

Date: November 29, 2022

The National Stock Exchange of India Limited,

Exchange Plaza, Bandra-Kurla Complex, Bandra (E), Mumbai 400 051 Symbol: FIVESTAR **BSE Limited**

Listing department, First floor, PJ Towers, Dalal Street, Fort Mumbai 400 001 Scrip code: 543663

Dear Sir/Madam,

Sub: Newspaper Publication – Unaudited Financial Results for the 2nd quarter and half year ended September 30, 2022 of Five-Star Business Finance Limited

In terms of the provisions of Regulation 47 and 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015, please find enclosed the newspaper clippings of the Unaudited Financial Results of the Company for the second quarter and half year ended September 30, 2022, published in the English National newspaper -Economic Times and Regional (Tamil) newspaper - Makkal Kural on November 29, 2022.

This information is also available on the Company's website at https://fivestargroup.in/

Please take the same on record

Thanking You,

For Five-Star Business Finance Limited

Shalini Baskaran
Company Secretary & Compliance Officer

AT RALLIES IN PALITANA, ANJAR, JAMNAGAR AND RAJKOT

United Gujarat Prospered, 'Divisive' Cong Failed: Modi

THE ECONOMIC TIMES | MUMBAI | TUESDAY | 29 NOVEMBER 2022 | WWW.ECONOMICTIMES.COM

DP.Bhattacharya @timesgroup.com

Gandhinagar: Prime Minister Narendra Modi Monday focused on unity to underscore the 'divisive' politics of the Opposition Congress as his campaign moved west from South Gujarat ahead of the first round of balloting for the state assem-

He held four public rallies across Palitana, Anjar, Jamnagar and Rajkot in Saurashtra, At Palitana, Modi said the development of Gujarat has its unity at the roots, while Congress's original ideology is to 'divide and rule.'

The Prime Minister alleged that Congress used to instigate friction between Gujarat and Maharashtra, or Kathiawad and the rest of Gujarat. Stating that the people of Gujarat are politically aware, Modi said they chose unity and thus stayed united through a period of strife and violence.

Gujarat got united and the divisive forces couldn't expand their footprint in the state and hence Congress had to lose power, Modi said. Congress has to give up the divide and rule ideology, communalism and vote-bank politics to win the trust of the Guiarati people.

Oppn, Maratha groups



Speaking at Anjar later, Modi alleged that Congress is a staunch enemy of Kutch. While water has been the priority of Kutch, Congress was friends with those that conspired to

Kutch remained parched. Later, speaking at Jamnagar, Modi in Gujarat and alleged that Congress is seeking an opportunity in Gujarat. The forces that can disturb peace in the state shouldn't be allowed to raise their heads, Modi said. Later, he addres sed a rally at Raikot.

list, "During meetings and rallies, listed various development projects that have taken place over the years

the state office makes a call to the page committees, and we involve them in every programme in their constituency and area," Zubin Ashara, state media co-incharge of the BJP, told ET.

Koshyari Likely to Leave Maha Governorship

BJP Works

to Improve

Voter Turnout

Kumar.Anshuman

@timesgroup.com

New Delhi: While the BJP is con-

fident of winning in Gujarat, the

party leaders are treading cautious-

its workers and voters. Over the last

ly to avoid overconfidence among

few days, BJP's emphasis is on

In 2017, when the turnout was

69%, the BJP won 99 seats while in

2012 when the turnout was 72%, the

The party now plans at the level of

page committees comprising 10

members on each page of the voter

improving the voter turnout.

party won 115 seats.

Senior BJP Netas Giving Provocative Speeches to Mislead People: Kharge

DP.Bhattacharya@timesgroup.com

Gandhinagar: Congress chief Mallikarjun Kharge said while some people attacked the party repeatedly by taking the names of Mahatma Gandhi and Sardar Vallabhbhai Patel, senior leaders of the BJP were indulging in provocative speeches and misleading people.

Senior leaders including the Prime Minister, union home minister and several chief ministers are "frantically campaigning" for the BJP in the state, Kharge said during a media interaction in Ahmedabad on Monday. The Congress chief claimed that he had just learnt that the people of Gujarat had made up their mind for a change in government in the state, which he said rattled the BJP leadership and led its national leaders to campaign at ward levels.

Pointing out that the BJP had changed three chief ministers in Gujarat in the last six years, he alleged that such changes were testimonies of the ineffectiveness of the govern-

ment in the state. This election assumes significance as the people have made up their mind for a change, but they are scared to show their support openly, Kharge claimed. "Voters are invisible this time." he said, adding that it was because of this that all the senior leaders of the



Former Gujarat health minister and senior BJP leader Jay Narayan Vyas joining Congress on Monday--ANI



government in Gujarat has been ineffective: Cong chief

BJP were spending their time here. Meanwhile, former Gujarat health minister and senior BJP leader Jay Narayan Vyas, also an eminent econo-



AAP Will Win More Than 92 Seats in Gujarat: Kejriwal

Surat: Delhi Chief Minister Arvind Kejriwal on Monday said there is a huge craze for Aam Aadmi Party among women and youth in Gujarat as it vows to tackle inflation and unemployment and claimed the AAP will win more than 92 seats out of total 182 in the next month's Gujarat Assembly polls.

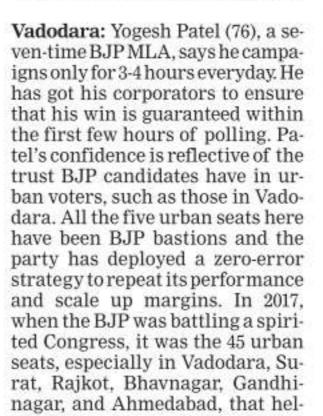
Speaking after interacting with diamond traders in Surat, Kejriwal expressed confidence they will vote for AAP even though they are not saying so openly "due to the fear of the Bharatiya Janata Party (BJP)".

"All our surveys show we are much ahead of BJP in the support of youth and women. I appeal to them to ask all members of their families to vote for AAP. The AAP will form the next government. We will win more than 92 seats," he told repor-

mist, joined the Congress on Monday.

Urban Seats Offer Little Hope For Cong, BJP Banks on 'Zero Error' Strategy

Vasudha.Venugopal@gmail.com



ped the party through. With the son of the state's first BJP president, a Marathi, a mayor, a woman minister, a former student lea-



Congress is trying to make its presence felt with the candidature of fiesty Amiben Rawat in Sayajigunj

der and an urban planner also in the fray, the election battle presents a microcosm of Vadodara's cosmopolitan culture.

Wedding pandals, EC posters on the importance of voting, hoardings on influential Swaminarayan guru Pramukh Swami Maharaj's 150th birth anniversary and graffiti on the teachings of poets such as Jhaverchand Meghani and others dominate the city landscape.

Half Year ended

Half Year ended

9.61

NA

NA

NA

NA

Vijay Shah, president of Vadodara BJP, says: "We have around 2.39 lakh primary members of the party in the city who are in touch with people. This time, we are looking at record margins in every seat." He said the Congress candidates disappear and new ones appear every season, many of whom are not known even to the Congress workers. "Our vote-share has gone up to over 62% from 28% in 1995."

Proper water supply and other civic issues remain a concern in some areas. "The Municipal Corporation (VMC) has only a handful of Congress people. Here, only the BJP can get the work done," said Rajubhai Rana, a tailor in Chhani.

Among the candidates is Chaitanya Desai, son of Jansangh leader Makarand Desai, the party's first president of the Gujarat BJP contesting from Akota. Desai said bringing sporting facilities in the area and an RTO are among his priorities.

Amount in Lakhs

15.92

NA

Year ended

and even some BJP BJP leaders publicly disowning leaders have been Koshyari's comments. The Governor, according to sources, during seeking Guv's ouster his recent trip to Delhi has indicated that he no longer wished to conover controversies tinue in Maharashtra. On Monday, as speculation rose over his wish to quit, the Raj Bhavan issued a clar-Krishna.Kumar@timesgroup.com

Mumbai: Maharashtra Governor Bhagat Singh Koshyari, whose tenure has been mired in controversies, might be on his way out. The entire state opposition, Maratha outfits and even some BJP MPs and MLAs have been demanding his ouster from the gu- the marriage of Jyotiba and Savibernatorial post.

the news for his statement calling down well. In the run up to the elec-Maratha Warrior King Shivaji as tions, this has not just given a hanan old icon/ hero and, to com- dle to the opposition to attack us, pound the error, he cited the names even the Maratha outfits are up in

Particulars

Total Income from Operations

income/(loss) (after tax)]

Securities Premium

Outstanding Debt

12 Debt Equity Ratio

Basic

Diluted

Net worth

Paid-up equity share capital

13 Earnings per Share of Rs.1 each

14 | Capital Redemption Reserve

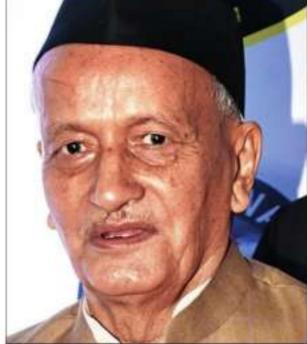
16 Debt Service Coverage Ratio

15 Debenture Redemption Reserve

17 Interest Service Coverage Ratio

Union minister Nitin Gadkari as new icons to look up to. The Governor's comments have sparked a wave of anger in state with even ification that there were no truths to the rumours about Koshyari wanting to quit.

However, BJP leaders have told ET that Koshyari has expressed his wish to quit, adding that even the party machinery in the state is also of the opinion that the Governor needs to go. "His comments over tribai Phule and his recent com-Recently, Koshyari has been in ments on Shivaji have not gone



taken to remove him," said a BJP

The Shiv Sena (Uddhav group) is in talks with the Nationalist Congress Party and the Congress to call for a 'Maharashtra bandh' to protest Koshyari's remarks. On Udayanraje Bhosle, a descendant of Shivaji, called for an 'Aakrosh' of Babasaheb Ambedkar and arms. The decision would soon be (Anger) morcha on December 3 in the remarks.

Trivedi, who has allegedly made some unsavoury remarks against Hindutva ideologue Vinayak Damodar Savarkar, need to be removed from their posts. Deputy Chief Minister Devendra Fadnavis later in the day said that the party stands behind Udayanraje and his 'sentiments' have been conveyed to the right quarters. "At the end, a Governor's post is a constitutional post, and the (state) government can't do anything on it. The President appoints the Governor-... There can be no one bigger than Chhatrapati Shivaji Maharaj," said Fadnavis.

Raigad. At a press conference

Udayanraje said that Koshyari and

BJP spokesperson Sudhanshu

A former BJP Rajya Sabha MP Sambhajiraje Bhosle, who has launched his own party Swarajya, has also kept pressure on BJP seeking Koshyari's ouster. Another BJP Monday, BJP Rajya Sabha MP MLA Shivendraraje Bhosle, who is also a descendant of the Maratha Warrior King, has also deplored

Unaudited Financial Results for the quarter and half year ended September 30, 2022

Quarter ended



FIVE-STAR BUSINESS FINANCE LIMITED

CIN: U65991TN1984PLC010844 | Regd Office: New No. 27, Old No.4, Taylors Road, Kilpauk, Chennai - 600 010.

Quarter ended

4.16

NA

NA

NA

NA

31 March 2022 30 September 2022 30 September 2021 30 September 2022 30 September 2021 Unaudited Unaudited Unaudited Unaudited Audited 36,186.16 30,853.36 70,091.99 61,123.87 125.616.92 19,281.53 Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items) 15,457.97 37,897.65 28,840.80 60,420.91 Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary Items) 19,281.53 15,457.97 37,897.65 28,840.80 60,420.91 Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary Items) 14,417.73 11,783.88 28,361.04 21,754.72 45,354,45 Total Comprehensive Income for the period [comprising profit /loss for the period (after tax) and other comprehensive 14,224.69 11,680.37 28,094.13 21,607.90 45,131.04 2,913.66 2,901.35 2.913.66 2,901.35 2,913.43 Reserves (excluding Revaluation Reserve) 397,846.33 342,429.77 397,846.33 342,429.77 368,121.67 231,436.85 228,950.74 231,436.85 228,950.74 231,361.87 400,759.99 345,331.12 400,759.99 345.331.12 371,035.10 285,425.34 285,425.34 255,883.13 252,309.70 252,309.70 Outstanding Redeemable Preference Shares 0.63 0.83 0.69 0.63 0.83 Not annualised Not annualised Not annualised Not annualised Annualised 4.22 9.73 7.96 4.94 16.09

4.87

NA

NA

NA

NA

Notes:

- The above is an extract of the detailed Unaudited Financial Results for the quarter ended 30 September 2022 filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015. The full format of the financial results are available on the website of the Company (www.fivestargroup.in), BSE Limited (www.bseindia.com) and National Stock Exchange of India (www.nseindia.com).
- 2 For the items referred in sub clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, the pertinent disclosures have been made and available on the webistes of BSE Limited (www.bseindia.com) and National Stock Exchange of India (www.nseindia.com). Financial Ratios disclosed above are derived from the unaudited financials results.
- Subsequent to September 30, 2022, the Company has completed an Initial Public Offer ("IPO") of 3,35,12,901 equity shares of face value of INR 1 each at an issue price of INR 474 per equity share aggregating INR 1,58,851.15 lakhs, through an offer for sale by selling shareholders. The equity shares of the Company were listed on BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") on November 21, 2022. The funds raised from the IPO were remitted to the Selling Shareholders (net of offer expenses borne by the Selling Shareholders) as the IPO was entirely an offer for sale by the Selling Shareholders.
- Outstanding Debt represents sum of Debt Securities and Borrowings (Other than debt securities).
- Debt-equity ratio is (Debt Securities + Borrowings Other than Debt Securities) / Net Worth. Net Worth is equal to Equity share capital + Other equity.

For and on behalf of the Board of Directors

7.85

NA

NA

Lakshmipathy Deenadayalan Chairman & Managing Director

Place: Chennai Date: 28 November 2022

SMALL BUSINESSES ARE THE LIGHT THAT MAKES INDIA'S FUTURE BRIGHT



நடுநிலை நாளேடு

(மலர் 50 🛊 சென்னை 29.11.2022 செவ்வாய் மாலை 🛊 வெளியூர் 30.11.2022 புதன் 🛊 இதழ் 87)



Regd. No. TN/CC(S)DN/122/21-23



ஸ்டாலின் இன்று அரியலூர் மாவட்டம், கொல்லாபுரத்தில் நடைபெற்ற அரசு விழாவில், பெரம்பலூர் மாவட்ட மக்கள் பயன்பெறும் வகையில் 9,621 பேருக்கு ரூ.26.03 கோடி மதிப்பிலான அரசு நலத்திட்ட உதவிகளை வழங்கினார்.

அரியலூர் விழாவில் திட்டங்கள் திறப்பு, அடிக்கல், நலத்திட்ட உதவிகள் ஒரு ஆட்சி எப்படி நடக்கக் கூடாது என்பதற்கு கடந்த ஆட்சி எடுத்துக்காட்டு

சட்டம் ஒழுங்கை கெடுக்க சதி: ஸ்டாலின் குற்றச்சாட்டு

ஆட்சியில் இருந்தபோது எதுவும் செய்யாமல் எங்களை இப்போது விமர்சனம் செய்ய யோக்கியதை இல்லை

அரியலூர், நவ.29– **தமிழ்நாட்டில் சட்டம் ஒழுங்கை** முதலமைச்சர் கூறினார். கெடுக்க சிலர் சதி செய்கிறார்கள் என்று முதலமைச்சர் ஸ்டாலின் குற்றஞ்சாட்டினார்.

ஒரு ஆட்சி எப்படி நடக்கக்கூடாது, ஒரு முதலமைச்சர் எப்படி நடந்து 90 கொள்ள கூடாது என்பதற்கு கடந்த கால ஆட்சி எடுத்துக்காட்டு என்று

ஆட்சியில் இருந்தபோது எதையும் செய்யாமல் இருந்து விட்டு இன்று பற்றி விமர்சிக்க யோக்கியதை என்றும் இல்லை

மு.க.ஸ்டாலின்

இன்று அரியலூர் மாவடடம கொல்லாபுரத்தில் நடைபெற்ற அரசு விழாவில், அரியலூர் மாவட்டத்தில் ரூ.30.26 கோடி செலவில் 51 முடிவுற்ற திட்டப்பணிகளை திறந்து வைத்து, ரூ.1.56 கோடி மதிப்பீட்டிலான 3 புதிய திட்டப்பணிகளுக்கு அடிக்கல் நாட்டி, 27,070 பயனாளிகளுக்கு ரூ.52

கோடி மதிப்பிலான அரசு நலத்திட்ட உதவிகளை வழங்கினார்.

பெரம்பலூர் மாவட்டத்திற்கான ரு.221.80 கோடி செலவில் 23 முடிவுற்ற திட்டப்பணிகளை திறந்து வைத்து, ரூ.31.38 கோடி மதிப்பீட்டிலான 54 புதிய திட்டப்பணிகளுக்கு அடிக்கல் (3–ம் பக்கம் பார்க்க)

திருச்சி அருகே இன்று காலை சாலையின் தடுப்பு சுவரில் மோதி கவிழ்ந்த அரசு பஸ்: 15 பயணிகள் படுகாயம்

திருச்சி, நவ. 29– திருச்சி அருகே சாலையின் தடுப்பு சுவரில் அரசு பஸ் மோதி கவிழ்ந்த விபத்தில் 15 பேர் காயமடைந்தனர். சென்னையில் இருந்து பொள்ளாச்சி நோக்கி அரசு விரைவு பஸ் இன்று காலை திருச்சி சாலையில் வந்து கொண்டிருந்தது. சேர்ந்த டிரைவர் தியாகராஜன் என்பவர் பஸ்சை ஓட்டிவந்தார். இதில் 35க்கும் மேற்பட்ட பயணிகள் பயணித்தனர். திண்டுக்கல் தேசிய நெடுஞ்சாலையில் நடுப்பட்டி அருகே வந்தபோது திடீரென சாலையின் நடுவில் இருந்த தடுப்பில் பஸ் மோதி சுமார் 1 கி.மீ தூரம் இடித்து சென்றது.

ஏற்படவே பயணிகள் அனைவரும் கூச்சலிட்டனர். இதனைதொடர்ந்து மோதிய நிறு<u>த்</u>தப்பட்டது**.** இடிபாடுகளுக்குள் சிக்கி சுமார் 15 பேர் அருகில் ஈடுபட்டனர். மேலும் முயற்சியில் நெடுஞ்சாலை ரோந்து போலீசாருக்கு தெரிவிக்கப்பட்டது.



காயமடைந்தவர்களை திண்டுக்கல் மற்றும் ஆஸ்பத்திரிக்கு அரசு

இந்த விபத்தில் சென்னையை சேர்ந்த சிவசங்கரன்(31), மயிலாப்பூரை சேர்ந்த கபாலி(40), மாரிமுத்து (51), ராணிப்பேட்டையை சேர்ந்த ரவி(45), மதுரை மாவட்டம் வாடிப்பட்டியை சேர்ந்த விஜயலட்சுமி, சென்னை அசனாபுரத்தை சேர்ந்த பாட்சா (21), கொடுங்கயூரை சேர்ந்த ஜெகநாதன்(65), சையதுஅப்ரிடி (19), வடபழனியை சேர்ந்த தியாகராஜன், திண்டுக்கல் மாவட்டம் பழனியை முருகன்(58) படுகாயங்களுடன் சிகிச்சை பெற்று வருகின்றனர். டிரைவர் உறக்கத்தால் இந்த விபத்து ஏற்பட்டதாக பயணிகள்

மருத்துவமனை லிப்டில் சிக்கிய அமைச்சர் மா.சுப்பிரமணியன்

சென்னை, நவ. 29– சென்னை ஸ்டான்லி மருத்துவமனையில் திட்டங்கள் விழாவிற்கு தொடக்க நல்வாழ்வுத்து<u>றை</u> அமைச்சர் மா.சுப்பிரமணியின் வருகை தந்தார். அப்போது 3வது தளத்தில் இருந்து தரைத்தளத்திற்கு அங்கிருந்த ஒரு லிப்டில் அமைச்சர் மா.சுப்பிரமணியன் மற்றும் துறை அதிகாரிகள் சென்றனர். அந்த லிப்ட் திடீரென பாதியிலேயே

நின்றது. இதனால் லிப்டில் இருந்த அமைச்சர் மா.சுப்பிரமணியன் மற்றும் துறை அதிகாரிகள் சிக்கிக் கொண்டனர்.

இதையடுத்து, கதவின் வழியே அமைச்சர் மா.சுப்பிரமணியன் உள்ளிட்டோர் மீட்கப்பட்டனர். இதனால், ஸ்டான்லி மருத்துவமனையில்



FIVE-STAR BUSINESS FINANCE LIMITED

CIN: U65991TN1984PLC010844 | Regd Office: New No. 27, Old No.4, Taylors Road, Kilpauk, Chennai - 600 010.

Unaudited Financial Results for the quarter and half year ended September 30, 2022

Amount in Lakhs Quarter ended Quarter ended Half Year ended Half Year ended Year ended 30 September 2022 30 September 2021 30 September 2022 30 September 2021 31 March 2022 **Particulars** Unaudited Unaudited Unaudited Unaudited Audited 70,091.99 61,123.87 36.186.16 30,853.36 125,616.92 Total Income from Operations Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items) 19,281.53 15,457.97 37,897.65 28,840.80 60.420.91 3 Net Profit/(Loss) for the period before Tax (after Exceptional and/or Extraordinary Items) 19,281.53 15,457.97 37,897.65 28,840.80 60,420.91 Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary Items) 14,417.73 11,783.88 28.361.04 21,754.72 45,354.45 Total Comprehensive Income for the period [comprising profit /loss for the period (after tax) and other comprehensive 14,224.69 11,680.37 28,094.13 21,607.90 45,131.04 2,913.66 2,901.35 2,913.66 2,901.35 2,913.43 Paid-up equity share capital Reserves (excluding Revaluation Reserve) 397,846.33 342,429.77 397,846.33 342,429.77 368,121.67 231,436.85 Securities Premium 231,436.85 228,950.74 228,950.74 231,361.87 400,759.99 345,331.12 9 Net worth 400,759.99 345,331.12 371,035.10 252,309.70 285,425.34 285,425.34 255,883.13 10 Outstanding Debt 252,309.70 11 Outstanding Redeemable Preference Shares Nil Nil 12 Debt Equity Ratio 0.630.83 0.63 0.83 0.69 13 Earnings per Share of Rs.1 each Not annualised Not annualised Not annualised Not annualised Annualised - Basic 4.94 4.22 9.73 7.96 16.09 Diluted 4.87 4.16 9.61 7.85 15.92 14 | Capital Redemption Reserve NA NA NΑ NA NΑ 15 Debenture Redemption Reserve NA NA NA NA 16 Debt Service Coverage Ratio NA NA NA NA NA NA 17 Interest Service Coverage Ratio NA NA NA NA

- The above is an extract of the detailed Unaudited Financial Results for the quarter ended 30 September 2022 filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015. The full format of the financial results are available on the website of the Company (www.fivestargroup.in), BSE Limited (www.bseindia.com) and National Stock Exchange of India (www.nseindia.com).
- For the items referred in sub clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015, the pertinent disclosures have been made and available on the webistes of BSE Limited (www.bseindia.com) and National Stock Exchange of India (www.nseindia.com). Financial Ratios disclosed above are derived from the unaudited financials results
- Subsequent to September 30, 2022, the Company has completed an Initial Public Offer ("IPO") of 3,35,12,901 equity shares of face value of INR 1 each at an issue price of INR 474 per equity share aggregating INR 1,58,851.15 lakhs, through an offer for sale by selling shareholders. The equity shares of the Company were listed on BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") on November 21, 2022. The funds raised from the IPO were remitted to the Selling Shareholders (net of offer expenses borne by the Selling Shareholders) as the IPO was entirely an offer for sale by the Selling Shareholders.
- Outstanding Debt represents sum of Debt Securities and Borrowings (Other than debt securities)
- Debt-equity ratio is (Debt Securities + Borrowings Other than Debt Securities) / Net Worth. Net Worth is equal to Equity share capital + Other equity.

For and on behalf of the Board of Directors

Lakshmipathy Deenadayalan **Chairman & Managing Director**

Place: Chennai Date: 28 November 2022