

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 HALF YEAR ENDED 30th SEPTEMBER 2011					
PARTICULARS	QUARTER ENDED 30th SEPTEMBER		HALF YEAR ENDED 30th SEPTEMBER		PREVIOUS YEAR ENDED
	2011 (UNAUDITED)	2010 (UNAUDITED)	2011 (UNAUDITED)	2010 (UNAUDITED)	31.03.11 (AUDITED)
Net Income From Operation	217.19	165.13	420.46	315.62	707.37
Excess/ (Short) receipt from customers (net)	30.10	25.06	51.05	44.22	96.03
TOTAL INCOME	247.29	190.19	471.51	359.84	803.40
Total Expenditure					
(A) Staff Cost	20.20	20.81	42.86	40.56	80.81
(B) Bad-debts written off / provision for nonperforming / standard assets (net)	8.44	12.94	34.09	34.44	93.14
(C) Marketing Expenses	8.61	4.45	14.16	11.21	23.01
(D) Brokerage	4.28	5.71	14.02	8.38	32.38
(E) Depreciation	1.79	2.02	4.16	4.03	7.99
(F) Other Expenditure	33.01	28.98	58.05	49.71	96.28
TOTAL	76.33	74.91	167.34	148.33	333.61
Profit from Operations before Other income, Interest and Exceptional Items	170.96	115.28	304.17	211.51	469.79
Other Income	0.52	0.52	0.82	0.87	2.65
Profit before Interest and Exceptional Items	171.48	115.80	304.99	212.38	472.44
Finance Charges	53.74	41.69	110.09	85.65	194.45
Profit after interest but before Exceptional Items	117.74	74.11	194.90	126.73	277.99
Exceptional Items	-	-	-	-	-
PROFIT BEFORE TAX	117.74	74.11	194.90	126.73	277.99
Provision For Taxation - Current	38.63	16.07	64.27	41.70	95.00
- Deferred	(0.28)	8.46	(1.03)	0.17	-
Provision of Income tax of earlier period	0.37	-	0.37	-	(5.92)
PROFIT AFTER TAX	79.02	49.58	131.29	84.86	188.91
Extraordinary Items	-	-	-	-	-
PROFIT FOR THE PERIOD	79.02	49.58	131.29	84.86	188.91
Paid up Equity Share Capital (Face value Rs 10 each)	345.00	345.00	345.00	345.00	345.00
Reserves excluding Revaluation Reserve					1,135.48
Basic and Diluted E.P.S.	2.29	1.44	3.81	2.46	5.48
Public Shareholding					
- Number of shares	1,443,430	1,450,020	1,443,430	1,450,020	1,450,020
- Percentage of shareholding	41.84	42.03	41.84	42.03	42.03
Promoters and Promoter Group shareholding					
a) Pledged/Encumbered					
- Number of shares	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.
- Percentage of shareholding (as a% of total of Share Capital)	N.A.	N.A.	N.A.	N.A.	N.A.
b) Non-encumbered					
- Number of shares	2,006,570	1,999,980	2,006,570	1,999,980	1,999,980
- Percentage of shareholding (as a% of total of Promoter and promoter group)	100.00	100.00	100.00	100.00	100.00
- Percentage of shareholding (as a% of total of Share Capital)	58.16	57.97	58.16	57.97	57.97

For, CEEJAY FINANCE LTD.

(Signature)
Company Secretary



NOTES:-

1. The above results were taken on record by the Board of Directors at the meeting held on 31.10.2011.
2. The auditors of the Company have carried out ' Limited Review ' of the above results.
3. The previous year's and previous period's figures have been regrouped, wherever necessary.
4. 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

(Rs In Lacs)

PARTICULARS	As at	As at	As at
	30th SEPTEMBER 2011 (UNAUDITED)	30th SEPTEMBER 2010 (UNAUDITED)	31st MARCH 2011 (AUDITED)
SOURCES OF FUNDS			
SHARE HOLDER'S FUNDS :			
a) Capital	345.00	345.00	345.00
b) Reserves and Surplus	1,266.77	1,079.54	1,135.48
LOAN FUNDS			
TOTAL	1,976.09	1,681.18	2,082.39
APPLICATION OF FUNDS			
FIXED ASSETS			
INVESTMENTS	89.02	88.99	90.59
DEFERRED TAX ASSETS (NET)	62.77	55.18	65.17
CURRENTS ASSETS, LOANS AND ADVANCES	20.69	13.50	19.66
a) Assets Repossessed in satisfaction of claims	15.58	20.73	16.70
b) Sundry Debtors	346.89	434.51	355.79
c) Cash & Bank Balances	223.89	396.77	306.23
d) Loans & Advances	3,042.67	2,269.52	2,875.67
SUB TOTAL (A)	3,629.03	3,121.53	3,554.39
LESS: CURRENT LIABILITIES AND PROVISIONS			
a) Current Liabilities	180.11	172.46	96.76
b) Provisions	33.54	1.02	70.18
SUB TOTAL (B)	213.65	173.48	166.94
NET CURRENT ASSETS (A-B)	3,415.38	2,948.05	3,387.45
TOTAL	3,587.86	3,105.72	3,562.87

6. There was one complaint from an investor during the Quarter. No investor complaint is pending at the Quarter-end.

PLACE : NADIAD
DATE : 31.10.2011

DEEPAK PATEL
MANAGING DIRECTOR

For, GSEWAY FINANCIALS LTD.

A. P. Gumber
Company Secretary

