

Date: February 1, 2024

**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

**Sub: Intimation on disclosure under Regulation 52(4) of SEBI (Listing Obligations & Disclosure Requirements), Regulations 2015 (SEBI (LODR), 2015)**

Dear Sir/Madam,

The disclosures required under Regulation 52(4) of SEBI (LODR), 2015 are disclosed and forming part of un-audited financial results for quarter and nine months ended December 31, 2023, is enclosed herewith as **Annexure I**.

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

Kindly take the same on record.

Thanking You,

**For Five-Star Business Finance Limited**

**Shalini Baskaran**  
**Company Secretary & Compliance Officer**

**Five-Star Business Finance Limited**

Regd. Office : New No. 27, Old No.4, Taylor's Road, Kilpauk, Chennai - 600 010

CIN: L65991TN1984PLC010844

**Annexure-I****Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for the nine month period ended December 31, 2023**

Particulars	As at	As at
	December 31, 2023	March 31, 2023
1. Debt-equity ratio (Debt Securities+Borrowings (Other than debt securities)) / net worth i.e. (Equity share capital + Other equity)	1.17	0.98
2. Total debts to total assets (Debt Securities and Borrowings (other than debt securities) / Total Assets)	0.53	0.49
3. Net worth (Equity share capital + Other equity)	4,95,621.44	4,33,953.47
4. Gross Stage 3 Assets Ratio (Gross Stage 3 term loans / Gross term loans. Gross Stage 3 term loans are loans that are credit impaired as per Ind-AS-109)	1.40%	1.36%
5. Net Stage 3 Assets Ratio (Gross Stage 3 term loans - Impairment Loss allowance for Stage 3 term loans) / (Gross term loans- Impairment allowance for Stage 3 term loans)	0.65%	0.69%
6. Liquidity coverage ratio (LCR)-(High-Quality Liquid Assets (HQLAs)/Total Net Cash Outflows over the next 30 calendar days)	395%	342%
7. Capital to risk weighted assets ratio	53.26%	67.17%
8. Outstanding Redeemable Preference shares	Nil	Nil
9. Security cover over listed non-convertible debentures (Security cover over listed non-convertible debentures represents the number of times the listed non-convertible debentures is covered through the term loans provided as security.)	1.11	1.19
Particulars	Nine month period ended December 31, 2023	Nine month period ended December 31, 2022
10. Net profit margin (%) (Profit after tax for the period / Total Income)	38.06%	39.89%
11. Net profit after tax	59,985.52	43,461.26
12. Earnings per equity share		
a. Basic (in rupees)	20.57	14.92
b. Diluted (in rupees)	20.38	14.76

Note : Other ratios / disclosures such as debt service coverage ratio, interest service coverage ratio, outstanding redeemable preference shares (quantity and value), current ratio, capital redemption reserve, debenture redemption reserve, long term debt to working capital, bad debts to account receivable ratio, current liability ratio, debtors turnover, inventory turnover and operating margin (%) are not applicable / relevant to the Company and hence not disclosed.

