

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 March 31, 2023 based on audited financials is as under:

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

As at March 31, 2023

Sr. No.	Number of significant counterparties	Amount (INR Crore)	% of Total Deposit	% of Total Liabilities *
1	Commercial Paper	381	NA	55.2%
2	Loan from holding company	185	NA	26.8%
3	Borrowing from banks	123	NA	17.7%

As at March 31, 2022

Sr. No.	Number of significant counterparties	Amount (INR Crore)	% of Total Deposit	% of Total Liabilities *
1	Commercial Paper	282	NA	63.2%
2	Loan from holding company	162	NA	36.4%
3	Borrowing from banks	-	NA	0.0%

(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	As at March 31, 2023		As at March 31, 2022	
		Amount	% of borrowings	Amount	% of borrowings
1	Commercial paper	381	55.4%	282	63.5%
2	Loan from holding company	185	27.0%	162	36.6%
3	Borrowing from banks	123	17.8%	-	0.0%
	Total	689	100%	444	100%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Number of instrument / product	As at March 31, 2023		As at March 31, 2022	
		Amount (INR Crore)	% of Total Liabilities *	Amount (INR Crore)	% of Total Liabilities *
1	Commercial paper	381	55.2%	282	63.2%
2	Loan from holding company	185	26.8%	162	36.4%
3	Borrowing from banks	123	17.7%	-	0.0%

(v) Stock Ratios:

Sr. No.	Particulars	March 31, 2023	March 31, 2022
1	Commercial Paper To Total Public Funds	NA	NA
2	Commercial Paper To Total Liabilities*	55.2%	63.2%
3	Commercial Paper To Total Assets	31.6%	30.1%
4	NCD (original maturity < 1 year) To Total Public Funds	NA	NA
5	NCD (original maturity < 1 year) To Total Liabilities*	NA	NA
6	NCD (original maturity < 1 year) To Total Assets	NA	NA
7	Other short-term liabilities To Total Public Funds	NA	NA
8	Other short-term liabilities To Total Liabilities*	18.0%	0.4%
9	Other short-term liabilities To Total Assets	10.3%	0.2%

(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

* 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 : May 25, 2023



Sd/-
Berlin Varghese
Managing Director
(DIN 10059070)