

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, 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	405	NA	71.2%
2	Overdraft from HDFC Bank Ltd.	0.02	NA	0.0%
3	Loan from holding company	162	NA	28.4%

(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	405	71.5%
2	Overdraft from HDFC Bank Ltd.	0.02	0.0%
2	Loan from holding company	162	28.5%
	Total	567	100%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Number of instrument / product	Amount (INR Crore)	% of Total Liabilities *
1	Commercial paper	405	71.2%
2	Overdraft from Bank	0.02	0.0%
3	Loan from holding company	162	28.4%

(v) Stock Ratios:

Sr. No.	Stock Ratio	%
1	Commercial Paper To Total Public Funds	NA
2	Commercial Paper To Total Liabilities*	71.2%
3	Commercial Paper To Total Assets	37.8%
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*	0.4%
9	Other short-term liabilities To Total Assets	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 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 : Oct 12, 2022



Sd/-
Shantanu Shankar
Managing Director
(DIN 08054929)