

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 year ended March 31, 2022

(All amounts in INR thousands, unless otherwise stated)

Sr. No.	Particulars	Quarter ended			Year Ended	
		March 31, 2022 (Unaudited)	December 31, 2021 (Unaudited)	March 31, 2021 (Unaudited)	March 31, 2022 (Audited)	March 31, 2021 (Audited)
1	Debt equity ratio	0.90	0.40	0.40	0.90	0.40
2	Debt service coverage ratio	Not applicable to NBFC	Not applicable to NBFC	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	Not applicable to NBFC	Not applicable to NBFC
4	Outstanding redeemable preference shares (quantity and value)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
5	Capital redemption reserve / debenture redemption reserve	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
6	Net Worth*	4,916,827	4,822,964	4,707,137	4,916,827	4,707,137
7	Net profit after tax	76,870	32,848	37,589	192,334	178,074
8	Earning per share	0.53	0.22	0.26	1.31	1.22
9	Current ratio	2.35	17.31	-	2.35	-
10	Long term debt to working capital	0.42	0.30	-	0.42	-
11	Bad debts to Account receivable ratio	-	-	-	-	-
12	Current liability ratio	1.75	0.20	-	1.75	-
13	Total debts to total assets	0.47	0.28	-	0.47	-
14	Debtors turnover	-	-	-	-	-
15	Inventory turnover	Not applicable	Not applicable	-	Not applicable	-
16	Operating margin (%)**	66.65%	73.43%	-	70.71%	-
17	Net profit margin (%)	55.50%	31.36%	-	42.77%	-
18	Sector specific equivalent ratios, as applicable					
	a. Capital Adequacy ratio (CRAR in %)	55.41%	77.35%	76.73%	55.41%	76.73%
	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)