

## HSBC InvestDirect Financial Services (India) Limited

Disclosures in accordance with clause 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 of audited results for the year ended March 31, 2021

**1. Credit rating and change in the credit rating (if any)**

- i) IND AAA/Stable and IND A1+ from India Ratings & Research for long term debt (non - convertible debentures) and short term debt (commercial papers) respectively.
- ii) CRISIL A1+ from CRISIL for commercial papers.

There is no change in credit rating since the last intimation.

**2. Asset cover available, in case of nonconvertible debt securities: Not applicable**

**3. Debt equity ratio (As at 31<sup>st</sup> March 2021): 0.40**

**4. Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/redeemable of principal of non-convertible preference shares/ non-convertible debt securities and whether the same has been paid or not**

(INR thousands)

ISIN	Maturity Date	31-Mar-20			Status on 31 <sup>st</sup> March 2021
		Interest Rate (% p.a.)	Carrying amount	Face Value	
<b>Commercial paper</b>					
INE790I14AU2	04-08-2020	7.80%	730,708	750,000	Paid on maturity date.
INE790I14AT4	11-06-2020	6.60%	493,684	500,000	Paid on maturity date.
INE790I14AS6	22-04-2020	7.20%	995,930	1,000,000	Paid on maturity date.
<b>Total</b>			<b>2,220,322</b>	<b>2,250,000</b>	

**5. Next due date for the payment of interest/dividend of non-convertible preference shares/principal along with the amount of interest/dividend of nonconvertible preference shares payable and the redemption amount**

(INR thousands)

ISIN	Maturity Date	31-Mar-21			Status on 31 <sup>st</sup> March 2021
		Interest Rate (% p.a.)	Carrying amount	Face Value	
Commercial paper INE790I14BO3	24-06-2021	4.50%	247,439	250,000	Not due for repayment.
<b>Total</b>			<b>247,439</b>	<b>250,000</b>	

6. **Debt service coverage ratio:** Not applicable to NBFC
7. **Interest service coverage ratio:** Not applicable to NBFC
8. **Outstanding redeemable preference shares (quantity and value):** Not applicable
9. **Capital redemption reserve / debenture redemption reserve:** Not applicable
10. **Net Worth (As at 31<sup>st</sup> March 2021):** INR 47,07,137 thousands
11. **Net profit after tax (As at 31<sup>st</sup> March 2021):** INR 178,074 thousands
12. **Earning per share (As at 31<sup>st</sup> March 2021):** INR 1.22

**For and on behalf of**

**HSBC InvestDirect Financial Services (India) Limited**

**Shantanu Shankar**

**Managing Director**