLAIN PAPER UNDER ASBA PROCESS: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the Eligible Equity Shareholders not being in a position to obtain it from any source may make an application to subscribe to this Issue on plain paper with the same detail as the Application Form and that is available on the website of the Registrar, Stock Exchanges and the Company. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money the said bank account maintained by the same SCSB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights and should not utilise the Application Form for any purpose including renunciation even if it is received subsequently.

PLEASE NOTE THAT APPLICATION ON PLAIN PAPER CANNOT BE SUBMITTED THROUGH ASBA FACILITY.

The application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

- Name of our Company, being "Viji Finance Limited";
- Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository);
- Registered Folio No./DP and Client ID No.;
- Number of Equity Shares held as on Record Date;
- Allotment option – only dematerialized form;
- Number of Rights Equity Shares entitled to;
- Total number of Rights Equity Shares applied for;
- Number of additional Rights Equity Shares applied for, if any;
- Total number of Rights Equity Shares applied for;
- Total amount paid at the rate of ₹1.5/- for Rights Equity Shares issued in one Rights Entitlement;
- Details of the ASBA Account such as the account number, name, address and branch of the relevant SCSB;
- In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FCNR/NRO Account such as the account number, name, address, branch of the SCSB with which the account is maintained and a copy of the RBI approval obtained pursuant to Rule 7 of the FEMA Rules;
- Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this Issue;
- Authorization to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
- Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
- Additionally, all such Applicants are deemed to have accepted the following:

"I/We understand that neither the Rights Entitlement nor the Rights Equity Shares have been, and will be, registered under the United States Securities Act of 1933, as amended ("US Securities Act") or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof ("United States") or to, or for the account or benefit of a United States person as defined in the Regulation S of the US Securities Act ("Regulation S"). If we understand the Rights Equity Shares referred to in this application are being offered in India but not in the United States, if we understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering of

any Rights Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlement in the United States. Accordingly, if we understand this application should not be forwarded to or transmitted in or to the United States at any time. If we confirm that if we are not in the United States and understand that neither us, nor the Registrar or any other person acting on behalf of us will accept subscriptions from any person, or the agent of any person, who appears to be, or who we, the Registrar or any other person acting on behalf of us have reason to believe is a resident of the United States "U.S. Person" (as defined in Regulation S) or is ineligible to participate in the Issue under the securities laws of their jurisdiction.

"I/We will not offer, sell or otherwise transfer any of the Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation except under circumstances that will result in compliance with any applicable laws or regulations. We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence.

I/We understand and agree that the Rights Entitlement and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.

I/We (i) am/are, and the person, if any, for whose account I/we am/are acquiring such Rights Entitlement, and/or the Equity Shares, is/are outside the United States or a Qualified Institutional Buyer (as defined in the US Securities Act), and (ii) is/are acquiring the Rights Entitlement and/or the Equity Shares in an offshore transaction meeting the requirements of Regulation S or in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act.

I/We acknowledge that the Company, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an application being rejected, with our Company and the Registrar not having any liability to the Investor.

The plain paper Application format will be available on the website of the Registrar at <https://rights.cameoindia.com/vijifinance>;

Our Company and the Registrar shall not be responsible if the Applications are not uploaded SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Monday, June 10, 2024, i.e., Issue Closing Date. Our Board of Directors or any committee thereof may extend the said date for such period as it may determine from time to time, **subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).**

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by the Board of Directors or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and the Board of Directors or any committee thereof shall be at liberty to dispose of the Rights Equity Shares hereby offered, as provided under the section, "Basis of Allotment" on page 126 of the Letter of Offer.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock exchanges or such extended time as permitted by the Stock Exchanges.

PROCEDURE FOR RENUNCIATION OF RIGHTS ENTITLEMENTS: The Investors may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges; or (b) through an off-market transfer, during the Renunciation Period. Such renunciation shall result in renunciation of the Rights Equity Shares. The Investors should have the demat Rights Entitlements credited/lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

Investors may be subject to adverse foreign, state or local tax or legal consequences as a result of trading in the Rights Entitlements. Investors who intend to trade in the Rights Entitlements should consult their tax advisor or stockbroker regarding any cost, applicable taxes, charges and expenses (including brokerage) that may be levied for trading in Rights Entitlements.

a) On Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by trading/selling them on the secondary market platform of the Stock Exchanges through a registered stock broker in the same manner as the existing Equity Shares of our Company.

In this regard, in terms of provisions of the SEBI (ICDR) Regulations and the SEBI Rights Issue Circular, the Rights Entitlements credited to the respective demat accounts of the Eligible Equity Shareholders shall be admitted for trading on the Stock Exchanges under the ISIN INE159N20019 that shall be allotted for the Rights Entitlement subject to requisite approvals. The details for trading in Rights Entitlements will be as specified by the Stock Exchanges from time to time.

The Rights Entitlements are tradable in dematerialized form only. The market lot for trading of Rights Entitlements is one Rights Entitlements. The On Market Renunciation shall take place only during the Renunciation Period for On Market Renunciation, i.e., from Tuesday, 28th May, 2024 to Tuesday, 4th June, 2024 (both days inclusive).

The Investors holding the Rights Entitlements who desire to sell their Rights Entitlements will have to do so through their registered stock brokers by quoting the ISIN INE159N20019 (for Rights Entitlement) that shall be allotted for the Rights Entitlement and indicating the details of the Rights Entitlements they intend to sell. The Investors can place order for sale of Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The On Market Renunciation shall take place electronically on secondary market platform of BSE, NSE and CSE under automatic order matching mechanism and on 'T+2' rolling settlement bases, where 'T' refers to the date of trading.

The transactions will be settled on trade-for-trade basis. Upon execution of the order, the stock broker will issue a contract note in accordance with the requirements of the Stock Exchange and the SEBI.

b) Off Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by way of an off-market transfer through a depository participant. The Rights Entitlements can be transferred in dematerialized form only.

Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

The Investors holding the Rights Entitlements who desire to transfer their Rights Entitlements will have to do so through their depository participant by issuing a delivery instruction slip quoting the ISIN (for Rights Entitlement) that shall be allotted for the Rights Entitlement, the details of the buyer and the details of the Rights Entitlements they intend to transfer. The buyer of the Rights Entitlements (unless already having given a standing receipt instruction) has to issue a receipt instruction slip to their depository participant. The Investors can transfer Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The instructions for transfer of Rights Entitlements can be issued during the working hours of the depository participants. The detailed rules for transfer of Rights Entitlements through off-market transfer shall be as specified by the NSDL and CDSL from time to time.

LISTING AND TRADING OF THE RIGHTS EQUITY SHARES TO BE ISSUED PURSUANT TO THE ISSUE: The existing Equity Shares are listed and traded on BSE, NSE and CSE under ISIN "INE159N01027". The Rights Equity shall be credited to temporary ISIN which will be frozen until the receipt of the final listing/trading approvals from the Stock Exchange. Upon receipt of such listing and trading approvals, the Rights Equity Shares shall be debited from such temporary ISIN and credited to the existing ISIN as fully paid-up equity share of our company. Our Company has received in-principle approval from the NSE through letter bearing reference number NSE/LIST/40237 dated March 28, 2024, from BSE through letter bearing reference number LOD/RIGHT/DA/FIP/36/2023-24 dated April 05, 2024 and from CSE through letter bearing reference number CSE/LD/16087/2024 dated April 05, 2024.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the letter of offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of NSE" on page 100 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 99 of Letter of Offer.

DISCLAIMER CLAUSE OF CSE: It is to be distinctly understood that the permission given by CSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by CSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of CSE" on page 100 of Letter of Offer.

BANKER TO THE ISSUE AND REFUND BANK: ICICI Bank Limited

MONITORING AGENCY: NA

FOR RISK FACTORS AND OTHER DETAILS, KINDLY REFER TO THE LETTER OF OFFER AND ABRIDGED LOF.

OTHER IMPORTANT LINKS AND HELPLINE: The Investors can visit following links for the below-mentioned purposes:

- Frequently asked questions and online/ electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: <https://rights.cameoindia.com/vijifinance>;
- Update of Indian address/ email address/ mobile number in the records maintained by the Registrar or our Company: <https://rights.cameoindia.com/vijifinance>
- Update of demat account details by Eligible Equity Shareholders holding shares in physical form: <https://rights.cameoindia.com/vijifinance>
- Request Letter to be sent by the non-resident Eligible Equity Shareholders to the Registrar at their email id: priya@cameoindia.com for updating their Indian address. The Request Letter should be accompanied by their PAN card and Address proof. Kindly note that the non-resident Equity Shareholders who do not have an Indian address are not eligible to apply for this Issue.

REGISTRAR TO THE ISSUE	COMPANY
<p>CAMEO CORPORATE SERVICES LIMITED Subramanian Building, No.1, Club House Road, Chennai - 600 002. Contact Details: 0444020700 / 28460390 E-mail: rights@cameoindia.com Website: https://rights.cameoindia.com/vijifinance / www.cameoindia.com Investor grievance: investor@cameoindia.com Contact person: Ms. K. Sreepriya SEBI Registration No: INR000003753</p>	<p>VIJI FINANCE LIMITED 11/2, Usha Ganj Jaora Compound, Indore, Madhya Pradesh 452001, India Contact Person: Ms. Stuti Sinha Company Secretary And Compliance Officer Telephone: +91 93028-24000 Email: info@vijifinance.com</p>

Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer for any pre-issue/ post issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the issue, with a copy to the SCSB, giving full details such as name address of the applicant, number of Equity Shares applied for, amount, ASBA Account number and the Designated Branch of the SCSB where the CAF, or the plain paper application, as the case may be, was submitted by the ASBA.

For Viji Finance Limited

Sd/-

Ms. Stuti Sinha

Company Secretary and Compliance Officer

Place: Indore

Date: May 23, 2024

Disclaimer: Our Company is proposing, subject to requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and has filed a Letter of Offer with the NSE, BSE and CSE. The LOF shall be available on website of BSE at www.bseindia.com; the website of NSE at www.nseindia.com and the website of CSE at www.cse-india.com, the website of Registrar <https://rights.cameoindia.com/vijifinance> and the website of the Company at www.vijifinance.com. Investors should note that investment in equity shares involve a degree of risk and for details relating to the same, please see the section entitled "Risk Factors" beginning on page 20 of the LOF. This announcement has been prepared for publication in India and may not be released in the United States. The announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States and any Equity Shares described in this announcement may not be offered or sold in the United States.

This advertisement is for information purposes only and not for publication, distribution, or release directly or indirectly outside India. This is not an announcement for the offer document.



VIJI FINANCE LIMITED

Our Company was originally incorporated as 'Panjon Finance Limited' at Gwalior, Madhya Pradesh on October 12, 1994 as a Public Limited Company, under the Companies Act, 1956 pursuant to the Certificate of Incorporation issued by the Registrar of Companies, Madhya Pradesh Gwalior. Thereafter our Company obtained a Certificate of Commencement on November 09, 1994 issued by the Registrar of Companies, Madhya Pradesh Gwalior. Subsequently, the name of our Company was changed to Viji Finance Limited vide Shareholders Resolution dated September 11, 2012 pursuant to which fresh Certificate of Incorporation dated September 12, 2012 was issued by Registrar of Companies, Madhya Pradesh Gwalior. The Corporate Identification Number of our Company is L65192MP1994PLC008715. Our Company is registered under section 45-IA of the Reserve Bank of India Act, 1934 to commence/carry on the business as a Non-Systemically Important Non-Deposit taking Non-Banking Finance Companies (NSI-ND-NBFC), Loan Company. The registration number is B-03.00080 vide the Certificate of Registration dated December 18, 2012.

Registered Office: 11/2, Usha Ganj Jaora Compound Indore, Madhya Pradesh 452001, India | Telephone No: +91 93028-24000 | Fax: N.A.

Contact Person: Ms. Stuti Sinha, Company Secretary and Compliance Officer

E-mail: info@vijifinance.com | Website: www.vijifinance.com | Corporate Identification Number: L65192MP1994PLC008715

PROMOTERS: MR. VIJAY KOTHARI AND MS. SHILPA KOTHARI

ISSUE OF UP TO 6,00,00,000* EQUITY SHARES OF FACE VALUE ₹ 1 EACH ("RIGHTS EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ 1.5 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 0.50 PER EQUITY SHARE) (THE "ISSUE PRICE"), AGGREGATING UPTO ₹ 900.00 LAKHS ON A RIGHTS BASIS TO THE EXISTING EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 08 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 11 (ELEVEN) FULLY PAID UP EQUITY SHARES HELD BY THE EXISTING EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS MAY 15, 2024 (THE "ISSUE"). THE ISSUE PRICE FOR THE RIGHTS EQUITY SHARES IS 1.5 TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE REFER TO THE CHAPTER TITLED "TERMS OF THE ISSUE" ON PAGE 105 OF THE LETTER OF OFFER.

*Assuming full Subscription

ISSUE PROGRAMME		
ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION*	ISSUE CLOSES ON*
TUESDAY, MAY 28, 2024	TUESDAY, JUNE 04, 2024	MONDAY, JUNE 10, 2024

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

*Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time, provided that the Issue will not remain open in excess of 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant on or after 5.00 PM on the Issue Closing Date.

ASBA*	Simple, Safe, Smart way of Application - Make use of it!!!
	*Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For further details check section on ASBA below.

In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Circulars No. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009, CIR/CFD/DIL/1/2011 dated April 29, 2011 and SEBI/HQ/CFD/DIL2/CIR/P/2020/13 dated January 22, 2020 ("SEBI ASBA Circulars"), all Investors desiring to make an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details "Procedure for Application through the ASBA Process" on page 106 of Letter of Offer.

Further, in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circulars, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on the Record Date i.e. Wednesday, May 15, 2024 are requested to provide relevant details of their demat account to the registrar to the issue at least two working days prior to the Issue Closing Date i.e. **Wednesday, June 05, 2024** in order to be eligible to apply for this Issue. They may also communicate with Registrar at their email address: rights@cameoindia.com.

Prior to the issue opening date, the rights entitlement of those resident eligible equity shareholders, among others, who hold equity shares in physical form and whose demat account details are not available with our company or the registrar, shall be credited in a demat suspense escrow account opened by our company. In accordance with the SEBI Rights Issue Circulars, the eligible equity shareholders who hold equity shares in physical form as on record date and who have not furnished the details of their demat account to the registrars of our company at least two working days prior to the issue closing date i.e., by Wednesday, June 05, 2024, shall not be entitled to make an application for rights equity shares against their entitlements with respect to the equity shares held in physical form.

PROCEDURE FOR APPLICATION: In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Rights Issue Circular and ASBA Circulars, all Investors desiring to make an application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such applications before making their application through ASBA. For details, please see "Procedure for Application through the ASBS Process" on page 106 of the Letter of Offer.

PROCEDURE FOR APPLICATION THROUGH THE ASBA PROCESS: Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCSB or online/electronic Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form, or have otherwise provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case maybe, at the time of submission of the Application.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to <https://www.sebi.co.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmid=35>. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link. Please note that subject to SCSBs complying with the requirements of SEBI Circular No. CIR/CFD/DIL 13/2012 dated September 25, 2012 within the period stipulated therein, ASBA applications may be submitted at the Designated Branches of SCSBs. In case the applications made through ASBA facility.

Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 02, 2013, it is clarified that for making applications by SCSBs on their own account using ASBA facility, SCSBs should have a separate account in their own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making application in the issue and clear demarcated funds should be available in such account for applications. SCSBs applying in the issue shall be responsible for ensuring that they have a separate account in their own name with any other SCSB having clear demarcated funds for applying in the issue and that such separate account shall be used as the ASBA account for the application, for ensuring compliance with the applicable Regulations.

APPLICATION BY ELIGIBLE EQUITY SHAREHOLDERS HOLDING EQUITY SHARES IN PHYSICAL FORM: Please note that in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this issue are advised to furnish the details of their demat account to the Registrar or our Company at least two Working Days prior to the issue Closing Date, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the issue Closing Date.

PLEASE NOTE THAT THE ELIGIBLE EQUITY SHAREHOLDERS WHO HOLD EQUITY SHARES IN PHYSICAL FORM AS ON RECORD AND WHO HAVE NOT FURNISHED THE DETAILS OF THEIR RESPECTIVE DEMAT ACCOUNTS TO THE REGISTRAR AT LEAST TWO WORKING DAYS PRIOR TO THE ISSUE CLOSING DATE, SHALL NOT BE ELIGIBLE TO MAKE AN APPLICATION FOR RIGHTS EQUITY SHARES AGAINST THEIR RIGHTS ENTITLEMENTS WITH RESPECT TO THE EQUITY SHARES HELD IN PHYSICAL FORM.

ALLOTMENT OF THE RIGHTS EQUITY SHARES IN DEMATERIALIZED FORM: Please note that the rights equity shares applied for in this issue can be allotted only in dematerialized form and to the same depository account in which our equity shares are held by such investor on the record date.

DISPATCH OF THE ABRIDGED LETTER OF OFFER ("ALOF") AND APPLICATION FORM: The dispatch of the ALOF and Application Form for the Issue was completed on 21st May, 2024 by Registrar to the Issue, i.e., Cameo Corporate Services Limited to the Eligible Equity Shareholders of the Company, whose names appeared in the Register of Members/Beneficial Owners of the Company, on the Record date, i.e., Wednesday, May 15, 2024 through electronic dispatch to the shareholders who have registered their email ids on 20th May, 2024 and physically through speed/registered post on 21st May, 2024.

a. Eligible Shareholders can access the Letter of Offer, the Abridged Letter of Offer, and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Right Shares under applicable securities laws) on the websites of: Our Company's website at www.vijifinance.com, Registrar to the Issue's website at <https://rights.cameoindia.com/vijifinance>, BSE Limited's website at www.bseindia.com, NSE Limited's website at <https://www.nseindia.com/> and CSE Limited's website at www.cse-india.com.

Eligible Equity Shareholders can obtain the details of their respective Rights Entitlements from the website of the Registrar to the Issue at <https://rights.cameoindia.com/vijifinance> by entering their DP-ID and Client-ID and PAN.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: In accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the Issue Opening Date, our Company shall credit the Rights Entitlements to (a) The demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialised form; and (b) A demat suspense escrow account opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to: (i) Equity Shares held in a demat suspense account pursuant to Regulation 39 of the SEBI (LODR) Regulations; or (ii) Equity Shares held in the account of IEPF authority; or (iii) The demat accounts of the Eligible Equity Shareholder which are frozen or details of which are unavailable with our Company or with the Registrar on the Record Date; or (iv) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (v) Credit of the Rights Entitlements returned/ reversed/ failed; or (vi) The ownership of the Equity Shares currently under dispute, including any court proceedings, as applicable.

APPLICATION ON PLAIN PAPER UNDER ASBA PROCESS: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the Eligible Equity Shareholders not being in a position to obtain it from any source may make an application to subscribe to this Issue on plain paper with the same detail as the Application Form and that is available on the website of the Registrar, Stock Exchanges and the Company. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money the said bank account maintained by the same SCSB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights and should not utilise the Application Form for any purpose including renunciation even if it is received subsequently.

PLEASE NOTE THAT APPLICATION ON PLAIN PAPER CANNOT BE SUBMITTED THROUGH ASBA FACILITY.

The application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

- Name of our Company, being "Viji Finance Limited";
- Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository);
- Registered Folio No./DP and Client ID No.;
- Number of Equity Shares held as on Record Date;
- Allotment option – only dematerialized form;
- Number of Rights Equity Shares entitled to;
- Total number of Rights Equity Shares applied for;
- Number of additional Rights Equity Shares applied for, if any;
- Total number of Rights Equity Shares applied for;
- Total amount paid at the rate of ₹1.5/- for Rights Equity Shares issued in one Rights Entitlement;
- Details of the ASBA Account such as the account number, name, address and branch of the relevant SCSB;
- In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FCNR/NRO Account such as the account number, name, address, branch of the SCSB with which the account is maintained and a copy of the RBI approval obtained pursuant to Rule 7 of the FEMA Rules;
- Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this Issue;
- Authorization to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
- Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
- Additionally, all such Applicants are deemed to have accepted the following:

"I/We understand that neither the Rights Entitlement nor the Rights Equity Shares have been, and will be, registered under the United States Securities Act of 1933, as amended ("US Securities Act") or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof ("United States") or to, or for the account or benefit of a United States person as defined in the Regulation S of the US Securities Act ("Regulation S"). If we understand the Rights Equity Shares referred to in this application are being offered in India but not in the United States. If we understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering of

any Rights Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlement in the United States. Accordingly, I/ we understand this application should not be forwarded to or transmitted in or to the United States at any time. I/ we confirm that I/ we are not in the United States and understand that neither us, nor the Registrar or any other person acting on behalf of us will accept subscriptions from any person, or the agent of any person, who appears to be, or who we, the Registrar or any other person acting on behalf of us have reason to believe is a resident of the United States "U.S. Person" (as defined in Regulation S) or is ineligible to participate in the Issue under the securities laws of their jurisdiction.

"I/ We will not offer, sell or otherwise transfer any of the Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation except under circumstances that will result in compliance with any applicable laws or regulations. We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence.

I/ We understand and agree that the Rights Entitlement and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.

I/We (i) am/are, and the person, if any, for whose account I/we am/are acquiring such Rights Entitlement, and/or the Equity Shares, is/are outside the United States or a Qualified Institutional Buyer (as defined in the US Securities Act), and (ii) is/are acquiring the Rights Entitlement and/or the Equity Shares in an offshore transaction meeting the requirements of Regulation S or in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act.

I/We acknowledge that the Company, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an application being rejected, with our Company and the Registrar not having any liability to the Investor.

The plain paper Application format will be available on the website of the Registrar at <https://rights.cameoindia.com/vijifinance>.

Our Company and the Registrar shall not be responsible if the Applications are not uploaded SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Monday, June 10, 2024, i.e., Issue Closing Date. Our Board of Directors or any committee thereof may extend the said date for such period as it may determine from time to time, subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by the Board of Directors or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and the Board of Directors or any committee thereof shall be at liberty to dispose of the Rights Equity Shares hereby offered, as provided under the section, "Basis of Allotment" on page 126 of the Letter of Offer.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock exchanges or such extended time as permitted by the Stock Exchanges.

PROCEDURE FOR RENUNCIATION OF RIGHTS ENTITLEMENTS: The Investors may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges; or (b) through an off-market transfer, during the Renunciation Period. Such renunciation shall result in renunciation of the Rights Equity Shares. The Investors should have the demat Rights Entitlements credited/lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

Investors may be subject to adverse foreign, state or local tax or legal consequences as a result of trading in the Rights Entitlements. Investors who intend to trade in the Rights Entitlements should consult their tax advisor or stockbroker regarding any cost, applicable taxes, charges and expenses (including brokerage) that may be levied for trading in Rights Entitlements.

a) On Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by trading/selling them on the secondary market platform of the Stock Exchanges through a registered stock broker in the same manner as the existing Equity Shares of our Company.

In this regard, in terms of provisions of the SEBI (ICDR) Regulations and the SEBI Rights Issue Circular, the Rights Entitlements credited to the respective demat accounts of the Eligible Equity Shareholders shall be admitted for trading on the Stock Exchanges under the ISIN INE159N20019 that shall be allotted for the Rights Entitlement subject to requisite approvals. The details for trading in Rights Entitlements will be as specified by the Stock Exchanges from time to time.

The Rights Entitlements are tradable in dematerialized form only. The market lot for trading of Rights Entitlements is one Rights Entitlements. The On Market Renunciation shall take place only during the Renunciation Period for On Market Renunciation, i.e., from Tuesday, 28th May, 2024 to Tuesday, 4th June, 2024 (both days inclusive).

The Investors holding the Rights Entitlements who desire to sell their Rights Entitlements will have to do so through their registered stock brokers by quoting the ISIN INE159N20019 (for Rights Entitlement) that shall be allotted for the Rights Entitlement and indicating the details of the Rights Entitlements they intend to sell. The Investors can place order for sale of Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The On Market Renunciation shall take place electronically on secondary market platform of BSE, NSE and CSE under automatic order matching mechanism and on 'T+2' rolling settlement bases, where 'T' refers to the date of trading.

The transactions will be settled on trade-for-trade basis. Upon execution of the order, the stock broker will issue a contract note in accordance with the requirements of the Stock Exchange and the SEBI.

b) Off Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by way of an off-market transfer through a depository participant. The Rights Entitlements can be transferred in dematerialized form only.

Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

The Investors holding the Rights Entitlements who desire to transfer their Rights Entitlements will have to do so through their depository participant by issuing a delivery instruction slip quoting the ISIN (for Rights Entitlement) that shall be allotted for the Rights Entitlement, the details of the buyer and the details of the Rights Entitlements they intend to transfer. The buyer of the Rights Entitlements (unless already having given a standing receipt instruction) has to issue a receipt instruction slip to their depository participant. The Investors can transfer Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The instructions for transfer of Rights Entitlements can be issued during the working hours of the depository participants. The detailed rules for transfer of Rights Entitlements through off-market transfer shall be as specified by the NSDL and CDSL from time to time.

LISTING AND TRADING OF THE RIGHTS EQUITY SHARES TO BE ISSUED PURSUANT TO THE ISSUE: The existing Equity Shares are listed and traded on BSE, NSE and CSE under ISIN 'INE159N01027'. The Rights Equity shall be credited to temporary ISIN which will be frozen until the receipt of the final listing/trading approvals from the Stock Exchange. Upon receipt of such listing and trading approvals, the Rights Equity Shares shall be debited from such temporary ISIN and credited to the existing ISIN as fully paid-up equity share of our company. Our Company has received in-principle approval from the NSE through letter bearing reference number NSE/LIST/40237 dated March 28, 2024, from BSE through letter bearing reference number LOD/RIGHT/DA/FIP/36/2023-24 dated April 05, 2024 and from CSE through letter bearing reference number CSE/LD/16087/2024 dated April 05, 2024.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the letter of offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of NSE" on page 100 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 99 of Letter of Offer.

DISCLAIMER CLAUSE OF CSE: It is to be distinctly understood that the permission given by CSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by CSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of CSE" on page 100 of Letter of Offer.

BANKER TO THE ISSUE AND REFUND BANK: ICICI Bank Limited

MONITORING AGENCY: NA

FOR RISK FACTORS AND OTHER DETAILS, KINDLY REFER TO THE LETTER OF OFFER AND ABRIDGED LOF.

OTHER IMPORTANT LINKS AND HELPLINE: The Investors can visit following links for the below-mentioned purposes:

- Frequently asked questions and online/electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: <https://rights.cameoindia.com/vijifinance>;
- Update of Indian address/ email address/ mobile number in the records maintained by the Registrar or our Company: <https://rights.cameoindia.com/vijifinance>
- Update of demat account details by Eligible Equity Shareholders holding shares in physical form: <https://rights.cameoindia.com/vijifinance>
- Request Letter to be sent by the non-resident Eligible Equity Shareholders to the Registrar at their email id: priya@cameoindia.com for updating their Indian address. The Request Letter should be accompanied by their PAN card and Address proof. Kindly note that the non-resident Equity Shareholders who do not have an Indian address are not eligible to apply for this Issue.

REGISTRAR TO THE ISSUE	COMPANY
<p>CAMEO CORPORATE SERVICES LIMITED Subramanian Building, No.1, Club House Road, Chennai - 600 002. Contact Details: 04440020700 / 28460390 E-mail: rights@cameoindia.com Website: https://rights.cameoindia.com/vijifinance / www.cameoindia.com Investor grievance: investor@cameoindia.com Contact person: Ms. K. Sreepriya SEBI Registration No: INR000003753</p>	<p>VIJI FINANCE LIMITED 11/2, Usha Ganj Jaora Compound, Indore, Madhya Pradesh 452001, India Contact Person: Ms. Stuti Sinha Company Secretary And Compliance Officer Telephone: +91 93028-24000 Email: info@vijifinance.com</p>

Investors may contact the Registrar to the issue or the Company Secretary and Compliance Officer for any pre-issue/ post issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the issue, with a copy to the SCSB, giving full details such as name address of the applicant, number of Equity Shares applied for, amount, ASBA Account number and the Designated Branch of the SCSB where the CAF, or the plain paper application, as the case may be, was submitted by the ASBA.

For Viji Finance Limited

Sd/-

Ms. Stuti Sinha

Company Secretary and Compliance Officer

Place: Indore

Date: May 23, 2024

Disclaimer: Our Company is proposing, subject to requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and has filed a Letter of Offer with the NSE, BSE and CSE. The LOF shall be available on website of BSE at www.bseindia.com; the website of NSE at www.nseindia.com and the website of CSE at www.cse-india.com, the website of Registrar <https://rights.cameoindia.com/vijifinance> and the website of the Company at www.vijifinance.com. Investors should note that investment in equity shares involve a degree of risk and for details relating to the same, please see the section entitled "Risk Factors" beginning on page 20 of the LOF. This announcement has been prepared for publication in India and may not be released in the United States. The announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States and any Equity Shares described in this announcement may not be offered or sold in the United States.

AdBaz

This advertisement is for information purposes only and not for publication, distribution, or release directly or indirectly outside India. This is not an announcement for the offer document.



VIJI FINANCE LIMITED

Our Company was originally incorporated as 'Panjon Finance Limited' at Gwalior, Madhya Pradesh on October 12, 1994 as a Public Limited Company, under the Companies Act, 1956 pursuant to the Certificate of Incorporation issued by the Registrar of Companies, Madhya Pradesh Gwalior. Thereafter our Company obtained a Certificate of Commencement on November 09, 1994 issued by the Registrar of Companies, Madhya Pradesh Gwalior. Subsequently, the name of our Company was changed to Viji Finance Limited vide Shareholders Resolution dated September 11, 2012 pursuant to which fresh Certificate of Incorporation dated September 12, 2012 was issued by Registrar of Companies, Madhya Pradesh Gwalior. The Corporate Identification Number of our Company is L65192MP1994PLC008715. Our Company is registered under section 45-IA of the Reserve Bank of India Act, 1934 to commence/carry on the business as a Non-Systemically Important Non-Deposit taking Non-Banking Finance Companies (NSI-ND-NBFC), Loan Company. The registration number is B-03.00080 vide the Certificate of Registration dated December 18, 2012.

Registered Office: 11/2, Usha Ganj Jaora Compound Indore, Madhya Pradesh 452001, India | Telephone No: +91 93028-24000 | Fax: N.A.

Contact Person: Ms. Stuti Sinha, Company Secretary and Compliance Officer

E-mail: info@vijifinance.com | Website: www.vijifinance.com | Corporate Identification Number: L65192MP1994PLC008715

PROMOTERS: MR. VIJAY KOTHARI AND MS. SHILPA KOTHARI

ISSUE OF UP TO 6,00,00,000* EQUITY SHARES OF FACE VALUE ₹ 1 EACH ("RIGHTS EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ 1.5 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 0.50 PER EQUITY SHARE) (THE "ISSUE PRICE"), AGGREGATING UPTO ₹ 900.00 LAKHS ON A RIGHTS BASIS TO THE EXISTING EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 08 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 11 (ELEVEN) FULLY PAID UP EQUITY SHARES HELD BY THE EXISTING EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS MAY 15, 2024 (THE "ISSUE"). THE ISSUE PRICE FOR THE RIGHTS EQUITY SHARES IS 1.5 TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE REFER TO THE CHAPTER TITLED "TERMS OF THE ISSUE" ON PAGE 105 OF THE LETTER OF OFFER.

*Assuming full Subscription

ISSUE PROGRAMME		
ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION*	ISSUE CLOSES ON*
TUESDAY, MAY 28, 2024	TUESDAY, JUNE 04, 2024	MONDAY, JUNE 10, 2024

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

*Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time, provided that the Issue will not remain open in excess of 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant on or after 5.00 PM on the Issue Closing Date.

ASBA* Simple, Safe, Smart way of Application - Make use of it!!!
*Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For further details check section on ASBA below.

In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Circulars no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009, CIR/CFD/DIL/1/2011 dated April 29, 2011 and SEBI/HO/CFD/DIL2/CIR/P/2020/13 dated January 22, 2020 ("SEBI ASBA Circulars"), all Investors desiring to make an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details "Procedure for Application through the ASBA Process" on page 106 of Letter of Offer.

Further, in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circulars, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on the Record Date i.e. Wednesday, May 15, 2024 are requested to provide relevant details of their demat account to the registrar to the issue at least two working days prior to the Issue Closing Date i.e. **Wednesday, June 05, 2024** in order to be eligible to apply for this Issue. They may also communicate with Registrar at their email address: rights@cameoindia.com.

Prior to the issue opening date, the rights entitlement of those resident eligible equity shareholders, among others, who hold equity shares in physical form and whose demat account details are not available with our company or the registrar, shall be credited in a demat suspense escrow account opened by our company. In accordance with the SEBI Rights Issue Circulars, the eligible equity shareholders who hold equity shares in physical form as on record date and who have not furnished the details of their demat account to the registrars of our company at least two working days prior to the issue closing date i.e., on Wednesday, June 05, 2024, shall not be entitled to make an application for rights equity shares against their entitlements with respect to the equity shares held in physical form.

PROCEDURE FOR APPLICATION: In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Rights Issue Circular and ASBA Circulars, all investors desiring to make an application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such applications before making their application through ASBA. For details, please see "Procedure for Application through the ASBS Process" on page 106 of the Letter of Offer.

PROCEDURE FOR APPLICATION THROUGH THE ASBA PROCESS: Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCSB or online/electronic Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form, or have otherwise provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case maybe, at the time of submission of the Application.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to <https://www.sebi.co.in/sebiweb/other/OtherAction.do?do=RecognisedFpi-yes&intmid=35>. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link. Please note that subject to SCSBs complying with the requirements of SEBI Circular No. CIR/CFD/DIL 13/2012 dated September 25, 2012 within the period stipulated therein, ASBA applications may be submitted at the Designated Branches of SCSBs, in case the applications made through ASBA facility.

Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 02, 2013, it is clarified that for making applications by SCSBs on their own account using ASBA facility, SCSBs should have a separate account in their own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making application in the issue and clear demarcated funds should be available in such account for applications. SCSBs applying in the issue shall be responsible for ensuring that they have a separate account in their own name with any other SCSB having clear demarcated funds for applying in the issue and that such separate account shall be used as the ASBA account for the application, for ensuring compliance with the applicable Regulations.

APPLICATION BY ELIGIBLE EQUITY SHAREHOLDERS HOLDING EQUITY SHARES IN PHYSICAL FORM: Please note that in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this issue are advised to furnish the details of their demat account to the Registrar or our Company at least two Working Days prior to the issue Closing Date, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the issue Closing Date.

PLEASE NOTE THAT THE ELIGIBLE EQUITY SHAREHOLDERS WHO HOLD EQUITY SHARES IN PHYSICAL FORM AS ON RECORD AND WHO HAVE NOT FURNISHED THE DETAILS OF THEIR RESPECTIVE DEMAT ACCOUNTS TO THE REGISTRAR AT LEAST TWO WORKING DAYS PRIOR TO THE ISSUE CLOSING DATE, SHALL NOT BE ELIGIBLE TO MAKE AN APPLICATION FOR RIGHTS EQUITY SHARES AGAINST THEIR RIGHTS ENTITLEMENTS WITH RESPECT TO THE EQUITY SHARES HELD IN PHYSICAL FORM.

ALLOTMENT OF THE RIGHTS EQUITY SHARES IN DEMATERIALIZED FORM: Please note that the rights equity shares applied for in this issue can be allotted only in dematerialized form and to the same depository account in which our equity shares are held by such investor on the record date.

DISPATCH OF THE ABRIDGED LETTER OF OFFER ("ALOF") AND APPLICATION FORM: The dispatch of the ALOF and Application Form for the Issue was completed on 21st May, 2024 by Registrar to the Issue, i.e., Cameo Corporate Services Limited to the Eligible Equity Shareholders of the Company, whose names appeared in the Register of Members/Beneficial Owners of the Company, on the Record date, i.e., Wednesday, May 15, 2024 through electronic dispatch to the shareholders who have registered their email ids on 20th May, 2024 and physically through speed/registered post on 21st May, 2024.

a. Eligible Shareholders can access the Letter of Offer, the Abridged Letter of Offer, and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Right Shares under applicable securities laws) on the websites of: Our Company's website at www.vijifinance.com, Registrar to the Issue's website at <https://rights.cameoindia.com/vijifinance>; BSE Limited's website at www.bseindia.com; NSE Limited's website at <https://www.nseindia.com/> and CSE Limited's website at www.cse-india.com.

Eligible Equity Shareholders can obtain the details of their respective Rights Entitlements from the website of the Registrar to the Issue at <https://rights.cameoindia.com/vijifinance> by entering their DP-ID and Client-ID and PAN.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: In accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the Issue Opening Date, our Company shall credit the Rights Entitlements to (a) The demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialised form; and (b) A demat suspense escrow account opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to: (i) Equity Shares held in a demat suspense account pursuant to Regulation 39 of the SEBI (LODR) Regulations; or (ii) Equity Shares held in the account of IEPF authority; or (iii) The demat accounts of the Eligible Equity Shareholder which are frozen or details of which are unavailable with our Company or with the Registrar on the Record Date; or (iv) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (v) Credit of the Rights Entitlements returned/ reversed/ failed; or (vi) The ownership of the Equity Shares currently under dispute, including any court proceedings, as applicable.

APPLICATION ON PLAIN PAPER UNDER ASBA PROCESS: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the Eligible Equity Shareholders not being in a position to obtain it from any source may make an application to subscribe to this Issue on plain paper with the same detail as the Application Form and that is available on the website of the Registrar, Stock Exchanges and the Company. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money the said bank account maintained by the same SCSB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights and should not utilise the Application Form for any purpose including renunciation even if it is received subsequently.

PLEASE NOTE THAT APPLICATION ON PLAIN PAPER CANNOT BE SUBMITTED THROUGH ASBA FACILITY.

The application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

- Name of our Company, being "Viji Finance Limited";
- Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository);
- Registered Folio No./DP and Client ID No.;
- Number of Equity Shares held as on Record Date;
- Allotment option – only dematerialized form;
- Number of Rights Equity Shares entitled to;
- Total number of Rights Equity Shares applied for;
- Number of additional Rights Equity Shares applied for, if any;
- Total number of Rights Equity Shares applied for;
- Total amount paid at the rate of ₹1.5/- for Rights Equity Shares issued in one Rights Entitlement;
- Details of the ASBA Account such as the account number, name, address and branch of the relevant SCSB;
- In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FCNR/NRO Account such as the account number, name, address, branch of the SCSB with which the account is maintained and a copy of the RBI approval obtained pursuant to Rule 7 of the FEMA Rules;
- Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this Issue;
- Authorization to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
- Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
- Additionally, all such Applicants are deemed to have accepted the following:

"I/We understand that neither the Rights Entitlement nor the Rights Equity Shares have been, and will be, registered under the United States Securities Act of 1933, as amended ("US Securities Act") or any United States securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof ("United States") or to, or for the account or benefit of a United States person as defined in the Regulation S of the US Securities Act ("Regulation S"). If we understand the Rights Equity Shares referred to in this application are being offered in India but not in the United States. If we understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering of

any Rights Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlement in the United States. Accordingly, I/ we understand this application should not be forwarded to or transmitted in or to the United States at any time. I/ we confirm that I/ we are not in the United States and understand that neither us, nor the Registrar or any other person acting on behalf of us will accept subscriptions from any person, or the agent of any person, who appears to be, or who we, the Registrar or any other person acting on behalf of us have reason to believe is a resident of the United States "U.S. Person" (as defined in Regulation S) or is ineligible to participate in the Issue under the securities laws of their jurisdiction.

"I/ We will not offer, sell or otherwise transfer any of the Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation except under circumstances that will result in compliance with any applicable laws or regulations. We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence.

I/ We understand and agree that the Rights Entitlement and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.

I/We (i) am/are, and the person, if any, for whose account I/we am/are acquiring such Rights Entitlement, and/or the Equity Shares, is/are outside the United States or a Qualified Institutional Buyer (as defined in the US Securities Act), and (ii) is/are acquiring the Rights Entitlement and/or the Equity Shares in an offshore transaction meeting the requirements of Regulation S or in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act.

I/We acknowledge that the Company, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an application being rejected, with our Company and the Registrar not having any liability to the Investor.

The plain paper Application format will be available on the website of the Registrar at <https://rights.cameoindia.com/vijifinance>.

Our Company and the Registrar shall not be responsible if the Applications are not uploaded SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Monday, June 10, 2024, i.e., Issue Closing Date. Our Board of Directors or ay committee thereof may extend the said date for such period as it may determine from time to time, subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by the Board of Directors or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and the Board of Directors or any committee thereof shall be at liberty to dispose of the Rights Equity Shares hereby offered, as provided under the section, "Basis of Allotment" on page 126 of the Letter of Offer.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock exchanges or such extended time as permitted by the Stock Exchanges.

PROCEDURE FOR RENUNCIATION OF RIGHTS ENTITLEMENTS: The Investors may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges; or (b) through an off -market transfer, during the Renunciation Period. Such renunciation shall result in renouncement of the Rights Equity Shares. The Investors should have the demat Rights Entitlements credited/lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

Investors may be subject to adverse foreign, state or local tax or legal consequences as a result of trading in the Rights Entitlements. Investors who intend to trade in the Rights Entitlements should consult their tax advisor or stockbroker regarding any cost, applicable taxes, charges and expenses (including brokerage) that may be levied for trading in Rights Entitlements.

a) On Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by trading/selling them on the secondary market platform of the Stock Exchanges through a registered stock broker in the same manner as the existing Equity Shares of our Company.

In this regard, in terms of provisions of the SEBI (ICDR) Regulations and the SEBI Rights Issue Circular, the Rights Entitlements credited to the respective demat accounts of the Eligible Equity Shareholders shall be admitted for trading on the Stock Exchanges under the ISIN INE159N20019 that shall be allotted for the Rights Entitlement subject to requisite approvals. The details for trading in Rights Entitlements will be as specified by the Stock Exchanges from time to time.

The Rights Entitlements are tradable in dematerialized form only. The market lot for trading of Rights Entitlements is one Rights Entitlements. The On Market Renunciation shall take place only during the Renunciation Period for On Market Renunciation, i.e., from Tuesday, 28th May, 2024 to Tuesday, 4th June, 2024 (both days inclusive).

The Investors holding the Rights Entitlements who desire to sell their Rights Entitlements will have to do so through their registered stock brokers by quoting the ISIN INE159N20019 (for Rights Entitlement) that shall be allotted for the Rights Entitlement and indicating the details of the Rights Entitlements they intend to sell. The Investors can place order for sale of Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The On Market Renunciation shall take place electronically on secondary market platform of BSE, NSE and CSE under automatic order matching mechanism and on 'T + 2 rolling settlement bases, where 'T' refers to the date of trading.

The transactions will be settled on trade-for-trade basis. Upon execution of the order, the stock broker will issue a contract note in accordance with the requirements of the Stock Exchange and the SEBI.

b) Off Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by way of an off-market transfer through a depository participant. The Rights Entitlements can be transferred in dematerialized form only.

Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

The Investors holding the Rights Entitlements who desire to transfer their Rights Entitlements will have to do so through their depository participant by issuing a delivery instruction slip quoting the ISIN (for Rights Entitlement) that shall be allotted for the Rights Entitlement, the details of the buyer and the details of the Rights Entitlements they intend to transfer. The buyer of the Rights Entitlements (unless already having given a standing receipt instruction) has to issue a receipt instruction slip to their depository participant. The Investors can transfer Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The instructions for transfer of Rights Entitlements can be issued during the working hours of the depository participants. The detailed rules for transfer of Rights Entitlements through off-market transfer shall be as specified by the NSDL and CDSL from time to time.

LISTING AND TRADING OF THE RIGHTS EQUITY SHARES TO BE ISSUED PURSUANT TO THE ISSUE: The existing Equity Shares are listed and traded on BSE, NSE and CSE under ISIN "INE159N1027". The Rights Equity shall be credited to temporary ISIN which will be frozen until the receipt of the final listing/ trading approvals from the Stock Exchange. Upon receipt of such listing and trading approvals, the Rights Equity Shares shall be debited from such temporary ISIN and credited to the existing ISIN as fully paid-up equity share of our company. Our Company has received in-principle approval from the NSE through letter bearing reference number NSE/LIST/40237 dated March 28, 2024, from BSE through letter bearing reference number LOD/RIGHT/DA/FIP/36/2023-24 dated April 05, 2024 and from CSE through letter bearing reference number CSE/LD/16087/2024 dated April 05, 2024.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the letter of offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of NSE" on page 100 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 99 of Letter of Offer.

DISCLAIMER CLAUSE OF CSE: It is to be distinctly understood that the permission given by CSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by CSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 100 of Letter of Offer.

BANKER TO THE ISSUE AND REFUND BANK: ICICI Bank Limited

MONITORING AGENCY: NA

FOR RISK FACTORS AND OTHER DETAILS, KINDLY REFER TO THE LETTER OF OFFER AND ABRIDGED LOF.

OTHER IMPORTANT LINKS AND HELPLINE: The Investors can visit following links for the below-mentioned purposes:

- Frequently asked questions and online/ electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: <https://rights.cameoindia.com/vijifinance>;
- Update of Indian address/ email address/ mobile number in the records maintained by the Registrar or our Company: <https://rights.cameoindia.com/vijifinance>
- Update of demat account details by Eligible Equity Shareholders holding shares in physical form: <https://rights.cameoindia.com/vijifinance>
- Request Letter to be sent by the non-resident Eligible Equity Shareholders to the Registrar at their email id: priya@cameoindia.com for updating their Indian address. The Request Letter should be accompanied by their PAN card and Address proof. Kindly note that the non-resident Equity Shareholders who do not have an Indian address are no eligible to apply for this Issue.

REGISTRAR TO THE ISSUE	COMPANY
<p>CAMEO CAMEO CORPORATE SERVICES LIMITED Subramanian Building, No.1, Club House Road, Chennai - 600 002. Contact Details: 04440020700 / 28460390 E-mail: rights@cameoindia.com Website: https://rights.cameoindia.com/vijifinance/ / www.cameoindia.com Investor grievance: investor@cameoindia.com Contact person: Ms. K. Sreepriya SEBI Registration No: INR000003753</p>	<p>VIJI FINANCE LIMITED 11/2, Usha Ganj Jaora Compound, Indore, Madhya Pradesh 452001, India Contact Person: Ms. Stuti Sinha Company Secretary And Compliance Officer Telephone: +91 93028-24000 Email: info@vijifinance.com</p>

Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer for any pre-issue/ post issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the issue, with a copy to the SCSB, giving full details such as name address of the applicant, number of Equity Shares applied for, amount, ASBA Account number and the Designated Branch of the SCSB where the CAF, or the plain paper application, as the case may be, was submitted by the ASBA.

For Viji Finance Limited

Sd/-

Ms. Stuti Sinha

Company Secretary and Compliance Officer

Place: Indore

Date: May 23, 2024

Disclaimer: Our Company is proposing, subject to requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and has filed a Letter of Offer with the NSE, BSE and CSE. The LOF shall be available on website of BSE at www.bseindia.com; the website of NSE at www.nseindia.com and the website of CSE at www.cse-india.com, the website of Registrar <https://rights.cameoindia.com/vijifinance> and the website of the Company at www.vijifinance.com. Investors should note that investment in equity shares involve a degree of risk and for details relating to the same, please see the Section entitled "Risk Factors" beginning on page 20 of the LOF. This announcement has been prepared for publication in India and may not be released in the United States. The announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States and any Equity Shares described in this announcement may not be offered or sold in the United States.

This advertisement is for information purposes only and not for publication, distribution, or release directly or indirectly outside India. This is not an announcement for the offer document.



VIJI FINANCE LIMITED

Our Company was originally incorporated as "Panjon Finance Limited" at Gwalior, Madhya Pradesh on October 12, 1994 as a Public Limited Company, under the Companies Act, 1956 pursuant to the Certificate of Incorporation issued by the Registrar of Companies, Madhya Pradesh Gwalior. Thereafter our Company obtained a Certificate of Commencement on November 09, 1994 issued by the Registrar of Companies, Madhya Pradesh Gwalior. Subsequently, the name of our Company was changed to Viji Finance Limited vide Shareholders Resolution dated September 11, 2012 pursuant to which fresh Certificate of Incorporation dated September 12, 2012 was issued by Registrar of Companies, Madhya Pradesh Gwalior. The Corporate Identification Number of our Company is L65192MP1994PLC008715. Our Company is registered under section 45-IA of the Reserve Bank of India Act, 1934 to commence/carry on the business as a Non-Systemically Important Non-Deposit taking Non-Banking Finance Companies (NSI-ND-NBFC), Loan Company. The registration number is B-03.00080 vide the Certificate of Registration dated December 18, 2012.

Registered Office: 11/2, Usha Ganj Jaora Compound Indore, Madhya Pradesh 452001, India | Telephone No: +91 93028-24000 | Fax: N.A.

Contact Person: Ms. Stuti Sinha, Company Secretary and Compliance Officer

E-mail: info@vijifinance.com | Website: www.vijifinance.com | Corporate Identification Number: L65192MP1994PLC008715

PROMOTERS: MR. VIJAY KOTHARI AND MS. SHILPA KOTHARI

ISSUE OF UP TO 6,00,00,000* EQUITY SHARES OF FACE VALUE ₹ 1 EACH ("RIGHTS EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ 1.5 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 0.50 PER EQUITY SHARE) (THE "ISSUE PRICE"), AGGREGATING UPTO ₹ 900.00 LAKHS ON A RIGHTS BASIS TO THE EXISTING EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 08 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 11 (ELEVEN) FULLY PAID UP EQUITY SHARES HELD BY THE EXISTING EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS MAY 15, 2024 (THE "ISSUE"). THE ISSUE PRICE FOR THE RIGHTS EQUITY SHARES IS 1.5 TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE REFER TO THE CHAPTER TITLED "TERMS OF THE ISSUE" ON PAGE 105 OF THE LETTER OF OFFER.

*Assuming full Subscription

ISSUE PROGRAMME		
ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION*	ISSUE CLOSES ON*
TUESDAY, MAY 28, 2024	TUESDAY, JUNE 04, 2024	MONDAY, JUNE 10, 2024

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

*Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time, provided that the Issue will not remain open in excess of 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant on or after 5.00 PM on the Issue Closing Date.

ASBA* Simple, Safe, Smart way of Application - Make use of it!!!
*Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For further details check section on ASBA below.

In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Circulars No. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009, CIR/CFD/DIL/1/2011 dated April 29, 2011 and SEBI/HO/CFD/DIL2/CIR/P/2020/13 dated January 22, 2020 ("SEBI ASBA Circulars"), all Investors desiring to make an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details "Procedure for Application through the ASBA Process" on page 106 of Letter of Offer.

Further, in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circulars, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on the Record Date i.e. Wednesday, May 15, 2024 are requested to provide relevant details of their demat account to the registrar to the issue at least two working days prior to the Issue Closing Date i.e. Wednesday, June 05, 2024 in order to be eligible to apply for this Issue. They may also communicate with Registrar at their email address: rights@cameoindia.com.

Prior to the issue opening date, the rights entitlement of those resident eligible equity shareholders, among others, who hold equity shares in physical form and whose demat account details are not available with our company or the registrar, shall be credited in a demat suspense escrow account opened by our company. In accordance with the SEBI Rights Issue Circulars, the eligible equity shareholders who hold equity shares in physical form as on record date and who have not furnished the details of their demat account to the registrars of our company at least two working days prior to the issue closing date i.e., by Wednesday, June 05, 2024, shall not be entitled to make an application for rights equity shares against their entitlements with respect to the equity shares held in physical form.

PROCEDURE FOR APPLICATION: In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Rights Issue Circular and ASBA Circulars, all investors desiring to make an application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such applications before making their application through ASBA. For details, please see "Procedure for Application through the ASBS Process" on page 106 of the Letter of Offer.

PROCEDURE FOR APPLICATION THROUGH THE ASBA PROCESS: Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCSB or online/electronic Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form, or have otherwise provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case maybe, at the time of submission of the Application.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to <https://www.sebi.co.in/sebiweb/other/OtherAction.do?do=RecognisedFpi-yes&intmid=35>. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link. Please note that subject to SCSBs complying with the requirements of SEBI Circular No. CIR/CFD/DIL 13/2012 dated September 25, 2012 within the period stipulated therein, ASBA applications may be submitted at the Designated Branches of SCSBs, in case the applications made through ASBA facility.

Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 02, 2013, it is clarified that for making applications by SCSBs on their own account using ASBA facility, SCSBs should have a separate account in their own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making application in the issue and clear demarcated funds should be available in such account for applications. SCSBs applying in the issue shall be responsible for ensuring that they have a separate account in their own name with any other SCSB having clear demarcated funds for applying in the issue and that such separate account shall be used as the ASBA account for the application, for ensuring compliance with the applicable Regulations.

APPLICATION BY ELIGIBLE EQUITY SHAREHOLDERS HOLDING EQUITY SHARES IN PHYSICAL FORM: Please note that in accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialized form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this issue are advised to furnish the details of their demat account to the Registrar or our Company at least two Working Days prior to the Issue Closing Date, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the issue Closing Date.

PLEASE NOTE THAT THE ELIGIBLE EQUITY SHAREHOLDERS WHO HOLD EQUITY SHARES IN PHYSICAL FORM AS ON RECORD AND WHO HAVE NOT FURNISHED THE DETAILS OF THEIR RESPECTIVE DEMAT ACCOUNTS TO THE REGISTRAR AT LEAST TWO WORKING DAYS PRIOR TO THE ISSUE CLOSING DATE, SHALL NOT BE ELIGIBLE TO MAKE AN APPLICATION FOR RIGHTS EQUITY SHARES AGAINST THEIR RIGHTS ENTITLEMENTS WITH RESPECT TO THE EQUITY SHARES HELD IN PHYSICAL FORM.

ALLOTMENT OF THE RIGHTS EQUITY SHARES IN DEMATERIALIZED FORM: Please note that the rights equity shares applied for in this issue can be allotted only in dematerialized form and to the same depository account in which our equity shares are held by such investor on the record date.

DISPATCH OF THE ABRIDGED LETTER OF OFFER ("ALOF") AND APPLICATION FORM: The dispatch of the ALOF and Application Form for the Issue was completed on 21st May, 2024 by Registrar to the Issue, i.e., Cameo Corporate Services Limited to the Eligible Equity Shareholders of the Company, whose names appeared in the Register of Members/Beneficial Owners of the Company, on the Record date, i.e., Wednesday, May 15, 2024 through electronic dispatch to the shareholders who have registered their email ids on 20th May, 2024 and physically through speed/registered post on 21st May, 2024.

a. Eligible Shareholders can access the Letter of Offer, the Abridged Letter of Offer, and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Rights Shares under applicable securities laws) on the websites of: Our Company's website at www.vijifinance.com, Registrar to the Issue's website at <https://rights.cameoindia.com/vijifinance>; BSE Limited's website at www.bseindia.com; NSE Limited's website at <https://www.nseindia.com/> and CSE Limited's website at www.cse-india.com.

Eligible Equity Shareholders can obtain the details of their respective Rights Entitlements from the website of the Registrar to the Issue at <https://rights.cameoindia.com/vijifinance> by entering their DP-ID and Client-ID and PAN.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: In accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the Issue Opening Date, our Company shall credit the Rights Entitlements to (a) The demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialized form; and (b) A demat suspense escrow account opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to: (i) Equity Shares held in a demat suspense account pursuant to Regulation 39 of the SEBI (LODR) Regulations; or (ii) Equity Shares held in the account of IEPF authority; or (iii) The demat accounts of the Eligible Equity Shareholder which are frozen or details of which are unavailable with our Company or with the Registrar on the Record Date; or (iv) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (v) Credit of the Rights Entitlements returned/reversed/failed; or (vi) The ownership of the Equity Shares currently under dispute, including any court proceedings, as applicable.

APPLICATION ON PLAIN PAPER UNDER ASBA PROCESS: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the Eligible Equity Shareholders not being in a position to obtain it from any source may make an application to subscribe to this Issue on plain paper with the same details as the Application Form and that is available on the website of the Registrar, Stock Exchanges and the Company. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money the said bank account maintained by the same SCSB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights and should not utilise the Application Form for any purpose including renunciation even if it is received subsequently.

PLEASE NOTE THAT APPLICATION ON PLAIN PAPER CANNOT BE SUBMITTED THROUGH ASBA FACILITY.

The application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

- Name of our Company, being "Viji Finance Limited";
- Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository);
- Registered Folio No./DP and Client ID No.;
- Number of Equity Shares held as on Record Date;
- Allotment option - only dematerialized form;
- Number of Rights Equity Shares entitled to;
- Total number of Rights Equity Shares applied for;
- Number of additional Rights Equity Shares applied for, if any;
- Total number of Rights Equity Shares applied for;
- Total amount paid at the rate of ₹1.5/- for Rights Equity Shares issued in one Rights Entitlement;
- Details of the ASBA Account such as the account number, name, address and branch of the relevant SCSB;
- In case of non-Resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FCNR/NRO Account such as the account number, name, address, branch of the SCSB with which the account is maintained and a copy of the RBI approval obtained pursuant to Rule 7 of the FEMA Rules;
- Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this Issue;
- Authorization to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
- Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
- Additionally, all such Applicants are deemed to have accepted the following:

"I/We understand that neither the Rights Entitlement nor the Rights Equity Shares have been, and will be, registered under the United States Securities Act of 1933, as amended ("US Securities Act") or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof ("United States") or to, or for the account or benefit of a United States person as defined in the Regulation S of the US Securities Act ("Regulation S"). If we understand the Rights Equity Shares referred to in this application are being offered in India but not in the United States. If we understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering of

any Rights Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlement in the United States. Accordingly, I/We understand this application should not be forwarded to or transmitted in or to the United States at any time. I/We confirm that I/We are not in the United States and understand that neither us, nor the Registrar or any other person acting on behalf of us will accept subscriptions from any person, or the agent of any person, who appears to be, or who we, the Registrar or any other person acting on behalf of us have reason to believe is a resident of the United States "U.S. Person" (as defined in Regulation S) or is ineligible to participate in the Issue under the securities laws of their jurisdiction.

"I/We will not offer, sell or otherwise transfer any of the Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation except under circumstances that will result in compliance with any applicable laws or regulations. We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence.

I/We understand and agree that the Rights Entitlement and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.

I/We (i) am/are, and the person, if any, for whose account I/we am/are acquiring such Rights Entitlement, and/or the Equity Shares, is/are outside the United States or a Qualified Institutional Buyer (as defined in the US Securities Act), and (ii) is/are acquiring the Rights Entitlement and/or the Equity Shares in an offshore transaction meeting the requirements of Regulation S or in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act.

I/We acknowledge that the Company, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an application being rejected, with our Company and the Registrar not having any liability to the Investor.

The plain paper Application format will be available on the website of the Registrar at <https://rights.cameoindia.com/vijifinance/>.

Our Company and the Registrar shall not be responsible if the Applications are not uploaded SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Monday, June 10, 2024, i.e., Issue Closing Date. Our Board of Directors or ay committee thereof may extend the said date for such period as it may determine from time to time, subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by the Board of Directors or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and the Board of Directors or any committee thereof shall be at liberty to dispose of the Rights Equity Shares hereby offered, as provided under the section, "Basis of Allotment" on page 126 of the Letter of Offer.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock exchanges or such extended time as permitted by the Stock Exchanges.

PROCEDURE FOR RENUNCIATION OF RIGHTS ENTITLEMENTS: The Investors may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges; or (b) through an off-market transfer, during the Renunciation Period. Such renunciation shall result in renunciation of the Rights Equity Shares. The Investors should have the demat Rights Entitlements credited/lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

Investors may be subject to adverse foreign, state or local tax or legal consequences as a result of trading in the Rights Entitlements. Investors who intend to trade in the Rights Entitlements should consult their tax advisor or stockbroker regarding any cost, applicable taxes, charges and expenses (including brokerage) that may be levied for trading in Rights Entitlements.

a) On Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by trading/selling them on the secondary market platform of the Stock Exchanges through a registered stock broker in the same manner as the existing Equity Shares of our Company.

In this regard, in terms of provisions of the SEBI (ICDR) Regulations and the SEBI Rights Issue Circular, the Rights Entitlements credited to the respective demat accounts of the Eligible Equity Shareholders shall be admitted for trading on the Stock Exchanges under the ISIN INE159N20019 that shall be allotted for the Rights Entitlement subject to requisite approvals. The details for trading in Rights Entitlements will be as specified by the Stock Exchanges from time to time.

The Rights Entitlements are tradable in dematerialized form only. The market lot for trading of Rights Entitlements is one Rights Entitlements. The On Market Renunciation shall take place only during the Renunciation Period for On Market Renunciation, i.e., from Tuesday, 28th May, 2024 to Tuesday, 4th June, 2024 (both days inclusive).

The Investors holding the Rights Entitlements who desire to sell their Rights Entitlements will have to do so through their registered stock brokers by quoting the ISIN INE159N20019 (for Rights Entitlement) that shall be allotted for the Rights Entitlement and indicating the details of the Rights Entitlements they intend to sell. The Investors can place order for sale of Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The On Market Renunciation shall take place electronically on secondary market platform of BSE, NSE and CSE under automatic order matching mechanism and on T+2 rolling settlement bases, where "T" refers to the date of trading.

The transactions will be settled on trade-for-trade basis. Upon execution of the order, the stock broker will issue a contract note in accordance with the requirements of the Stock Exchange and the SEBI.

b) Off Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by way of an off-market transfer through a depository participant. The Rights Entitlements can be transferred in dematerialized form only.

Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

The Investors holding the Rights Entitlements who desire to transfer their Rights Entitlements will have to do so through their depository participant by issuing a delivery instruction slip quoting the ISIN (for Rights Entitlement) that shall be allotted for the Rights Entitlement, the details of the buyer and the details of the Rights Entitlements they intend to transfer. The buyer of the Rights Entitlements (unless already having given a standing receipt instruction) has to issue a receipt instruction slip to their depository participant. The Investors can transfer Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The instructions for transfer of Rights Entitlements can be issued during the working hours of the depository participants. The detailed rules for transfer of Rights Entitlements through off-market transfer shall be as specified by the NSDL and CDSL from time to time.

LISTING AND TRADING OF THE RIGHTS EQUITY SHARES TO BE ISSUED PURSUANT TO THE ISSUE: The existing Equity Shares are listed and traded on BSE, NSE and CSE under ISIN 'INE159N01027'. The Rights Equity shall be credited to temporary ISIN which will be frozen until the receipt of the final listing/trading approvals from the Stock Exchange. Upon receipt of such listing and trading approvals, the Rights Equity Shares shall be debited from such temporary ISIN and credited to the existing ISIN as fully paid-up equity share of our company. Our Company has received in-principle approval from the NSE through letter bearing reference number NSE/LIST/40237 dated March 28, 2024, from BSE through letter bearing reference number LOD/RIGHT/DA/FIP/36/2023-24 dated April 05, 2024 and from CSE through letter bearing reference number CSE/LD/16087/2024 dated April 05, 2024.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the letter of offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of NSE" on page 100 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 99 of Letter of Offer.

DISCLAIMER CLAUSE OF CSE: It is to be distinctly understood that the permission given by CSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by CSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of CSE" on page 100 of Letter of Offer.

BANKER TO THE ISSUE AND REFUND BANK: ICICI Bank Limited

MONITORING AGENCY: NA

FOR RISK FACTORS AND OTHER DETAILS, KINDLY REFER TO THE LETTER OF OFFER AND ABRIDGED LOF.

OTHER IMPORTANT LINKS AND HELPLINE: The Investors can visit following links for the below-mentioned purposes:

- Frequently asked questions and online/electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: <https://rights.cameoindia.com/vijifinance/>;
- Update of Indian address/ email address/ mobile number in the records maintained by the Registrar or our Company: <https://rights.cameoindia.com/vijifinance>
- Update of demat account details by Eligible Equity Shareholders holding shares in physical form: <https://rights.cameoindia.com/vijifinance>
- Request Letter to be sent by the non-resident Eligible Equity Shareholders to the Registrar at their email id: priya@cameoindia.com for updating their Indian address. The Request Letter should be accompanied by their PAN card and Address proof. Kindly note that the non-resident Equity Shareholders who do not have an Indian address are no eligible to apply for this Issue.

REGISTRAR TO THE ISSUE	COMPANY
<p>CAMEO CORPORATE SERVICES LIMITED Subramanian Building, No.1, Club House Road, Chennai - 600 002. Contact Details: 04440020700 / 28460390 E-mail: rights@cameoindia.com Website: https://rights.cameoindia.com/vijifinance/ / www.cameoindia.com Investor grievance: investor@cameoindia.com Contact person: Ms. K. Sreepriya SEBI Registration No: INR000003753</p>	<p>VIJI FINANCE LIMITED 11/2, Usha Ganj Jaora Compound, Indore, Madhya Pradesh 452001, India Contact Person: Ms. Stuti Sinha Company Secretary And Compliance Officer Telephone: +91 93028-24000 Email: info@vijifinance.com</p>

Investors may contact the Registrar to the issue or the Company Secretary and Compliance Officer for any pre-issue/post issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the issue, with a copy to the SCSB, giving full details such as name address of the applicant, number of Equity Shares applied for, amount, ASBA Account number and the Designated Branch of the SCSB where the CAF, or the plain paper application, as the case may be, was submitted by the ASBA.

For Viji Finance Limited
Sd/-
Ms. Stuti Sinha
Company Secretary and Compliance Officer

Place: Indore

Date: May 23, 2024

Disclaimer: Our Company is proposing, subject to requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and has filed a Letter of Offer with the NSE, BSE and CSE. The LOF shall be available on website of BSE at www.bseindia.com; the website of NSE at www.nseindia.com and the website of CSE at www.cse-india.com, the website of Registrar <https://rights.cameoindia.com/vijifinance/> and the website of the Company at www.vijifinance.com. Investors should note that investment in equity shares involve a degree of risk and for details relating to the same, please see the section entitled "Risk Factors" beginning on page 20 of the LOF. This announcement has been prepared for publication in India and may not be released in the United States. The announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States and any Equity Shares described in this announcement may not be offered or sold in the United States.

This advertisement is for information purposes only and not for publication, distribution, or release directly or indirectly outside India. This is not an announcement for the offer document.



VIJI FINANCE LIMITED

Our Company was originally incorporated as 'Panjon Finance Limited' at Gwalior, Madhya Pradesh on October 12, 1994 as a Public Limited Company, under the Companies Act, 1956 pursuant to the Certificate of Incorporation issued by the Registrar of Companies, Madhya Pradesh Gwalior. Thereafter our Company obtained a Certificate of Commencement on November 09, 1994 issued by the Registrar of Companies, Madhya Pradesh Gwalior. Subsequently, the name of our Company was changed to Viji Finance Limited vide Shareholders Resolution dated September 11, 2012 pursuant to which fresh Certificate of Incorporation dated September 12, 2012 was issued by Registrar of Companies, Madhya Pradesh Gwalior. The Corporate Identification Number of our Company is L65192MP1994PLC008715. Our Company is registered under section 45-IA of the Reserve Bank of India Act, 1934 to commence/carry on the business as a Non-Systemically Important Non-Deposit taking Non-Banking Finance Companies (NSI-ND-NBFC), Loan Company. The registration number is B-03.00080 vide the Certificate of Registration dated December 18, 2012.

Registered Office: 11/2, Usha Ganj Jaora Compound Indore, Madhya Pradesh 452001, India | Telephone No: +91 93028-24000 | Fax: N.A.

Contact Person: Ms. Stuti Sinha, Company Secretary and Compliance Officer

E-mail: info@vijifinance.com | Website: www.vijifinance.com | Corporate Identification Number: L65192MP1994PLC008715

PROMOTERS: MR. VIJAY KOTHARI AND MS. SHILPA KOTHARI

ISSUE OF UP TO 6,00,00,000* EQUITY SHARES OF FACE VALUE ₹ 1 EACH ("RIGHTS EQUITY SHARES") OF OUR COMPANY FOR CASH AT A PRICE OF ₹ 1.5 PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ 0.50 PER EQUITY SHARE) (THE "ISSUE PRICE"), AGGREGATING UPTO ₹ 900.00 LAKHS ON A RIGHTS BASIS TO THE EXISTING EQUITY SHAREHOLDERS OF OUR COMPANY IN THE RATIO OF 08 (EIGHT) RIGHTS EQUITY SHARE FOR EVERY 11 (ELEVEN) FULLY PAID UP EQUITY SHARES HELD BY THE EXISTING EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS MAY 15, 2024 (THE "ISSUE"). THE ISSUE PRICE FOR THE RIGHTS EQUITY SHARES IS 1.5 TIMES THE FACE VALUE OF THE EQUITY SHARES. FOR FURTHER DETAILS, PLEASE REFER TO THE CHAPTER TITLED "TERMS OF THE ISSUE" ON PAGE 105 OF THE LETTER OF OFFER.

*Assuming full Subscription

ISSUE PROGRAMME		
ISSUE OPENS ON	LAST DATE FOR ON MARKET RENUNCIATION*	ISSUE CLOSES ON*
TUESDAY, MAY 28, 2024	TUESDAY, JUNE 04, 2024	MONDAY, JUNE 10, 2024

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

*Our Board or a duly authorized committee thereof will have the right to extend the Issue period as it may determine from time to time, provided that the Issue will not remain open in excess of 30 (thirty) days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant on or after 5.00 PM on the Issue Closing Date.

ASBA*

Simple, Safe, Smart way of Application - Make use of it!!!

*Application Supported by Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For further details check section on ASBA below.

In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Circulars no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009, CIR/CFD/DIL/1/2011 dated April 29, 2011 and SEBI/HO/CFD/DIL2/CIR/P/2020/13 dated January 22, 2020 ("SEBI ASBA Circulars"), all Investors desiring to make an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details "Procedure for Application through the ASBA Process" on page 106 of Letter of Offer.

Further, in accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI Rights Issue Circulars, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on the Record Date i.e. Wednesday, May 15, 2024 are requested to provide relevant details of their demat account to the registrar to the issue at least two working days prior to the Issue Closing Date i.e. **Wednesday, June 05, 2024** in order to be eligible to apply for this Issue. They may also communicate with Registrar at their email address: rights@cameoindia.com.

Prior to the issue opening date, the rights entitlement of those resident eligible equity shareholders, among others, who hold equity shares in physical form and whose demat account details are not available with our company or the registrar, shall be credited in a demat suspense escrow account opened by our company. In accordance with the SEBI Rights Issue Circulars, the eligible equity shareholders who hold equity shares in physical form as on record date and who have not furnished the details of their demat account to the registrars of our company at least two working days prior to the issue closing date i.e., Wednesday, June 05, 2024, shall not be entitled to make an application for rights equity shares against their entitlements with respect to the equity shares held in physical form.

PROCEDURE FOR APPLICATION: In accordance with Regulation 76 of the SEBI (ICDR) Regulations, SEBI Rights Issue Circular and ASBA Circulars, all investors desiring to make an application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such applications before making their application through ASBA. For details, please see "Procedure for Application through the ASBS Process" on page 106 of the Letter of Offer.

PROCEDURE FOR APPLICATION THROUGH THE ASBA PROCESS: Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form to the Designated Branch of the SCSB or online/electronic Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts.

Investors should ensure that they have correctly submitted the Application Form, or have otherwise provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account equivalent to the Application Money mentioned in the Application Form, as the case maybe, at the time of submission of the Application.

For the list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to <https://www.sebi.co.in/sebiweb/other/OtherAction.do?do=RecognisedPfi-yes&intmid=35>. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link. Please note that subject to SCSBs complying with the requirements of SEBI Circular No. CIR/CFD/DIL 13/2012 dated September 25, 2012 within the period stipulated therein, ASBA applications may be submitted at the Designated Branches of SCSBs, in case the applications made through ASBA facility.

Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 02, 2013, it is clarified that for making applications by SCSBs on their own account using ASBA facility, SCSBs should have a separate account in their own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making application in the issue and clear demarcated funds should be available in such account for applications. SCSBs applying in the issue shall be responsible for ensuring that they have a separate account in their own name with any other SCSB having clear demarcated funds for applying in the issue and that such separate account shall be used as the ASBA account for the application, for ensuring compliance with the applicable Regulations.

APPLICATION BY ELIGIBLE EQUITY SHAREHOLDERS HOLDING EQUITY SHARES IN PHYSICAL FORM: Please note that in accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Equity Shares shall be made in dematerialised form only. Accordingly, Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date and desirous of subscribing to Equity Shares in this issue are advised to furnish the details of their demat account to the Registrar or our Company at least two Working Days prior to the Issue Closing Date, to enable the credit of their Rights Entitlements in their respective demat accounts at least one day before the issue Closing Date.

PLEASE NOTE THAT THE ELIGIBLE EQUITY SHAREHOLDERS WHO HOLD EQUITY SHARES IN PHYSICAL FORM AS ON RECORD AND WHO HAVE NOT FURNISHED THE DETAILS OF THEIR RESPECTIVE DEMAT ACCOUNTS TO THE REGISTRAR AT LEAST TWO WORKING DAYS PRIOR TO THE ISSUE CLOSING DATE, SHALL NOT BE ELIGIBLE TO MAKE AN APPLICATION FOR RIGHTS EQUITY SHARES AGAINST THEIR RIGHTS ENTITLEMENTS WITH RESPECT TO THE EQUITY SHARES HELD IN PHYSICAL FORM.

ALLOTMENT OF THE RIGHTS EQUITY SHARES IN DEMATERIALIZED FORM: Please note that the rights equity shares applied for in this issue can be allotted only in dematerialized form and to the same depository account in which our equity shares are held by such investor on the record date.

DISPATCH OF THE ABRIDGED LETTER OF OFFER ("ALOF") AND APPLICATION FORM: The dispatch of the ALOF and Application Form for the Issue was completed on 21st May, 2024 by Registrar to the Issue, i.e., Cameo Corporate Services Limited to the Eligible Equity Shareholders of the Company, whose names appeared in the Register of Members/Beneficial Owners of the Company, on the Record date, i.e., Wednesday, May 15, 2024 through electronic dispatch to the shareholders who have registered their email ids on 20th May, 2024 and physically through speed/registered post on 21st May, 2024.

a. Eligible Shareholders can access the Letter of Offer, the Abridged Letter of Offer, and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Rights Shares under applicable securities laws) on the websites of: Our Company's website at www.vijifinance.com, Registrar to the Issue's website at <https://rights.cameoindia.com/vijifinance>; BSE Limited's website at www.bseindia.com; NSE Limited's website at <https://www.nseindia.com/> and CSE Limited's website at www.cse-india.com.

Eligible Equity Shareholders can obtain the details of their respective Rights Entitlements from the website of the Registrar to the Issue at <https://rights.cameoindia.com/vijifinance> by entering their DP-ID and Client-ID and PAN.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: In accordance with Regulation 77A of the SEBI (ICDR) Regulations read with the SEBI Rights Issue Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the Issue Opening Date, our Company shall credit the Rights Entitlements to (a) The demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialised form; and (b) A demat suspense escrow account opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to: (i) Equity Shares held in a demat suspense account pursuant to Regulation 39 of the SEBI (LODR) Regulations; or (ii) Equity Shares held in the account of EPF authority; or (iii) The demat accounts of the Eligible Equity Shareholder which are frozen or details of which are unavailable with our Company or with the Registrar on the Record Date; or (iv) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (v) Credit of the Rights Entitlements returned/ reversed/ failed; or (vi) The ownership of the Equity Shares currently under dispute, including any court proceedings, as applicable.

APPLICATION ON PLAIN PAPER UNDER ASBA PROCESS: An Eligible Equity Shareholder who is eligible to apply under the ASBA process may make an application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the Eligible Equity Shareholders not being in a position to obtain it from any source may make an application to subscribe to this Issue on plain paper with the same detail as the Application Form and that is available on the website of the Registrar, Stock Exchanges and the Company. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money the said bank account maintained by the same SCSB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Please note that the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights and should not utilise the Application Form for any purpose including renunciation even if it is received subsequently.

PLEASE NOTE THAT APPLICATION ON PLAIN PAPER CANNOT BE SUBMITTED THROUGH ASBA FACILITY.

The application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

- Name of our Company, being "Viji Finance Limited";
- Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per specimen recorded with our Company or the Depository);
- Registered Folio No./DP and Client ID No.;
- Number of Equity Shares held as on Record Date;
- Allotment option – only dematerialized form;
- Number of Rights Equity Shares entitled to;
- Total number of Rights Equity Shares applied for;
- Number of additional Rights Equity Shares applied for, if any;
- Total number of Rights Equity Shares applied for;
- Total amount paid at the rate of ₹1.5/- for Rights Equity Shares issued in one Rights Entitlement;
- Details of the ASBA Account such as the account number, name, address and branch of the relevant SCSB;
- In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE/FCNR/NRO Account such as the account number, name, address, branch of the SCSB with which the account is maintained and a copy of the RBI approval obtained pursuant to Rule 7 of the FEMA Rules;
- Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Rights Equity Shares applied for pursuant to this Issue;
- Authorization to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account;
- Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); and
- Additionally, all such Applicants are deemed to have accepted the following:

"I/We understand that neither the Rights Entitlement nor the Rights Equity Shares have been, and will be, registered under the United States Securities Act of 1933, as amended ("US Securities Act") or any United States state securities laws, and may not be offered, sold, resold or otherwise transferred within the United States or to the territories or possessions thereof ("United States") or to, or for the account or benefit of a United States person as defined in the Regulation S of the US Securities Act ("Regulation S"). If we understand the Rights Equity Shares referred to in this application are being offered in India but not in the United States. If we understand the offering to which this application relates is not, and under no circumstances is to be construed as, an offering of

any Rights Equity Shares or Rights Entitlement for sale in the United States, or as a solicitation therein of an offer to buy any of the said Rights Equity Shares or Rights Entitlement in the United States. Accordingly, I/ we understand this application should not be forwarded to or transmitted in or to the United States at any time. If we confirm that I/ we are not in the United States and understand that neither us, nor the Registrar or any other person acting on behalf of us will accept subscriptions from any person, or the agent of any person, who appears to be, or who we, the Registrar or any other person acting on behalf of us have reason to believe is a resident of the United States "U.S. Person" (as defined in Regulation S) or is ineligible to participate in the Issue under the securities laws of their jurisdiction.

"I/ We will not offer, sell or otherwise transfer any of the Equity Shares which may be acquired by us in any jurisdiction or under any circumstances in which such offer or sale is not authorized or to any person to whom it is unlawful to make such offer, sale or invitation except under circumstances that will result in compliance with any applicable laws or regulations. We satisfy, and each account for which we are acting satisfies, all suitability standards for investors in investments of the type subscribed for herein imposed by the jurisdiction of our residence.

"I/ We understand and agree that the Rights Entitlement and Rights Equity Shares may not be reoffered, resold, pledged or otherwise transferred except in an offshore transaction in compliance with Regulation S, or otherwise pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the US Securities Act.

"I/We (i) am/are, and the person, if any, for whose account I/we am/are acquiring such Rights Entitlement, and/or the Equity Shares, is/are outside the United States or a Qualified Institutional Buyer (as defined in the US Securities Act), and (ii) is/are acquiring the Rights Entitlement and/or the Equity Shares in an offshore transaction meeting the requirements of Regulation S or in a transaction exempt from, or not subject to, the registration requirements of the US Securities Act.

"I/We acknowledge that the Company, their affiliates and others will rely upon the truth and accuracy of the foregoing representations and agreements."

In cases where multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an application being rejected, with our Company and the Registrar not having any liability to the Investor.

The plain paper Application format will be available on the website of the Registrar at <https://rights.cameoindia.com/vijifinance>.

Our Company and the Registrar shall not be responsible if the Applications are not uploaded SCSB or funds are not blocked in the Investors' ASBA Accounts on or before the Issue Closing Date.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Monday, June 10, 2024, i.e., Issue Closing Date. Our Board of Directors or any committee thereof may extend the said date for such period as it may determine from time to time, **subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).**

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by the Board of Directors or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and the Board of Directors or any committee thereof shall be at liberty to dispose of the Rights Equity Shares hereby offered, as provided under the section, "Basis of Allotment" on page 126 of the Letter of Offer.

Please note that on the Issue Closing Date, Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock exchanges or such extended time as permitted by the Stock Exchanges.

PROCEDURE FOR RENUNCIATION OF RIGHTS ENTITLEMENTS: The Investors may renounce the Rights Entitlements, credited to their respective demat accounts, either in full or in part (a) by using the secondary market platform of the Stock Exchanges; or (b) through an off-market transfer, during the Renunciation Period. Such renunciation shall result in renouncement of the Rights Equity Shares. The Investors should have the demat Rights Entitlements credited/lying in his/her own demat account prior to the renunciation. The trades through On Market Renunciation and Off Market Renunciation will be settled by transferring the Rights Entitlements through the depository mechanism.

Investors may be subject to adverse foreign, state or local tax or legal consequences as a result of trading in the Rights Entitlements. Investors who intend to trade in the Rights Entitlements should consult their tax advisor or stockbroker regarding any cost, applicable taxes, charges and expenses (including brokerage) that may be levied for trading in Rights Entitlements.

a) On Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by trading/selling them on the secondary market platform of the Stock Exchanges through a registered stock broker in the same manner as the existing Equity Shares of our Company.

In this regard, in terms of provisions of the SEBI (ICDR) Regulations and the SEBI Rights Issue Circular, the Rights Entitlements credited to the respective demat accounts of the Eligible Equity Shareholders shall be admitted for trading on the Stock Exchanges under the ISIN INE159N20019 that shall be allotted for the Rights Entitlement subject to requisite approvals. The details for trading in Rights Entitlements will be as specified by the Stock Exchanges from time to time.

The Rights Entitlements are tradable in dematerialized form only. The market lot for trading of Rights Entitlements is one Rights Entitlements. The On Market Renunciation shall take place only during the Renunciation Period for On Market Renunciation, i.e., from Tuesday, 28th May, 2024 to Tuesday, 4th June, 2024 (both days inclusive).

The Investors holding the Rights Entitlements who desire to sell their Rights Entitlements will have to do so through their registered stock brokers by quoting the ISIN INE159N20019 (for Rights Entitlement) that shall be allotted for the Rights Entitlement and indicating the details of the Rights Entitlements they intend to sell. The Investors can place order for sale of Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The On Market Renunciation shall take place electronically on secondary market platform of BSE, NSE and CSE under automatic order matching mechanism and on "T+2 rolling settlement bases, where 'T' refers to the date of trading.

The transactions will be settled on trade-for-trade basis. Upon execution of the order, the stock broker will issue a contract note in accordance with the requirements of the Stock Exchange and the SEBI.

b) Off Market Renunciation

The Investors may renounce the Rights Entitlements, credited to their respective demat accounts by way of an off-market transfer through a depository participant. The Rights Entitlements can be transferred in dematerialized form only.

Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat account of the Renounees on or prior to the Issue Closing Date.

The Investors holding the Rights Entitlements who desire to transfer their Rights Entitlements will have to do so through their depository participant by issuing a delivery instruction slip quoting the ISIN (for Rights Entitlement) that shall be allotted for the Rights Entitlement, the details of the buyer and the details of the Rights Entitlements they intend to transfer. The buyer of the Rights Entitlements (unless already having given a standing receipt instruction) has to issue a receipt instruction slip to their depository participant. The Investors can transfer Rights Entitlements only to the extent of Rights Entitlements available in their demat account.

The instructions for transfer of Rights Entitlements can be issued during the working hours of the depository participants. The detailed rules for transfer of Rights Entitlements through off-market transfer shall be as specified by the NSDL and CDSL from time to time.

LISTING AND TRADING OF THE RIGHTS EQUITY SHARES TO BE ISSUED PURSUANT TO THE ISSUE: The existing Equity Shares are listed and traded on BSE, NSE and CSE under ISIN "INE159N01027". The Rights Equity Share shall be credited to temporary ISIN which will be frozen until the receipt of the final listing/trading approvals from the Stock Exchange. Upon receipt of such listing and trading approvals, the Rights Equity Shares shall be debited from such temporary ISIN and credited to the existing ISIN as fully paid-up equity share of our company. Our Company has received in-principle approval from the NSE through letter bearing reference number NSE/LIST/40237 dated March 28, 2024, from BSE through letter bearing reference number LOD/RIGHT/DA/FIP/36/2023-24 dated April 05, 2024 and from CSE through letter bearing reference number CSE/LD/16087/2024 dated April 05, 2024.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the letter of offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of NSE" on page 100 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE (DESIGNATED STOCK EXCHANGE): It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by BSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of BSE" on page 99 of Letter of Offer.

DISCLAIMER CLAUSE OF CSE: It is to be distinctly understood that the permission given by CSE Limited should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by CSE Limited, nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the Letter of Offer for the full text of the "Disclaimer Clause of CSE" on page 100 of Letter of Offer.

BANKER TO THE ISSUE AND REFUND BANK: ICICI Bank Limited

MONITORING AGENCY: NA

FOR RISK FACTORS AND OTHER DETAILS, KINDLY REFER TO THE LETTER OF OFFER AND ABRIDGED LOF.

OTHER IMPORTANT LINKS AND HELPLINE: The Investors can visit following links for the below-mentioned purposes:

- Frequently asked questions and online/ electronic dedicated investor helpdesk for guidance on the Application process and resolution of difficulties faced by the Investors: <https://rights.cameoindia.com/vijifinance>;
- Update of Indian address/ email address/ mobile number in the records maintained by the Registrar or our Company: <https://rights.cameoindia.com/vijifinance>
- Update of demat account details by Eligible Equity Shareholders holding shares in physical form: <https://rights.cameoindia.com/vijifinance>
- Request Letter to be sent by the non-resident Eligible Equity Shareholders to the Registrar at their email id: priya@cameoindia.com for updating their Indian address. The Request Letter should be accompanied by their PAN card and Address proof. Kindly note that the non-resident Equity Shareholders who do not have an Indian address are not eligible to apply for this Issue.

REGISTRAR TO THE ISSUE	COMPANY
<p>CAMEO CORPORATE SERVICES LIMITED Subramanian Building, No.1, Club House Road, Chennai - 600 002. Contact Details: 04440020700 / 28460390 E-mail: rights@cameoindia.com Website: https://rights.cameoindia.com/vijifinance / www.cameoindia.com Investor grievance: investor@cameoindia.com Contact person: Ms. K. Sreepriya SEBI Registration No: INR000003753</p>	<p>VIJI FINANCE LIMITED 11/2, Usha Ganj Jaora Compound, Indore, Madhya Pradesh 452001, India Contact Person: Ms. Stuti Sinha Company Secretary And Compliance Officer Telephone: +91 93028-24000 Email: info@vijifinance.com</p>

Investors may contact the Registrar to the issue or the Company Secretary and Compliance Officer for any pre-issue/ post issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar to the issue, with a copy to the SCSB, giving full details such as name address of the applicant, number of Equity Shares applied for, amount, ASBA Account number and the Designated Branch of the SCSB where the CAF, or the plain paper application, as the case may be, was submitted by the ASBA.

For Viji Finance Limited

Sd/-
Ms. Stuti Sinha
Company Secretary and Compliance Officer

Place: Indore

Date: May 23, 2024

Disclaimer: Our Company is proposing, subject to requisite approvals, market conditions and other considerations, to issue Equity Shares on a rights basis and has filed a Letter of Offer with the NSE, BSE and CSE. The LOF shall be available on website of BSE at www.bseindia.com; the website of NSE at www.nseindia.com and the website of CSE at www.cse-india.com, the website of Registrar <https://rights.cameoindia.com/vijifinance> and the website of the Company at www.vijifinance.com. Investors should note that investment in equity shares involve a degree of risk and for details relating to the same, please see the section entitled "Risk Factors" beginning on page 20 of the LOF. This announcement has been prepared for publication in India and may not be released in the United States. The announcement does not constitute an offer of Equity Shares for sale in any jurisdiction, including the United States and any Equity Shares described in this announcement may not be offered or sold in the United States.