

HSBC InvestDirect Financial Services (India) Limited

Public disclosure on liquidity risk

As at 30th June 2020 based on unaudited results

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr. No.	Number of significant counterparties	Amount (INR Crore)	% of Total Deposit	% of Total Liabilities *
1	Commercial Paper from 1 Mutual fund company	74	NA	30.8%
2	Loan from holding company	162	NA	67.1%

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits) - Not Applicable

(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Sr. No.	Type of Borrowing	Amount	% of borrowings
1	Commercial paper	74	31.5%
2	Loan from holding company	162	68.5%
	Total	236	100%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Number of instrument / product	Amount (INR Crore)	% of Total Liabilities *
1	Commercial paper	74	30.8%
2	Loan from holding company	162	67.1%

(v) Stock Ratios:

Sr. No.	Particulars	June 30, 2020
1	Commercial Paper To Total Public Funds	NA
2	Commercial Paper To Total Liabilities*	30.8%
3	Commercial Paper To Total Assets	10.6%
4	NCD's (original maturity < 1 year) To Total Public Funds	NA
5	NCD's (original maturity < 1 year) To Total Liabilities	NA
6	NCD's (original maturity < 1 year) To Total Assets	NA
7	Other short-term liabilities To Total Public Funds	NA
8	Other short-term liabilities To Total Liabilities*	1.4%
9	Other short-term liabilities To Total Assets	0.5%

(vi) Institutional set-up for liquidity risk management

HSBC InvestDirect Financial Services (India) Limited has Board approved policy for managing its liquidity risk. The Liquidity risk would be monitored in Asset Liability Management Committee / Risk Management Committee on a monthly basis.

* Total Liabilities is excluding Equity & reserve.