

Date: October 29, 2024

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 Regulations)

Dear Sir/Madam,

The disclosures required under Regulation 52(4) of SEBI LODR Regulations are disclosed and forming part of the un-audited financial results for the period ended September 30, 2024, is enclosed.

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

Registered Office : New No. 27, Old No. 4, Taylor's Road, Kilpauk, Chennai - 600 010.
Phone : 044 - 4610 6200, e-mail : info@fivestargroup.in, Website : www.fivestargroup.in
CIN : L65991TN1984PLC010844

Five-Star Business Finance Limited

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

CIN: L65991TN1984PLC010844

(All amounts are in Indian Rupee in lakhs, unless otherwise stated)

Annexure-I**Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 (as amended from time to time) for the six months ended September 30, 2024**

Particulars	As at September 30, 2024	As at March 31, 2024
1. Debt-equity ratio (Debt securities+Borrowings (Other than debt securities)) / net worth i.e. (Equity share capital + Other equity)	1.20	1.22
2. Total debts to total assets (Debt securities and Borrowings (Other than debt securities) / Total Assets)	0.54	0.54
3. Net worth (Equity share capital + Other equity)	5,72,328.27	5,19,615.47
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)	1.47%	1.38%
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)	0.71%	0.63%
6. Liquidity coverage ratio (LCR)-(High-Quality Liquid Assets (HQLAs) / Total net cash outflows over the next 30 calendar days)	255%	316%
7. Capital to risk weighted assets ratio (CRAR)	48.73%	50.50%
8. Outstanding redeemable preference shares	Nil	Nil
Particulars	Six months ended September 30, 2024	Six months ended September 30, 2023
9. Net profit margin (%) (Profit after tax for the period / Total income)	37.78%	38.08%
10. Net profit after tax	51,950.70	38,309.81
11. Earnings per equity share		
a. Basic (in Indian Rupees)	17.76	13.15
b. Diluted (in Indian Rupees)	17.60	13.01

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.


