

# CEEJAY FINANCE LIMITED

815-816, "ICONIC SHYAMAL",  
Shyamal Cross Road,  
132 FT. Ring Road,  
Ahmedabad-380015.

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Date: 12<sup>th</sup> February, 2025

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

Scrip Code: 530789

Subject: Outcome of Meeting of the Board of Directors of the Company held on 12<sup>th</sup> February, 2025 and Submission of Integrated Filing (Financial) of the Company for the Quarter and Nine Months ended 31<sup>st</sup> December, 2024.

Dear Sir/Madam,

Pursuant to the provisions of Regulation 30 (read with Part A of Schedule III) and Regulation 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 **Wednesday, 12<sup>th</sup> February, 2025** at the Registered Office of the Company, inter-alia, have considered and approved unanimously:

- the Unaudited Financial Results of the Company for the Quarter and Nine Months ended 31<sup>st</sup> December, 2024 - Copy of the same is enclosed herewith along with the Limited Review Report of the Auditors thereon as **Annexure-I**.

Further, Pursuant to SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated 31<sup>st</sup> December, 2024 read with BSE Circular No. 20250102-4 dated 02<sup>nd</sup> January, 2025, we are submitting herewith Integrated Filing (Financial) of the Company for the Quarter and Nine Months ended 31<sup>st</sup> December, 2024 as per the details mentioned below:

A	Financial Results	Annexed as <b>Annexure-I</b>
B	Statement on Deviation or Variation for Proceeds of Public Issue, Rights Issue, Preferential Issue, Qualified Institutions Placement etc.	Not Applicable
C	Disclosing Outstanding Default on Loans and Debt Securities	Not Applicable as there is no default on loans outstanding as on the end of the quarter and the Company has not issued any Debt Securities.
D	Disclosure of Related Party Transactions (Applicable only for half-yearly filings i.e., 2 <sup>nd</sup> and 4 <sup>th</sup> Quarter)	Not Applicable for this Quarter.
E	Statement on Impact of Audit Qualifications (For Audit Report with Modified Opinion) Submitted along-with Annual Audited Financial Results (Standalone and Consolidated separately) (Applicable only for Annual Filing i.e., 4 <sup>th</sup> Quarter)	Not Applicable for this Quarter.

The meeting of the Board of Directors of the Company commenced at 03:00 P.M. (IST) and concluded at 04:45 P.M. (IST).

Kindly acknowledge the receipt and take the above on record.

Thanking You,

Yours Faithfully,

For Ceejay Finance Limited

**Kamlesh Upadhyaya**  
Company Secretary and Compliance Officer

Encl.: As above

## CEEJAY FINANCE LIMITED

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Nadiad 387001, Gujarat  
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## 1. STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2024

(Rs. in lakhs)

Sr. No.	Particulars	Quarter ended			Nine months ended		Year ended
		31.12.2024	30.09.2024	31.12.2023	31.12.2024	31.12.2023	31.03.2024
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	<b>Revenue from operations</b>						
(i)	Interest Income	714.67	628.57	497.72	1,880.44	1,468.11	2,071.26
(ii)	Dividend Income	-	-	-	-	-	-
(I)	<b>Total Revenue from operations</b>	<b>714.67</b>	<b>628.57</b>	<b>497.72</b>	<b>1,880.44</b>	<b>1,468.11</b>	<b>2,071.26</b>
(II)	Other Income	4.03	1.64	19.78	7.24	24.44	20.69
(III)	<b>Total Income (I+II)</b>	<b>718.70</b>	<b>630.21</b>	<b>517.50</b>	<b>1,887.68</b>	<b>1,492.55</b>	<b>2,091.95</b>
	<b>Expenses</b>						
(i)	Finance Costs	114.61	83.68	93.86	279.84	249.43	340.93
(ii)	Impairment on financial instruments	103.10	(16.09)	(25.62)	64.44	(70.21)	(53.10)
(iii)	Employee Benefits Expenses	115.99	84.94	92.47	281.73	243.05	314.48
(iv)	Depreciation and amortization expense	11.14	10.54	8.76	31.92	19.91	29.83
(v)	Others expenses	203.60	169.61	166.22	515.38	408.70	571.51
(IV)	<b>Total Expenses (IV)</b>	<b>548.44</b>	<b>332.68</b>	<b>335.69</b>	<b>1,173.31</b>	<b>850.88</b>	<b>1,203.65</b>
(V)	<b>Profit / (loss) before exceptional items and tax (III-IV)</b>	<b>170.26</b>	<b>297.53</b>	<b>181.81</b>	<b>714.37</b>	<b>641.67</b>	<b>888.30</b>
(VI)	Exceptional items	-	-	-	-	-	-
(VII)	<b>Profit/(loss) before tax (V -VI)</b>	<b>170.26</b>	<b>297.53</b>	<b>181.81</b>	<b>714.37</b>	<b>641.67</b>	<b>888.30</b>
(VIII)	Tax Expense:						
	Current Tax:	55.61	65.28	40.16	184.61	155.16	218.00
	Short/(Excess) Provision of earlier years	11.82	-	(1.86)	11.82	(1.86)	(1.86)
	Deferred Tax:	(11.37)	5.08	9.21	(2.75)	17.14	14.95
	Total Tax Expense:	56.06	70.36	47.52	193.68	170.44	231.09
(IX)	<b>Profit / (loss) for the period from continuing operations(VII-VIII)</b>	<b>114.20</b>	<b>227.17</b>	<b>134.30</b>	<b>520.69</b>	<b>471.23</b>	<b>657.21</b>
(X)	Profit/(loss) from discontinued operations	-	-	-	-	-	-
(XI)	Tax Expense of discontinued operations	-	-	-	-	-	-
(XII)	Profit/(loss) from discontinued operations(After tax) (X-XI)	-	-	-	-	-	-
(XIII)	<b>Profit/(loss) for the period (IX+XII)</b>	<b>114.20</b>	<b>227.17</b>	<b>134.30</b>	<b>520.69</b>	<b>471.23</b>	<b>657.21</b>
(XIV)	<b>Other Comprehensive Income</b>						
	(A) (i) Items that will not be reclassified to profit or loss	(0.77)	(0.76)	(0.20)	(2.30)	3.81	0.87
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.20	0.19	2.87	(0.19)	(0.37)	4.25
	Subtotal (A)	(0.57)	(0.57)	2.67	(2.49)	3.44	5.12
	(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)	-	-	-	-	-	-
	<b>Other Comprehensive Income (A + B)</b>	<b>(0.57)</b>	<b>(0.57)</b>	<b>2.67</b>	<b>(2.49)</b>	<b>3.44</b>	<b>5.12</b>
(XV)	<b>Total Comprehensive Income for the period</b>	<b>113.63</b>	<b>226.60</b>	<b>136.96</b>	<b>518.20</b>	<b>474.67</b>	<b>662.33</b>
(XVI)	Paid Up Equity Share Capital (Face Value Rs 10 per share)	345.00	345.00	345.00	345.00	345.00	345.00
(XVII)	Other Equity	-	-	-	-	-	6,607.12
(XVIII)	<b>Earnings per equity share (for continuing Basic &amp; Diluted (Rs.))</b>	<b>3.31</b>	<b>6.58</b>	<b>3.89</b>	<b>15.09</b>	<b>13.66</b>	<b>19.05</b>
(XIX)	<b>Earnings per equity share (for discontinued Basic &amp; Diluted (Rs.))</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
(XX)	<b>Earnings per equity share (for continuing and discontinued operations) Basic &amp; Diluted (Rs.)</b>	<b>3.31</b>	<b>6.58</b>	<b>3.89</b>	<b>15.09</b>	<b>13.66</b>	<b>19.05</b>



## Notes:

1. 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 February 12, 2025.
2. The 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 of the Companies (Indian Accounting Standards) Rules, 2015, and the Companies (Indian Accounting Standards) (Amendment) Rules, 2016, along with the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time.
3. In terms of the requirement as per RBI notification no. RBI/2019-20/170 DOR (NBFC). CC.PD.No.109/22.10.106/2019-20 dated March 13, 2020 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 December 31, 2024 and accordingly, no amount is required to be transferred to impairment reserve.
4. The Company is primarily engaged in one business segment viz. Finance in accordance with Ind. AS 108, Operating Segments.
5. Previous period figures have been regrouped/rearranged, wherever necessary, to correspond to current period's presentation.

Place: Nadiad

Date: February 12, 2025



Deepak Patel

Managing Director

**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 December 31, 2024 and year to date results from April 01, 2024 to December 31, 2024 (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 Company's Management is responsible for the preparation of the Statement 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 and other accounting principles generally accepted in India and in compliance with Regulation 33 of Listing Regulations. The Statement has been approved by the Company's Board of Directors. 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, 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: February 12, 2025

ICAI UDIN: **25153599 BMJLON7084**

