

**HSBC InvestDirect Financial Services (India) Limited**  
**Public disclosure on Liquidity Risk**

**Background:** RBI has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies (NBFC) and Core Investment Companies on November 04, 2019. As per the said guidelines, NBFC are required to publicly disclose the below mentioned related to liquidity risk on a quarterly basis. Accordingly, the disclosure on liquidity risk as at December 31, 2022 based on unaudited financials is as under:

**(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	458	NA	70.3%
2	Loan from holding company	162	NA	24.8%
3	Borrowing from banks	29	NA	4.5%

**(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	458	71%
2	Loan from holding company	162	25%
3	Borrowing from banks	29	5%
	<b>Total</b>	<b>650</b>	<b>100%</b>

**(iv) Funding Concentration based on significant instrument/product**

Sr. No.	Number of instrument / product	Amount (INR Crore)	% of Total Liabilities *
1	Commercial paper	458	70.3%
2	Loan from holding company	162	24.8%
3	Borrowing from banks	29	4.5%

**(v) Stock Ratios:**

Sr. No.	Stock Ratio	%
1	Commercial Paper To Total Public Funds	NA
2	Commercial Paper To Total Liabilities*	70.3%
3	Commercial Paper To Total Assets	39.5%
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*	4.8%
9	Other short-term liabilities To Total Assets	2.7%

**(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.

For and on behalf of the Board of Directors of  
**HSBC InvestDirect Financial Services (India) Limited**

Place : Mumbai  
Date : Jan 13, 2023



Sd/-  
**Shantanu Shankar**  
Managing Director  
(DIN 08054929)