



**Business Finance Limited**

Date: April 27, 2022

**BSE Limited**

Listing Department,  
First floor, PJ Towers,  
Dalal Street, Fort Mumbai - 400 001

**Sub:** Disclosure under Regulation 52(4) of SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015

**Ref: Scrip Code: 953131**

Dear Sir/ Madam

With reference to the above-mentioned subject, please find enclosed herewith the disclosure under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the period ended March 31, 2022.

Thanking you,

Yours faithfully,

**For Five-Star Business Finance Limited**

*B. Shalini*

**Shalini Baskaran**  
Company Secretary and 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](mailto:info@fivestargroup.in), Website : [www.fivestargroup.in](http://www.fivestargroup.in)  
CIN : U65991TN1984PLC010844

Disclosure pursuant to 52(4) of SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015

Particulars	As at March 31, 2022
a) Debt-equity ratio  <i>Debt-equity ratio is (Debt Securities + Borrowings (Other than debt securities)) / net worth i.e. Equity share capital + Other equity</i>	0.69
b) Debt service coverage ratio	Not Applicable
c) Interest service coverage ratio	Not Applicable
d) Outstanding redeemable preference share	Nil
e) Capital redemption reserve / Debenture redemption reserve (DRR)	Capital Redemption Reserve - Not Applicable  Debenture Redemption Reserve - Not Applicable, As per Rule 18 of the Companies (Share capital and debentures) Rules, 2014 read with the Companies Act 2013, DRR is not required to be created for issue of privately placed debentures by Non-Banking Finance Companies registered with Reserve Bank.
f) Net worth  <i>Net Worth = Equity share capital + Other equity</i>	Rs. 3,71,035.10 Lakhs
g) Net profit after tax for the 4 <sup>th</sup> quarter ended March 31, 2022	Rs. 11,788.08 Lakhs
h) Net profit after tax for the 12 months period ended March 31, 2022	Rs. 45,354.45 Lakhs
i) Earnings per share (not annualised) for the 4 <sup>th</sup> quarter ended March 31, 2022	Basic: Rs. 4.18 Diluted: Rs. 4.14
j) Earnings per share (annualised) for the 12 months period ended March 31, 2022	Basic: Rs. 16.09 Diluted: Rs. 15.92
k) Current ratio	Not applicable
l) Long term debt to working capital	Not applicable
m) Bad debts to Account receivable ratio	Not applicable
n) Current liability ratio	Not applicable
o) Total debts to total assets  <i>Total debts to total assets is Debt Securities and Borrowings (other than debt securities) / Total Assets</i>	0.40
p) Debtors turnover	Not applicable
q) Inventory turnover	Not applicable
r) Operating margin (%)	Not applicable
s) Net profit margin (%) for the 4 <sup>th</sup> quarter ended March 31, 2022  <i>Net profit margin is Total comprehensive income for the period, net of income tax / Total Income</i>	35.74%



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Particulars	As at March 31, 2022
t) Net profit margin (%) for the 12 months period ended March 31, 2022  <i>Net profit margin is Total comprehensive income for the period, net of income tax / Total Income</i>	35.93%
u) Gross Stage 3 Assets Ratio  <i>Gross Stage 3 Assets Ratio is Gross Stage 3 term loans / Gross term loans. Gross Stage 3 term loans are loans that are credit impaired as per Ind AS 109</i>	1.05%
v) Net Stage 3 Assets Ratio  <i>Net Stage 3 Assets Ratio is (Gross Stage 3 term loans - Impairment Loss allowance for Stage 3 term loans) / (Gross term loans- Impairment allowance for Stage 3 term loans)</i>	0.68%
w) Liquidity coverage ratio (LCR)  <i>LCR = Stock of High-Quality Liquid Assets (HQLAs)/Total Net Cash Outflows over the next 30 calendar days</i>	302%
x) Security cover over listed non-convertible debentures  <i>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.</i>	1.17

For Five-Star Business Finance Limited

  
**Shalini Baskaran**

Company Secretary and Compliance Officer



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