

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 and nine month ended December 31, 2023

(in INR' 000)

Sr. No.	Particulars	For quarter ended			For nine month ended		Year ended
		December 31, 2023 (Unaudited)	September 30, 2023 (Unaudited)	December 31, 2022 (Unaudited)	December 31, 2023 (Unaudited)	December 31, 2022 (Unaudited)	March 31, 2023 (Audited)
1	Debt equity ratio	2.30	2.20	1.28	2.30	1.28	1.34
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	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	Not applicable to NBFC
4	Outstanding redeemable preference shares (quantity and value)	Not applicable	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	Not applicable
6	Net Worth* (INR '000)	5,377,002	5,293,263	5,089,291	5,377,002	5,089,291	5,153,625
7	Net profit after tax (INR '000)	84,489	76,710	55,110	224,967	173,529	237,845
8	Earning per share	0.58	0.52	0.38	1.54	1.19	1.63
9	Current ratio	1.19	1.13	1.44	1.19	1.44	1.36
10	Long term debt to working capital	0.94	1.48	0.75	0.94	0.75	1.02
11	Bad debts to Account receivable ratio	-	-	-	-	-	-
12	Current liability ratio	5.69	5.30	3.02	5.69	3.02	2.73
13	Total debts to total assets	0.70	0.69	0.56	0.70	0.56	0.57
14	Debtors turnover	-	-	-	-	-	-
15	Inventory turnover	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
16	Operating margin (%)**	37.35%	41.18%	48.94%	40.54%	53.82%	51.70%
17	Net profit margin (%)	20.87%	22.70%	25.09%	22.41%	29.94%	29.02%
18	Sector specific equivalent ratios, as applicable						
	a. Capital Adequacy ratio (CRAR in %)	30.87%	31.90%	45.65%	31.89%	45.65%	44.41%
	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

Berlin Varghese
Managing Director
(DIN 10059070)