

CEEJAY FINANCE LIMITED

Regd Office : C. J. House Motapore, NADIAD - 387001
Corporate Office : 9th floor, Abhijeet II, Mithakhali six Road
Ellisbridge, AHMEDABAD - 380 006.

UNAUDITED FINANCIAL RESULTS
FOR THE HALF YEAR ENDED 30th SEPTEMBER 2015

(₹ In Lacs)

PARTICULARS	QUARTER ENDED			HALF YEAR ENDED		PREVIOUS
	30.09.15	30.06.15	30.09.14	30.09.15	30.09.14	YEAR ENDED
	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(AUDITED)
PART- I						
1. Income From Operation (Net)	294.10	290.13	276.54	584.23	544.61	1,157.63
TOTAL INCOME FROM OPERATION (net)	294.10	290.13	276.54	584.23	544.61	1,157.63
2. Expenses						
(A) Employee Benefits Expenses	36.26	31.43	36.98	67.69	63.32	136.64
(B) Bad Debts/Hypo. Loans written off / (Recovered)	(9.05)	(6.07)	(18.36)	(15.12)	(28.96)	21.47
(C) Provision for Doubtful / Non performing assets (net)	15.52	19.49	14.56	35.01	34.36	0.04
(D) Marketing Expenses	22.50	16.12	11.75	38.62	20.46	49.19
(E) Brokerage	6.40	7.87	5.23	14.27	10.22	30.55
(F) Depreciation	3.22	3.72	4.08	6.94	7.54	14.77
(G) Other Expenses	32.97	26.27	35.17	59.24	61.65	131.10
TOTAL EXPENSES	107.82	98.83	89.41	206.65	168.59	383.76
3. Profit from operations before Other Income, Finance Costs and Exceptional Items (1-2)	186.28	191.30	187.13	377.58	376.02	773.87
4. Other Income	0.24	0.07	0.74	0.31	1.07	2.67
5. Profit before Finance Costs and Exceptional Items (3+4)	186.52	191.37	187.87	377.89	377.09	776.54
6. Finance Costs	47.95	53.94	52.03	101.89	105.63	225.37
7. Profit after Finance Costs but before Exceptional Items (5-6)	138.57	137.43	135.84	276.00	271.46	551.17
8. Exceptional Items	-	-	-	-	-	-
9. PROFIT BEFORE TAX (7-8)	138.57	137.43	135.84	276.00	271.46	551.17
10. Tax Expenses	46.42	45.37	44.01	91.79	87.94	178.53
11. PROFIT AFTER TAX (9-10)	92.15	92.06	91.83	184.21	183.52	372.64
12. Extraordinary Items	-	-	-	-	-	-
13. PROFIT FOR THE PERIOD(11-12)	92.15	92.06	91.83	184.21	183.52	372.64
14. Paid up Equity Share Capital (Face value Rs 10 each)	345.00	345.00	345.00	345.00	345.00	345.00
15. Reserves excluding Revaluation Reserve						2,322.22
16. Basic and Diluted E.P.S.	2.67	2.67	2.66	5.34	5.32	10.80
PART-II						
A. PARTICULARS OF SHAREHOLDING						
1. Public Shareholding						
- Number of shares	14,44,981	14,44,981	14,44,981	14,44,981	14,44,981	14,44,981
- Percentage of shareholding	41.88	41.88	41.88	41.88	41.88	41.88
2. Promoters and Promoter Group shareholding						
a) Pledged/Encumbered						
- Number of shares	Nil	Nil	Nil	Nil	Nil	Nil
- Percentage of shareholding (as a% of total of Promoter and promoter group)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
- Percentage of shareholding (as a% of total of Share Capital)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
b) Non-encumbered						
- Number of shares	20,05,019	20,05,019	20,05,019	20,05,019	20,05,019	20,05,019
- Percentage of shareholding (as a% of total of Promoter and promoter group)	100.00	100.00	100.00	100.00	100.00	100.00
- Percentage of shareholding (as a% of total of Share Capital)	58.12	58.12	58.12	58.12	58.12	58.12

B. INVESTOR COMPLAINTS

There was no complaint from any investor during the Quarter. No investor complaint is pending at the Quarter-end

NOTES:-

- The above results were taken on record by the Board of Directors at the meeting held on 31.10.2015.
- The auditors of the Company have carried out ' Limited Review' of the above results.
- The previous year's and previous period's figures have been regrouped, wherever necessary.
- As the Company is operating in one broad segment of Financial Services, no separate segmental results have been given.

5. STATEMENT OF ASSETS AND LIABILITIES		(₹ In Lacs)	
PARTICULARS	As at 30.09.15 (UNAUDITED)	As at 31.03.15 (AUDITED)	
EQUITY AND LIABILITIES			
SHARE HOLDERS' FUNDS :			
a) Share Capital	345.00	345.00	
b) Reserves and Surplus	2,504.81	2,322.22	
Sub-total - Shareholders' Funds	2,849.81	2,667.22	
NON-CURRENT LIABILITIES			
a) Long Term Borrowing	-	-	
b) Long Term Provision	11.50	11.00	
Sub-total - Non Current Liabilities	11.50	11.00	
CURRENT LIABILITIES			
a) Short Term Borrowings	1,664.07	2,103.33	
b) Trade Payables	98.25	37.72	
c) Other Current Liabilities	181.48	109.38	
d) Short Term Provisions	15.19	59.07	
Sub-total - Current Liabilities	1,958.99	2,309.50	
TOTAL - EQUITY AND LIABILITIES	4,820.30	4,987.72	
ASSETS			
NON CURRENT ASSETS			
a) Fixed Assets	89.87	93.49	
b) Non-current Investments	19.99	19.99	
c) Long-term Loans and Advances	1,065.79	1,069.50	
d) Deferred Tax Assets (Net)	9.52	9.07	
Sub-total - Non Current Assets	1,185.17	1,192.05	
CURRENT ASSETS			
a) Current Investments	17.77	17.77	
b) Trade Receivables	448.64	427.46	
c) Cash and Bank Balances	189.92	142.28	
d) Short-term Loans and Advances	2,948.17	3,170.70	
e) Other Current Assets	30.63	37.46	
Sub-total - Current Assets	3,635.13	3,795.67	
TOTAL - ASSETS	4,820.30	4,987.72	
PLACE : NADIAD	DEEPAK PATEL		
DATE :31.10.2015	MANAGING DIRECTOR		