

CEEJAY FINANCE LIMITED

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Ahmedabad-380 006.

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CFL/RES/3001/16
30th January, 2016

To,
The Secretary,
Stock Exchange Ahmedabad.
Panjara Pole,
Ahmedabad-380015.

Dear Sir,

**SUB: UNAUDITED FINANCIAL RESULTS FOR THE QUARTER
ENDED 31ST DECEMBER, 2015.**

With reference to above subject, we enclose herewith unaudited Financial Results for quarter ended 31ST December, 2015 in terms of Clause 41 of the Listing Agreement. We also enclose Limited Review Report of Statutory Auditors of the Company.

You are requested to find the same in order and acknowledge the same.

Thanking you,

Yours faithfully,
For CEEJAY FINANCE LIMITED


COMPANY SECRETARY.
(K.P. Upadhyaya)

C.C. To,
Mr. S. Subramanian
DCS-Corporate Relation Department,
The Stock Exchange, Mumbai,
Firoze Jeejeebhoy Tower,
Dalal Street,
Mumbai - 400 001.

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 31st DECEMBER 2015						(₹ In Lacs)
PARTICULARS	QUARTER ENDED			PERIOD ENDED		PREVIOUS YEAR ENDED
	31.12.15	30.09.15	31.12.14	31.12.15	31.12.14	31.03.15
	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(AUDITED)
PART-I						
1. Income From Operation (Net)	315.57	294.10	293.83	899.80	838.44	1,157.63
TOTAL INCOME FROM OPERATION (net)	315.57	294.10	293.83	899.80	838.44	1,157.63
2. Expenses	35.55	36.26	35.08	103.24	98.40	136.64
(A) Employee Benefits Expenses	3.37	(9.05)	(1.22)	(11.75)	(30.18)	21.47
(B) Bad Debts/Hypo. Loans written off / (Recovered)	6.46	15.52	6.64	41.47	41.00	0.04
(C) Provision for Doubtful / Non performing assets (net)	20.11	22.50	14.94	58.73	35.40	49.19
(D) Marketing Expenses	8.59	6.40	11.05	22.86	21.27	30.55
(E) Brokerage	3.52	3.22	4.26	10.46	11.80	14.77
(F) Depreciation	37.90	32.97	27.23	97.14	88.88	131.10
(G) Other Expenses						
TOTAL EXPENSES	115.50	107.82	97.98	322.15	266.57	383.76
3. Profit from operations before Other Income, Finance Costs and Exceptional Items (1-2)	200.07	186.28	195.85	577.65	571.87	773.87
4. Other Income	0.29	0.24	0.25	0.60	1.32	2.67
5. Profit before Finance Costs and Exceptional Items (3+4)	200.36	186.52	196.10	578.25	573.19	776.54
6. Finance Costs	52.32	47.95	60.04	154.21	165.67	225.37
7. Profit after Finance Costs but before Exceptional Items (5-6)	148.04	138.57	136.06	424.04	407.52	551.17
8. Exceptional Items	-	-	-	-	-	-
9. PROFIT BEFORE TAX (7-8)	148.04	138.57	136.06	424.04	407.52	551.17
10. Tax Expenses	48.88	46.42	44.07	140.67	132.01	178.53
11. PROFIT AFTER TAX (9-10)	99.16	92.15	91.99	283.37	275.51	372.64
12. Extraordinary Items	-	-	-	-	-	-
13. PROFIT FOR THE PERIOD(11-12)	99.16	92.15	91.99	283.37	275.51	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.	2.87	2.67	2.67	8.21	7.99	10.80
PART-II						
A. PARTICULARS OF SHAREHOLDING						
1. Public Shareholding						
- Number of shares	1,444,981	1,444,981	1,440,521	1,444,981	1,440,521	1,444,981
- Percentage of shareholding	41.88	41.88	41.75	41.88	41.75	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	2,005,019	2,005,019	2,009,479	2,005,019	2,009,479	2,005,019
- 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	58.25	58.12	58.25	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:-	<p>1. The above results were taken on record by the Board of Directors at the meeting held on 30.01.2016.</p> <p>2. The auditors of the Company have carried out ' Limited Review' of the above results.</p> <p>3. The previous year's and previous period's figures have been regrouped, wherever necessary.</p> <p>4. As the Company is operating in one broad segment of Financial Services, no separate segmental results have been given.</p>					
PLACE : NADIAD DATE :30.01.2016	DEEPAK PATEL MANAGING DIRECTOR					

To**The Board of Directors
Ceejay Finance Limited
Ahmedabad****LIMITED REVIEW REPORT**

1. We have reviewed the accompanying Statement of unaudited Financial Results of **Ceejay Finance Limited** ("the company") for the quarter and nine months ended 31stDecember, 2015 ("The Statement"). This statement is the responsibility of the company's management & has been approved by the Board of Directors. Our responsibility is to issue a report on the statement based on our review.
2. 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 & perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of Company personnel & analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.
3. Based on our review conducted as stated above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results prepared in accordance with the applicable Accounting Standards and other recognized accounting practices & policies, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing obligations and disclosure requirements) Regulations, 2015, including the manner in which it is to be disclosed, or that it contains any material misstatement.

**Date : January 30, 2016
Place : Ahmedabad****For KANTILAL PATEL & CO.,
CHARTERED ACCOUNTANTS
Firm Registration No. 104744W**
**Mayank S. Shah
Partner
Membership No.: 44922**