

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 September 30, 2023 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	851	NA	73.0%
2	Loan from holding company	185	NA	15.9%
3	Borrowing from banks	128	NA	11.0%

(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	Amount (INR Crore)	% of borrowings
1	Commercial paper	851	73.1%
2	Loan from holding company	185	15.9%
3	Borrowing from banks	128	11.0%
	Total	1163	100.0%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Number of instrument / product	Amount (INR Crore)	% of Total Liabilities *
1	Commercial paper	851	73.0%
2	Loan from holding company	185	15.9%
3	Borrowing from banks	128	11.0%

(v) Stock Ratios:

Sr. No.	Stock Ratio	%
1	Commercial Paper To Total Public Funds	NA
2	Commercial Paper To Total Liabilities*	73.0%
3	Commercial Paper To Total Assets	50.2%
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*	11.2%
9	Other short-term liabilities To Total Assets	7.7%

(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 : October 13, 2023



Sd/-
Berlin Varghese
Managing Director
(DIN 10059070)