

HSBC InvestDirect Financial Services (India) Limited

Public disclosure on liquidity risk

As at 31st March 2020 based on audited 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 3 Mutual fund companies	222	NA	57.2%
2	Loan from holding company	162	NA	41.7%

(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 (INR Crore)	% of borrowings
1	Commercial paper	222	57.8%
2	Loan from holding company	162	42.2%
	Total	384	100%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Number of instrument / product	Amount (INR Crore)	% of Total Liabilities *
1	Commercial paper	222	57.2%
2	Loan from holding company	162	41.7%

(v) Stock Ratios:

Sr. No.	Particulars	March 31, 2020
1	Commercial Paper To Total Public Funds	NA
2	Commercial Paper To Total Liabilities*	57.2%
3	Commercial Paper To Total Assets	26.4%
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*	0.7%
9	Other short-term liabilities To Total Assets	0.3%

(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 and reserves.