

CEEJAY FINANCE LIMITED

9th Floor, Abhijeet-II,
Mithakhali Six Road,
Ellisbridge,
Ahmedabad-380 006.
Phone : (079) 40050927
Telefax : (079) 26404594
26404689



CEEJAY FINANCE LIMITED

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

UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED 30th SEPTEMBER 2012

(Rs In Lacs)

PARTICULARS	QUARTER ENDED			HALF YEAR ENDED		PREVIOUS YEAR ENDED
	30 09 12	30 06 12	30 09 11	30 09 12	30 09 11	31 03 12
	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(UNAUDITED)	(AUDITED)
PART- I						
1 Income From Operation (Net)	267.80	263.54	226.86	531.34	453.64	921.47
TOTAL INCOME FROM OPERATION (net)	267.80	263.54	226.86	531.34	453.64	921.47
2 Expenses						
(A) Employee Benefits Expenses	22.88	24.16	20.20	47.04	42.86	90.48
(B) Provision for Doubtful / Non performing assets	9.49	15.92	(14.76)	25.41	11.22	(39.08)
(C) Contingent Prov. against Stand Assets	1.00	1.00	3.00	2.00	5.00	2.75
(D) Brokerage	4.95	7.65	4.28	12.60	14.02	34.68
(E) Depreciation	2.33	2.21	1.79	4.54	4.16	8.51
(F) Other Expenses	45.39	31.24	42.57	76.63	72.21	140.43
TOTAL EXPENSES	86.04	82.18	57.08	168.22	149.47	237.77
3 Profit from operations before Other Income, Finance Costs and Exceptional Items (1-2)	181.76	181.36	169.78	363.12	304.17	683.70
4 Other Income	0.10	0.37	0.52	0.47	0.82	1.99
5 Profit before Finance Costs and Exceptional Items (3+4)	181.86	181.73	170.30	363.59	304.99	685.69
6 Finance Costs	52.13	57.46	52.56	109.59	110.09	249.43
7 Profit after Finance Costs but before Exceptional Items (5-6)	129.73	124.27	117.74	254.00	194.90	436.26
8 Exceptional Items						
9 PROFIT BEFORE TAX (7-8)	129.73	124.27	117.74	254.00	194.90	436.26
10 Provision For Taxation - Current	50.29	40.43	38.63	90.72	64.27	130.50
- Deferred	(8.48)	(0.25)	(0.28)	(8.73)	(1.03)	11.67
Provision of Income tax of earlier period	(0.17)		0.37	(0.17)	0.37	7.29
11 PROFIT AFTER TAX (9-10)	88.09	84.09	79.02	172.18	131.29	286.80
12 Extraordinary Items						
13 PROFIT FOR THE PERIOD(11-12)	88.09	84.09	79.02	172.18	131.29	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.	2.55	2.44	2.29	4.99	3.81	8.31
PART-II						
A. PARTICULARS OF SHAREHOLDING						
1 Public Shareholding						
- Number of shares	1,440,011	1,440,521	1,443,430	1,440,011	1,443,430	1,439,841
- Percentage of shareholding	41.74	41.75	41.84	41.74	41.84	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	2,009,479	2,006,570	2,009,989	2,006,570	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	58.25	58.16	58.26	58.16	58.27

B. INVESTOR COMPLAINTS

There was one complaint from an 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 31.10.2012
- 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

CEEJAY FINANCE LIMITED

9th Floor, Abhijit-II,
Mithakhali Six Road,
Ellisbridge,
Ahmedabad-380 006.
Phone : (079) 40050927
Telefax : (079) 26404594
26404689



5. STATEMENT OF ASSETS AND LIABILITIES		
PARTICULARS	As at 30.09.12 (UNAUDITED)	As at 31.03.12 (AUDITED)
EQUITY AND LIABILITIES		
SHARE HOLDERS' FUNDS :		
a) Share Capital	345.00	345.00
b) Reserves and Surplus	1,545.92	1,374.16
Sub-total - Shareholders' Funds	1,890.92	1,719.16
NON-CURRENT LIABILITIES		
a) Long Term Borrowing	18.14	36.10
b) Long Term Provision	12.00	10.00
Sub-total - Non Current Liabilities	30.14	46.10
CURRENT LIABILITIES		
a) Short Term Borrowings	1,749.77	2,093.47
b) Trade Payables	104.02	41.02
c) Other Current Liabilities	173.64	138.75
d) Short Term Provisions	111.90	109.33
Sub-total - Current Liabilities	2,139.33	2,382.57
TOTAL - EQUITY AND LIABILITIES	4,060.39	4,147.83
ASSETS		
NON CURRENT ASSETS		
a) Fixed Assets	91.73	94.81
b) Non-current Investments	44.99	44.99
c) Long-term Loans and Advances	833.07	1,002.98
d) Deferred Tax Assets (Net)	16.72	7.99
Sub-total - Non Current Assets	986.51	1,150.77
CURRENT ASSETS		
a) Current Investments	17.78	17.77
b) Trade Receivables	454.60	358.88
c) Cash and Bank Balances	99.20	126.80
d) Short-term Loans and Advances	2,478.08	2,472.14
e) Other Current Assets	24.22	21.47
Sub-total - Current Assets	3,073.88	2,997.06
TOTAL - ASSETS	4,060.39	4,147.83
PLACE : NADIAD	DEEPAK PATEL	
DATE : 31.10.2012	MANAGING DIRECTOR	

For, CEEJAY FINANCE LTD.

A. A. M. Shetty
Company Secretary