

## HSBC InvestDirect Financial Services (India) Limited

**Disclosures in accordance with clause 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015  
For the quarter ended June 30, 2022**

Sr. No.	Particulars	For quarter ended		Year ended
		June 30, 2022 (Unaudited)	March 31, 2022 (Unaudited)	March 31, 2022 (Audited)
1	Debt equity ratio	1.05	0.90	0.90
2	Debt service coverage ratio	Not applicable to NBFC	Not applicable to NBFC	Not applicable to NBFC
3	Interest service coverage ratio	Not applicable to NBFC	Not applicable to NBFC	Not applicable to NBFC
4	Outstanding redeemable preference shares (quantity and value)	Not applicable	Not applicable	Not applicable
5	Capital redemption reserve / debenture redemption reserve	Not applicable	Not applicable	Not applicable
6	Net Worth* (INR '000)	4,973,163	4,916,827	4,916,827
7	Net profit after tax (INR '000)	56,801	76,870	192,334
8	Earning per share	0.39	0.53	1.31
9	Current ratio	1.93	2.35	2.35
10	Long term debt to working capital	0.48	0.42	0.42
11	Bad debts to Account receivable ratio	-	-	-
12	Current liability ratio	2.25	1.75	1.75
13	Total debts to total assets	0.51	0.47	0.47
14	Debtors turnover	-	-	-
15	Inventory turnover	Not applicable	Not applicable	Not applicable
16	Operating margin (%)**	57%	67%	71%
17	Net profit margin (%)	33%	55%	43%
18	Sector specific equivalent ratios, as applicable			
	a. Capital Adequacy ratio (CRAR in %)	51%	55%	55%
	b. Non - Performing Asset ratio	-	-	-

\*excluding deferred tax asset

\*\* (interest income - finance cost) / interest income

For and on behalf of the Board of Directors of  
**HSBC InvestDirect Financial Services (India) Limited**

**Shantanu Shankar**  
Managing Director  
(DIN 08054929)