CEEJAY FINANCE LIMITED

815-816, "ICONIC SHYAMAL",
Shyamal Cross Road,
132 FT. Ring Road,
Ahmedabad-380015.
Phone : (079) 40050927
(079) 26404594
26404689
Fax : (079) 26424457

GROUP

Date: November 03, 2026

To,
BSE Limited
25th Floor, P.J. Towers, Dalal Street,
Fort, Mumbai-400001

Scrip Code: 530789

Subject: (1) Outcome of Meeting of the Board of Directors of the Company held on November 03, 2026 and (2) Submission of Financial Results of the Company for the Quarter and Half Year ended September 30, 2026.

Dear Sir/Madam,

Pursuant to the provisions of Regulation 30 (read with Part A of Schedule III) and Regulation 17, 25 & 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform / intimate you that the Board of Directors of the Company at their meeting held **Today i.e. on Tuesday, November 03, 2026** at the Registered Office of the Company, **inter-alia, have considered and approved:**

- the Unaudited Financial Results of the Company **for the Quarter and Half Year ended September 30, 2026** - *Copy of the same is enclosed herewith along with the Limited Review Report of the Auditors thereon.*

The meeting of the Board of Directors of the Company **commenced at 03:00 P.M. (IST) and concluded at 05:15 P.M. (IST).**

Kindly acknowledge the receipt and take the above on record.

Thanking You,

Yours Faithfully,

For Ceejay Finance Limited

Upadhyay Kamlesh Pranshanker
Digitally signed by Upadhyay Kamlesh Pranshanker
Date: 2026.11.03 17:23:05 +05'30'

Kamlesh Upadhyaya
Company Secretary and Compliance Officer

Encl.: As above

Independent Auditor's Review Report on the Quarterly and Year to date Unaudited Financial Results of the Company pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors of
Ceejay Finance Limited

1. We have reviewed the accompanying statement of unaudited financial results of Ceejay Finance Limited (the 'Company') for the quarter ended September 30, 2026 and year to date results from April 01, 2026 to September 30, 2026 (the 'Statement'), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations').
2. The Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 (Ind AS 34), 'Interim Financial Reporting' prescribed under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder, the circulars, guidelines and directions issued by Reserve Bank of India ("RBI") from time to time, applicable to NBFC and other accounting principles generally accepted in India and in compliance with regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we could become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder, the RBI guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with relevant prudential norms issued by RBI in respect of income recognition, asset classification, provisioning, to the extent applicable to NBFC are, and other related matters.

For **Kantilal Patel & Co.**,
Chartered Accountants
ICAI Firm registration number: 104744W

Jinal A. Patel
Partner
Membership No.: 153599
Place: Ahmedabad
Date: November 3, 2026
ICAI UDIN: 26153599BCBOAL1489

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CJ GROUP

1. STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2026

(Rs. in lakhs)

Sr. No.	Particulars	Quarter ended			Half year ended		Year Ended
		30.09.2026 (Unaudited)	30.06.2026 (Unaudited)	30.09.2025 (Unaudited)	30.09.2026 (Unaudited)	30.09.2025 (Unaudited)	31.03.2026 (Audited)
I	**Revenue from operations**						
(i)	Interest Income	662.47	611.41	665.76	1,273.88	1,305.88	2,653.87
	Total Revenue from operation	662.47	611.41	665.76	1,273.88	1,305.88	2,653.87
II	Other Income	1.46	1.14	0.07	2.6	6.1	8.71
III	**Total Income**	**663.93**	**612.55**	**665.83**	**1,276.48**	**1,311.98**	**2,662.58**
IV	**Expenses**						
(i)	Finance Costs	93.17	85.80	89.97	178.97	180.33	390.05
(ii)	Impairment of financial instruments	36.64	(11.99)	(5.75)	24.65	32.95	107.39
(iii)	Employee Benefit Expenses	97.65	97.62	114.37	195.27	214.83	423.31
(iv)	Depreciation and amortization expense	10.54	10.68	10.81	21.22	21.50	43.04
(v)	Others expenses	240.21	176.26	163.71	416.47	333.82	668.91
V	**Total Expenses**	**478.21**	**358.37**	**373.11**	**836.58**	**783.43**	**1,632.70**
VI	**Profit before exceptional items and tax (III-V)**	**185.72**	**254.18**	**292.73**	**439.90**	**528.55**	**1,029.88**
VII	Exceptional items	-	-	-	-	-	-
VIII	**Profit before tax (VI -VII)**	**185.72**	**254.18**	**292.73**	**439.90**	**528.55**	**1,029.88**
IX	Tax Expense:						
	Current Tax:	52.61	57.68	72.77	110.29	138.41	256.05
	Short/Excess of Income Tax	-	-	-	-	-	(4.19)
	Deferred Tax:	4.05	(4.24)	2.11	(0.19)	(2.34)	6.40
	Total Tax Expense:	**56.66**	**53.44**	**74.88**	**110.10**	**136.07**	**258.26**
X	**Net Profit for the period (VIII-IX)**	**129.06**	**200.74**	**217.85**	**329.80**	**392.48**	**771.62**
XI	**Other Comprehensive Income**						
	(A) (i) Items that will not be reclassified to profit or loss	(2.21)	(2.21)	(2.17)	(4.42)	(4.35)	(8.83)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.55	0.56	0.55	1.11	(1.18)	0.03
	Subtotal (A)	(1.66)	(1.65)	(1.62)	(3.31)	(5.53)	(8.80)
	(B) (i) Items that will be reclassified to profit or loss	-	-	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-	-	-
	Subtotal (B)	-	-	-	-	-	-
	Other Comprehensive Income (A + B)	**(1.66)**	**(1.65)**	**(1.62)**	**(3.31)**	**(5.53)**	**(8.80)**
XII	**Total Comprehensive Income for the period (X+XI)**	**127.40**	**199.09**	**216.23**	**326.49**	**386.95**	**762.82**
XIII	Paid Up Equity Share Capital (Face Value Rs 10 per share)	345.00	345.00	345.00	345.00	345.00	345.00
XIV	Other Equity	-	-	-	-	-	7,959.77
XV	**Earnings per share (Face Value Rs 10 per share) (Not Annualised)**						
	Basic (Rs.)	**3.74**	**5.82**	**6.31**	**9.56**	**11.38**	**22.37**
	Diluted (Rs.)	**3.74**	**5.82**	**6.31**	**9.56**	**11.38**	**22.37**

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2. STATEMENT OF ASSETS & LIABILITIES AS AT SEPTEMBER 30, 2026

(Rs. in lakhs)

Sr. No.	Particulars	As at 30.09.2026 (Unaudited)	As at 31.03.2026 (Audited)
	ASSETS		
(1)	**Financial Assets**		
(a)	Cash and Cash equivalents	56.78	101.08
(b)	Bank Balance other than (a) above	186.78	59.02
(c)	Loans	11,792.54	11,946.82
(d)	Other Financial assets	16.34	17.41
	Total Financial Assets	**12,052.44**	**12,124.33**
(2)	**Non-financial Assets**		
(a)	Income tax assets (Net)	-	0.08
(b)	Deferred tax Assets (Net)	53.47	52.16
(c)	Property, Plant and Equipment	622.60	624.80
(d)	Other Intangible assets	2.20	2.20
(e)	Other non-financial assets	435.38	208.30
	Total Non-Financial Assets	**1,113.65**	**887.54**
	Total Assets	**13,166.09**	**13,011.87**
	LIABILITIES AND EQUITY		
	LIABILITIES		
(1)	**Financial Liabilities**		
(a)	Payables		
	(I)Trade Payables		
	(i) total outstanding dues of micro enterprises and smal enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	239.50	249.66
(b)	Borrowings (Other than Debt Securities)	4,188.68	4,346.26
(c)	Other financial liabilities	13.84	13.89
	Total Financial Liabilities	**4,442.02**	**4,609.81**
(2)	**Non-Financial Liabilities**		
(a)	Income tax liabilities (Net)	2.90	18.98
(b)	Provisions	71.10	51.43
(c)	Other non-financial liability	18.80	26.88
	Total Non-Financial Liabilities	**92.80**	**97.29**
(3)	**EQUITY**		
(a)	Equity Share capital	345.00	345.00
(b)	Other Equity	8,286.27	7,959.77
	Total Equity	**8,631.27**	**8,304.77**
	Total Liabilities and Equity	**13,166.09**	**13,011.87**

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3. STATEMENT OF CASH FLOWS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2026

(Rs. in lakhs)

Sr. No.	Particulars	Half year ended 30.09.2026 (Unaudited)	Half year ended 30.09.2025 (Unaudited)
I	**CASH FLOW FROM OPERATING ACTIVITIES**		
	Net Profit Before Tax	**439.90**	**528.55**
	Adjustments for :		
	Depreciation	21.22	21.5
	Dividend Income	-	-
	Profit on sale of Property, Plant & Equipment	(0.20)	(3.41)
	Interest Income on Fixed Deposits	(3.40)	(2.27)
	ECL Provision	(11.64)	24.57
	Actuarial Loss on employee benefits	4.66	
	Interest expense	178.97	180.33
		189.61	**220.72**
	Operating profit before working capital changes	**629.51**	**749.27**
	Changes in Working Capital :		
	(Increase)/Decrease in Loans	165.92	(58.51)
	(Increase)/Decrease in Other Financial & Non-financial assets	(225.95)	(22.05)
	Increase/(Decrease) in Trade Payables	(10.16)	(121.27)
	Increase/(Decrease) in Other Financial Liabilities	(0.05)	(0.15)
	Increase/(Decrease) in Provision	10.59	5.32
	Increase/(Decrease) in Other Non-Financial Liabilities	(8.08)	(12.09)
	Cash generated from/(Used in) operations before adjustment of interest paid	**561.78**	**540.52**
	Interest Paid	(178.97)	(180.33)
	Direct Taxes Paid	(126.30)	(101.83)
	NET CASH FLOW FROM/(USED IN) OPERATING ACTIVITIES	**256.51**	**258.36**
II	**CASH FLOW FROM INVESTING ACTIVITIES**		
	Purchase of Property, Plant & Equipments	(31.57)	(4.07)
	Purchase of Intangible Assets	-	-
	Sale of Property, Plant & Equipment	12.75	4.00
	(Increase)/Decrease of Fixed Deposits	(127.82)	0.45
	Interest received on Fixed Deposits	3.40	2.27
	NET CASH FLOW FROM/(USED IN) INVESTING ACTIVITIES	**(143.24)**	**2.65**
III	**CASH FLOW FROM FINANCING ACTIVITIES**		
	Repayment of Borrowings	(1,157.57)	(285.77)
	Proceeds from Borrowings	1,000.00	28.27
	Dividend Paid	-	-
	NET CASH FLOW FROM/(USED IN) FINANCING ACTIVITIES	**(157.57)**	**(257.50)**
	NET INCREASE/(DECREASE) IN CASH & CASH EQUIVALENTS	**(44.30)**	**3.51**
	NET CASH & CASH EQUIVALENTS (OPENING BALANCE)	**101.08**	**62.23**
	NET CASH & CASH EQUIVALENTS (CLOSING BALANCE)	**56.78**	**65.74**

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4. Notes:

a) The above financial results of the Company have been reviewed by the Audit Committee and approved by the Board of Directors of the Company in their respective meetings held on November 03, 2026.

b) The above financial results are prepared in accordance with the Indian Accounting Standards ("Ind. AS"), as applicable and guidelines issued by the Securities and Exchange Board of India ("SEBI"). The Ind. AS are prescribed under section 133 of the Act read with Rule 3 Companies (Indian Accounting Standards) Rules, 2015, and the Companies (Indian Accounting Standards) (Amendment) Rules, 2016, and other recognised accounting practices generally accepted in India along with the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time.

The above financial result are available on the website of the Company viz. https://www.ceejayfinance.com/financial.html and on the website of BSE Limited (www.bseindia.com).

c) In terms of the requirement as per RBI notification no. RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025 on Implementation of Indian Accounting Standards, Non-Banking Financial Companies (NBFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and Income Recognition, Asset Classification and Provisioning (IRACP) norms (including provision on standard assets). The impairment allowances under Ind AS 109 made by the company exceeds the total provision required under IRACP (including standard asset provisioning), as at September 30, 2026 and accordingly, no amount is required to be transferred to impairment reserve.

d) The Company is primarily engaged in one business segment viz. Finance in accordance with Ind. AS 108, Operating Segments.

e) Previous period figures have been regrouped/rearranged, wherever necessary, to correspond to current period's presentation.

For, Ceejay Finance Limited

CEEJAY FINANCE LIMITED CJ GROUP NADIAD

Deepak Patel
Managing Director
DIN: 00081100

Place: Nadiad
Date: November 03, 2026