

**CEEJAY FINANCE LIMITED**

Regd Office : C. J. House Motapore, NADIAD - 387001

Corporate Office : 9 th floor, Abhijeet II, Mithakhali six Road

Ellisbridge, AHMEDABAD

**UNAUDITED FINANCIAL RESULTS  
FOR THE QUARTER ENDED 31st DECEMBER 2012**

(Rs In Lacs)

PARTICULARS	QUARTER ENDED			PERIOD ENDED		PREVIOUS YEAR ENDED
	31.12.12	30.09.12	31.12.11	31.12.12	31.12.11	31.03.12
	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(AUDITED)
<b>PART-I</b>						
1. Income From Operation ( Net )	280.37	261.10	262.89	799.22	734.40	1,024.67
<b>TOTAL INCOME FROM OPERATION (net)</b>	<b>280.37</b>	<b>261.10</b>	<b>262.89</b>	<b>799.22</b>	<b>734.40</b>	<b>1,024.67</b>
2. Expenses						
(A) Employee Benefits Expenses	28.51	22.88	23.24	75.55	66.10	90.48
(B) Bad debts written off / provided (Net)	9.08	2.79	36.01	22.00	65.10	64.12
(C) Marketing Expenses	9.83	7.91	7.47	24.20	21.63	27.65
(D) Brokerage	11.85	4.95	16.87	24.45	30.89	34.68
(E) Depreciation	2.37	2.33	2.23	6.91	6.39	8.51
(F) Other Expenses	30.01	38.48	21.69	94.27	84.74	115.53
<b>TOTAL EXPENSES</b>	<b>91.65</b>	<b>79.34</b>	<b>107.51</b>	<b>247.38</b>	<b>274.85</b>	<b>340.97</b>
3. Profit from operations before Other Income, Finance Costs and Exceptional Items (1-2)	188.72	181.76	155.38	551.84	459.55	683.70
4. Other Income	0.45	0.10	0.55	0.92	1.37	1.99
5. Profit before Finance Costs and Exceptional Items (3+4)	189.17	181.86	155.93	552.76	460.92	685.69
6. Finance Costs	55.30	52.13	70.72	164.89	180.81	249.43
7. Profit after Finance Costs but before Exceptional Items (5-6)	133.87	129.73	85.21	387.87	280.11	436.26
8. Exceptional Items	-	-	-	-	-	-
9. PROFIT BEFORE TAX (7-8)	133.87	129.73	85.21	387.87	280.11	436.26
10. Provision For Taxation - Current	33.80	50.29	26.40	124.52	90.67	130.50
- Deferred	10.59	(8.48)	1.24	1.86	0.21	11.67
Provision of Income tax of earlier period	-	(0.17)	-	(0.17)	0.37	7.29
11. PROFIT AFTER TAX (9-10)	89.48	88.09	57.57	261.66	188.86	286.80
12. Extraordinary Items	-	-	-	-	-	-
13. PROFIT FOR THE PERIOD(11-12)	89.48	88.09	57.57	261.66	188.86	286.80
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						1,374.16
16. Basic and Diluted E.P.S.	2.59	2.55	1.67	7.58	5.47	8.31
<b>PART-II</b>						
<b>A. PARTICULARS OF SHAREHOLDING</b>						
1. Public Shareholding						
- Number of shares	#####	1,440,011	1,439,841	1,440,011	1,439,841	1,439,841
- Percentage of shareholding	41.74	41.74	41.73	41.74	41.73	41.73
2. Promoters and Promoter Group shareholding						
a) Pledged/Encumbered						
- Number of shares	Nil	Nil	Nil	Nil	Nil	N.A.
- 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	#####	2,009,989	2,010,159	2,009,989	2,010,159	2,010,159
- 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)	58.26	58.26	58.27	58.26	58.27	58.27
<b>B. INVESTOR COMPLAINTS</b>						
Particulars	Pending at the beginning of the quarter	Received during the quarter	Disposed of during the quarter	Remaining unresolved at the end of the quarter		
3 Months ended - 31.12.2012	Nil	1	Nil	1		

**NOTES:-**

- The above results were taken on record by the Board of Directors at the meeting held on 31.01.2013.
- 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.

 PLACE : NADIAD  
DATE : 31.01.2013

 DEEPAK PATEL  
MANAGING DIRECTOR

The Board of Directors  
Ceejay Finance Limited  
Motapore,  
Nadiad.

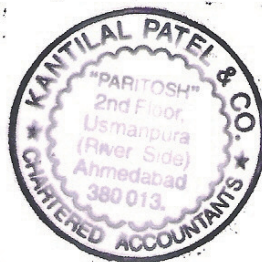
### LIMITED REVIEW REPORT

We have reviewed the accompanying statement of unaudited financial results of **M/s. Ceejay Finance Limited, Regd. Office: C. J. House, Mota Pore, Nadiad – 387 001**, for the three months period ended 31st December 2012 as well as Nine months period ended 31<sup>st</sup> December 2012 ,except for the disclosures regarding 'Public Shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and have not been audited by us. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "*Review of Interim Financial information Performed by the Independent Auditor of the Entity*" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe the accompanying statement of unaudited financial results prepared in accordance with applicable Accounting Standards and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Clause 41 of the Listing Agreement including the manner in which it is to be disclosed, or that it contains any material misstatement.

Date : January 31, 2013  
Place : Ahmedabad



For **KANTILAL PATEL & CO.,**  
**CHARTERED ACCOUNTANTS**  
Firm Registration No. 104744W

*Ms. Shah*

**Mayank S. Shah**  
[Partner]

Membership No.: 44922