

## MIRA INFORM REPORT

<b>Report No. :</b>	520900
<b>Report Date :</b>	23.07.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	HSBC INVESTDIRECT FINANCIAL SERVICES (INDIA) LIMITED (w.e.f. 15.06.2013)
<b>Formerly Known As :</b>	INVESTMENT FINANCIAL SERVICES LIMITED (w.e.f. 08.08.2007) IL AND FS INVESTMART FINANCIAL SERVICES LIMITED (w.e.f. 19.12.2006) TAJIR INVESTMENT AND PROPERTIES LIMITED
<b>Registered Office :</b>	9-11 Floors, NESCO IT Park, Building No. 3, Western Express Highway, Goregaon (East), Mumbai – 400063, Maharashtra
<b>Tel. No.:</b>	91-22-61223036
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	19.02.1996
<b>CIN No.:</b> [Company Identification No.]	U67190MH1996PLC097473
<b>Capital Investment / Paid-up Capital :</b>	INR 1462.847 Million
<b>IEC No.:</b> [Import-Export Code No.]	Not Divulged
<b>PAN No.:</b> [Permanent Account No.]	AAACT3247R
<b>GSTN :</b> [Goods & Service Tax Registration No.]	Not Divulged
<b>Legal Form :</b>	A Closely Held Public Limited Liability Company
<b>Line of Business :</b>	Subject is primarily engaged in the business of financial against securities including equity shares, bonds, mutual funds, sovereign bonds, Treasury bills and Government securities. (Registered Activity)

**HSBC INVESTDIRECT FINANCIAL SERVICES (INDIA) LIMITED - 520900 PAGE NO. : 2**

No. of Employees :	Not Divulged
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**RATING & COMMENTS**  
(Mira Inform has adopted New Rating mechanism w.e.f. 23<sup>rd</sup> January 2017)

<b>MIRA's Rating :</b>	A+
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Credit Rating	Explanation	Rating Comments
A+	Low Risk	Business dealings permissible with low risk of default

<b>Maximum Credit Limit :</b>	USD 11000000
<b>Status :</b>	Excellent
<b>Payment Behaviour :</b>	Regular
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is wholly owned subsidiary of "HSBC InvestDirect (India) Limited" but its ultimate holding is "HSBC Holding Plc. "based in United Kingdom.</p> <p>It was incorporated in the year 1996 and it provides loans against securities, loans against mutual funds and loans against bonds.</p> <p>As per financials of March 2017, the company has registered healthy operating revenue from its operations and has reported good profit margin.</p> <p>Rating takes into consideration the company's established track record of business operations marked by healthy net worth base along with low solvency indicators and good liquidity position.</p> <p>Rating also takes into account the strong financial and managerial support received from its holding entity and well experienced management team.</p> <p>Payments seems to be regular as per commitments.</p> <p>In view of aforesaid, the company can be considered good for business dealings at normal trade terms and conditions.</p>

**NOTES:**

Any query related to this report can be made on e-mail: [infodept@mirainform.com](mailto:infodept@mirainform.com) while quoting report number, name and date.

**ECGC Country Risk Classification List**

Country Name	Previous Rating	Current Rating
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**HSBC INVESTDIRECT FINANCIAL SERVICES (INDIA) LIMITED - 520900 PAGE NO. : 3**

	<b>(31.12.2017)</b>	<b>(01.04.2018)</b>
India	A1	A1

<b>Risk Category</b>	<b>ECGC Classification</b>
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

**EXTERNAL AGENCY RATING**

<b>Rating Agency Name</b>	INDIA RATING
<b>Rating</b>	Long Term Rating (AAA)
<b>Rating Explanation</b>	Highest degree of safety and carry lowest credit risk.
<b>Date</b>	05.04.2018

<b>Rating Agency Name</b>	INDIA RATING
<b>Rating</b>	Short Term Rating (A1+)
<b>Rating Explanation</b>	Very strong degree of safety and carry lowest credit risk.
<b>Date</b>	05.04.2018

**RBI DEFAULTERS' LIST STATUS**

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

**EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS**

Subject's name is not enlisted as a defaulter in the publicly available EPF (Employee Provident Fund) Defaulters' list as of 31-03-2018.

**BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS**

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 23.07.2018

**IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS**

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

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**HSBC INVESTDIRECT FINANCIAL SERVICES (INDIA) LIMITED - 520900 PAGE NO. : 4**

**INFORMATION DENIED BY**

<b>Name :</b>	Ms. Mayuri Palwankar
<b>Designation :</b>	Not Divulged
<b>Contact No.:</b>	91-7045683762
<b>Date :</b>	20.07.2018

<b>Name :</b>	Mr. Nikinj
<b>Designation :</b>	Not Divulged
<b>Contact No.:</b>	91-22-61223036
<b>Date :</b>	20.07.2018

**LOCATIONS**

<b>Registered Office :</b>	9-11 Floors, NESCO IT Park, Building No. 3, Western Express Highway, Goregaon (East), Mumbai – 400063, Maharashtra, India
<b>Tel. No.:</b>	91-22-61223036
<b>Mobile No:</b>	18002094477 (Toll Free) 91-7045683762 (Ms. Mayuri Palwankar) 91-7738144774 (Mr. Madhur Malviya)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:mayuripalwankar@hsbc.co.in">mayuripalwankar@hsbc.co.in</a> <a href="mailto:taxhidl@hsbc.co.in">taxhidl@hsbc.co.in</a> <a href="mailto:nbfchelpdesk@hsbc.com">nbfchelpdesk@hsbc.com</a> <a href="mailto:madhur.malviya@hsbcib.com">madhur.malviya@hsbcib.com</a>
<b>Website :</b>	<a href="http://www.hsbc.co.in">http://www.hsbc.co.in</a>
<b>Corporate Office :</b>	Dhana Singh Processor Premises, J.B. Nagar, Andheri-Kurla Road, Andheri (East), Mumbai – 400059, Maharashtra, India
<b>Branches:</b>	<ul style="list-style-type: none"> <li>• Birla Tower, 25 Barakhamba Road, New Delhi-110001, India</li> <li>• F-43, South Ext - I, New Delhi-110 049, India</li> <li>• R-47 Greater Kailash I, New Delhi -110048, India</li> <li>• K14-18, Sector-18, Noida- 201301, Uttar Pradesh, India</li> <li>• Sector-18, Atta Market, Noida-201301, Uttar Pradesh, India</li> </ul>

**DIRECTORS**

**As on 31.03.2018**

<b>Name :</b>	Mr. Shantanu Shankar
<b>Designation :</b>	Managing Director
<b>Address :</b>	5/71, Kalpataru Estate, J.V. Link Road Poonam Nagar, Andheri (East), Mumbai- 4000 93, Maharashtra, India
<b>Date of Appointment :</b>	29.01.2018

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**HSBC INVESTDIRECT FINANCIAL SERVICES (INDIA) LIMITED - 520900 PAGE NO. : 5**

<b>DIN No:</b>	08054929		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U67120MH1997PLC110386	HSBC INVESTDIRECT (INDIA) LIMITED	29/01/2018	-
U67120MH2006PTC159988	HSBC INVESTDIRECT SECURITIES (INDIA) PRIVATE LIMITED	22/02/2018	-
U67100MH2001PLC133074	HSBC INVESTDIRECT SALES & MARKETING (INDIA) LIMITED	29/01/2018	-
<b>Name :</b> Mr. Arvind Sethi			
<b>Designation :</b> Director			
<b>Address :</b> 02GFA, Court Green, The Laburnum, Sushant Lok 1, Sector 28, Gurugram - 122002, Haryana, India			
<b>Date of Appointment :</b> 30.03.2015			
<b>DIN No:</b>	00001565		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U65990TN2018PLC120641	SUNDARAM ALTERNATE ASSETS LIMITED	29/06/2018	-
U01403TN2007PTC065201	EDEN PLANTATION RESORT PRIVATE LIMITED	22/03/2017	-
U01131TN2007PTC065140	BEAR FALLS PLANTATION RESORT PRIVATE LIMITED	22/03/2017	-
U55100DL2012PTC241620	TIKKA TOWN PRIVATE LIMITED	01/09/2015	-
U01131TN2007PTC064941	BLOOM PLANTATION AND RESORT PRIVATE LIMITED	22/03/2017	-
U01131TN2007PTC064942	FLOURISH PLANTATION RESORT PRIVATE LIMITED	22/03/2017	-
U93090TN1996PLC034615	SUNDARAM ASSET MANAGEMENT COMPANY LIMITED	05/07/2016	-
U67110MH2001PTC133459	CAP-M CONSULTING INDIA PRIVATE LIMITED	25/09/2001	-
U67120MH1997PLC110386	HSBC INVESTDIRECT (INDIA) LIMITED	22/09/2015	-
U55100JK1991PTC001277	OLD WORLD HOSPITALITY PRIVATE LIMITED	12/02/2009	-

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**HSBC INVESTDIRECT FINANCIAL SERVICES (INDIA) LIMITED - 520900 PAGE NO. : 6**

<b>Name :</b>	Mr. Vipul Kirit Malkan		
<b>Designation :</b>	Director		
<b>Address :</b>	A/1203, 12th Floor, Bhoomi Samkit, Mahavir Nagar, Near Panchsheel Garden, Kandivali (West), Mumbai- 400067, Maharashtra, India		
<b>Date of Appointment :</b>	20.04.2017		
<b>DIN No:</b>	05158393		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U67120MH1994PTC081575	HSBC SECURITIES AND CAPITAL MARKETS (INDIA) PRIVATE LIMITED	23/09/2015	-
U67120MH1997PLC110386	HSBC INVESTDIRECT (INDIA) LIMITED	25/09/2017	-
U67120MH2006PTC159988	HSBC INVESTDIRECT SECURITIES (INDIA) PRIVATE LIMITED	05/09/2012	-
U66030MH2001PTC133072	INVESTSMART INSURANCE AGENCY PRIVATE LIMITED	27/09/2013	-
U67100MH2001PLC133074	HSBC INVESTDIRECT SALES & MARKETING (INDIA) LIMITED	14/09/2016	-
U80903MH2003PLC142601	HSBC INVESTDIRECT ACADEMY FOR INSURANCE AND FINANCE (INDIA) LIMITED	27/03/2014	-
U67190MH2004PLC144129	HSBC INVESTDIRECT DISTRIBUTION SERVICES (INDIA) LIMITED	27/03/2014	-
<b>Name :</b>	Mrs. Leena Pribhdas Gidwani		
<b>Designation :</b>	Director		
<b>Address :</b>	1301, Tower 3, Electra Planet Godrej Keshavrao Khadye Marg, Mumbai-400011, Maharashtra, India		
<b>Date of Appointment :</b>	30.03.2015		
<b>DIN No:</b>	06969243		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U67120MH1997PLC110386	HSBC INVESTDIRECT (INDIA) LIMITED	22/09/2015	-
U74999MH2015PTC261255	ARTSPREAD SOLUTIONS PRIVATE LIMITED	22/01/2015	-

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**HSBC INVESTDIRECT FINANCIAL SERVICES (INDIA) LIMITED - 520900 PAGE NO. : 7**

<b>Name :</b>	Mr. Madhur Malviya		
<b>Designation :</b>	Additional Director		
<b>Address :</b>	B-501, 5 <sup>th</sup> Floor, Lodha Bellissimo, N.M. Joshi Marg, Mahalaxmi, Mumbai – 400011, Maharashtra, India		
<b>Date of Birth/Age :</b>	31.10.1978		
<b>Date of Appointment :</b>	27.06.2018		
<b>PAN No.:</b>	AHVPM8487H		
<b>DIN No:</b>	07389724		
<b>Name :</b>	Mr. Sharada Sagar Sangekar		
<b>Designation :</b>	Director		
<b>Address :</b>	Flat No 2101, 21 Floor, CTS, Oberoi Grande, Off Village Majas, J. V. Link Road, Jogeshwari, Mumbai-400060, Maharashtra, India		
<b>Date of Appointment :</b>	20.04.2017		
<b>DIN No:</b>	07788255		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U67120MH1997PLC110386	HSBC INVESTDIRECT (INDIA) LIMITED	25/09/2017	-
U67120MH2006PTC159988	HSBC INVESTDIRECT SECURITIES (INDIA) PRIVATE LIMITED	22/01/2018	-
U67100MH2001PLC133074	HSBC INVESTDIRECT SALES & MARKETING (INDIA) LIMITED	27/12/2017	-
<b>Name :</b>	Mr. Butun Mohapatra		
<b>Designation :</b>	Additional Director		
<b>Address :</b>	Flat No 1203, A Wing, 12th Floor, D B Woods, Krishna Vatika Marg, Gokuldharm, Goregao, Mumbai-400063, Maharashtra, India		
<b>Date of Appointment :</b>	09.11.2017		
<b>DIN No:</b>	07977893		

**KEY EXECUTIVES**

<b>Name :</b>	A.K. Jain and Company
<b>Designation :</b>	Company Secretary
<b>Address :</b>	40/A, 3 <sup>rd</sup> Floor, Shankar Seth Building, 380-382, J.S.S. Road, Chira Bazar, Mumbai – 400002, Maharashtra, India
<b>Tel. No:</b>	91-22-22034420
<b>Email:</b>	<a href="mailto:akjaincs@gmail.com">akjaincs@gmail.com</a>
<b>Name :</b>	Mrs. Sneha Sashikant Shah
<b>Designation :</b>	Company Secretary
<b>Address :</b>	502 Rajyog, Old Nagardas Road, Next to BJP Shivsena Office, Andheri (East), Mumbai-400069, Maharashtra, India
<b>Date of Appointment :</b>	19.09.2014

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**HSBC INVESTDIRECT FINANCIAL SERVICES (INDIA) LIMITED - 520900 PAGE NO. : 8**

<b>PAN No.:</b>	BAXPS4021H
<b>Name :</b>	Mrs. Sunita Sarada
<b>Designation :</b>	Chief Finance Officer
<b>Address :</b>	B-22-23, China Link, Link Road, Rajan Pada, Malad (West), Mumbai-400064, Maharashtra, India
<b>Date of Appointment :</b>	28.01.2016
<b>PAN No.:</b>	AITPB0627K

**MAJOR SHAREHOLDERS**

**As on 31.03.2017**

<b>Names of Shareholders</b>	<b>No. of Shares</b>
HSBC InvestDirect (India) Limited	146284650
HSBC InvestDirect (India) Limited jointly with Mr. Dilip Mehta	10
HSBC InvestDirect (India) Limited jointly with Mr. Abadaan Vicaji	10
HSBC InvestDirect (India) Limited jointly with Mr. Ravi Menon	10
HSBC InvestDirect (India) Limited jointly with Mr. Arun Boyina	10
HSBC InvestDirect (India) Limited jointly with Mr. Vikram Tandon	10
HSBC InvestDirect (India) Limited jointly with Mr. Amit Moghay	20
<b>Total</b>	<b>146284720</b>

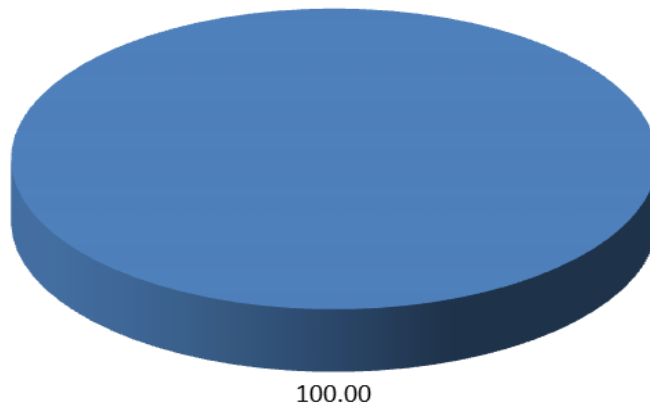
**Equity Share Break up (Percentage of Total Equity)**

**As on: 13.09.2017**

<b>Category</b>	<b>Percentage</b>
Promoters (Body corporate)	100.00
<b>Total</b>	<b>100.00</b>

## Share holding pattern

■ Promoters (Body corporate)



### BUSINESS DETAILS

<b>Line of Business :</b>	Subject is primarily engaged in the business of financial against securities including equity shares, bonds, mutual funds, sovereign bonds, Treasury bills and Government securities. (Registered Activity)	
<b>Products / Services :</b>	<b>Item Code No.</b>	<b>Products/Services Description</b>
	99711351	Granting loans to investment dealers and brokers etc.
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>	Not Divulged	
<b>Imports :</b>	Not Divulged	
<b>Terms :</b>	Not Divulged	

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**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>Customers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>No. of Employees :</b>	Not Divulged	
<b>Bankers :</b>	<b>Banker Name :</b>	Union Bank of India Limited
	<b>Branch :</b>	Mumbai Samachar Marg Branch, 66/80, Fort, Mumbai-400023, Maharashtra, India
	<b>Person Name (With Designation) :</b>	--
	<b>Contact Number :</b>	--
	<b>Name of Account Holder :</b>	--
	<b>Account Number :</b>	--
	<b>Account Since (Date/Year of Account Opening) :</b>	--
	<b>Average Balance Maintained :</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--
	<b>Account Operation :</b>	--
<b>Remark :</b>	--	

<b>Financial Institutions:</b>	Infrastructure Leasing and Financial Services Limited, IL and FS Financial Centre, Plot No C22, G-Block Bandra Kurla Complex Bandra (East), Mumbai-400051, Maharashtra, India
<b>Auditors :</b>	
<b>Name :</b>	Price Waterhouse LLP Chartered Accountants
<b>Address :</b>	252, Veer Savarkar Marg, Shivaji Park, Dadar (West), Mumbai – 400028, Maharashtra, India
<b>Tel. No.:</b>	91-22-66691500

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**HSBC INVESTDIRECT FINANCIAL SERVICES (INDIA) LIMITED - 520900 PAGE NO. : 11**

<b>Fax No.:</b>	91-22-66547804/ 07
<b>Income-tax PAN of auditor or auditor's firm :</b>	AAFFP3698A
<b>Memberships No:</b>	104941
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Holding</b>	HSBC InvestDirect (India) Limited (U67120MH1997PLC110386)
<b>Ultimate Holding Company:</b>	HSBC Holdings PLC.
<b>Intermediate Holding Company:</b>	<ul style="list-style-type: none"> <li>• HSBC Finance (Netherlands) Limited</li> <li>• HSBC Holdings b.V.</li> <li>• HSBC Securities and Capital Markets (India) Private Limited</li> <li>• HSBC Investment Bank Holdings B.V.</li> </ul>
<b>Fellow Subsidiaries:</b>	<ul style="list-style-type: none"> <li>• HSBC InvestDirect Sales and Marketing (India) Limited</li> <li>• HSBC InvestDirect Securities (India) Private Limited</li> <li>• The Hongkong and Shanghai Banking Corporation Limited, India</li> <li>• HSBC Electronic Data Processing India Private Limited</li> </ul>
<b>Other Related Parties:</b>	<ul style="list-style-type: none"> <li>• HSBC Mutual Fund</li> <li>• HSBC InvestDirect Financial Services (India) Limited. Employee Gratuity Trust</li> </ul>

**CAPITAL STRUCTURE**

**AS ON: 31.03.2017**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
147000000	Equity Shares	INR 10/- each	INR 1470.000 Million

**Issued, Subscribed & Paid-up Capital :**

No. of Shares	Type	Value	Amount
146284720	Equity Shares	INR 10/- each	INR 1462.847 Million

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**FINANCIAL DATA**  
*[all figures are INR Million]*

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	1462.847	1462.847	1462.847
(b) Reserves & Surplus	2392.514	2234.045	2054.335
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>3855.361</b>	<b>3696.892</b>	<b>3517.182</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	22.021	25.949	22.871
<b>Total Non-current Liabilities (3)</b>	<b>22.021</b>	<b>25.949</b>	<b>22.871</b>
(4) Current Liabilities			
(a) Short term borrowings	478.225	611.650	719.500
(b) Trade payables	4.225	7.490	5.944
(c) Other current liabilities	4.028	5.129	4.646
(d) Short-term provisions	16.121	29.390	19.269
<b>Total Current Liabilities (4)</b>	<b>502.599</b>	<b>653.659</b>	<b>749.359</b>
<b>TOTAL</b>	<b>4379.981</b>	<b>4376.500</b>	<b>4289.412</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	1.522	1.896	0.666
(ii) Intangible Assets	1.233	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	21.050	21.050
(c) Deferred tax assets (net)	12.432	14.308	3.969
(d) Long-term Loan and Advances	1682.056	2447.582	1800.083
(e) Other Non-current assets	0.000	0.000	0.000
<b>Total Non-Current Assets</b>	<b>1697.243</b>	<b>2484.836</b>	<b>1825.768</b>

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**HSBC INVESTDIRECT FINANCIAL SERVICES (INDIA) LIMITED - 520900 PAGE NO. : 13**

(2) Current assets			
(a) Current investments	21.050	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	0.000	0.000	0.000
(d) Cash and cash equivalents	119.896	260.438	270.986
(e) Short-term loans and advances	2533.612	1616.474	2177.664
(f) Other current assets	8.180	14.752	14.994
<b>Total Current Assets</b>	<b>2682.738</b>	<b>1891.664</b>	<b>2463.644</b>
<b>TOTAL</b>	<b>4379.981</b>	<b>4376.500</b>	<b>4289.412</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Income	292.552	347.517	415.012
	Other Income	35.474	26.304	32.982
	<b>TOTAL</b>	<b>328.026</b>	<b>373.821</b>	<b>447.994</b>
<b>Less</b>	<b>EXPENSES</b>			
	Exceptional Items	0.000	0.000	103.371
	Employees benefits expense	34.224	37.058	34.165
	Other expenses	42.060	44.199	55.528
	<b>TOTAL</b>	<b>76.284</b>	<b>81.257</b>	<b>193.064</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>251.742</b>	<b>292.564</b>	<b>254.930</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>8.857</b>	<b>30.793</b>	<b>78.334</b>
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>242.885</b>	<b>261.771</b>	<b>176.596</b>
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>0.849</b>	<b>0.190</b>	<b>12.146</b>
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>242.036</b>	<b>261.581</b>	<b>164.450</b>
<b>Less</b>	<b>TAX</b>	<b>83.567</b>	<b>81.871</b>	<b>75.113</b>
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>158.469</b>	<b>179.710</b>	<b>89.337</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>1.08</b>	<b>1.23</b>	<b>0.61</b>

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**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	96.206	179.186	483.017
Net cash flows from (used in) operating activity	(6.254)	97.616	399.894

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	0.00	0.00	0.00
Account Receivables Turnover (Income / Sundry Debtors)	0.00	0.00	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	91.38	154.31	382.78

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.11	0.15	0.17
Debt Equity Ratio (Total Liability / Networth)	0.12	0.17	0.20
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.13	0.18	0.21
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.00	0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	28.42	9.50	3.25

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**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	54.17	51.71	21.53
Return on Total Assets ((PAT / Total Assets) * 100)	%	3.62	4.11	2.08
Return on Investment (ROI) ((PAT / Networth) * 100)	%	4.11	4.86	2.54

**SOLVENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		5.34	2.89	3.29
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		5.34	2.89	3.29
G-Score Ratio Financial (Networth / Total Assets)		0.88	0.84	0.82
G-Score Ratio Debt (Debts / Equity Capital)		0.33	0.42	0.49
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		5.34	2.89	3.29

Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

**FINANCIAL ANALYSIS**  
*[all figures are in INR Million]*

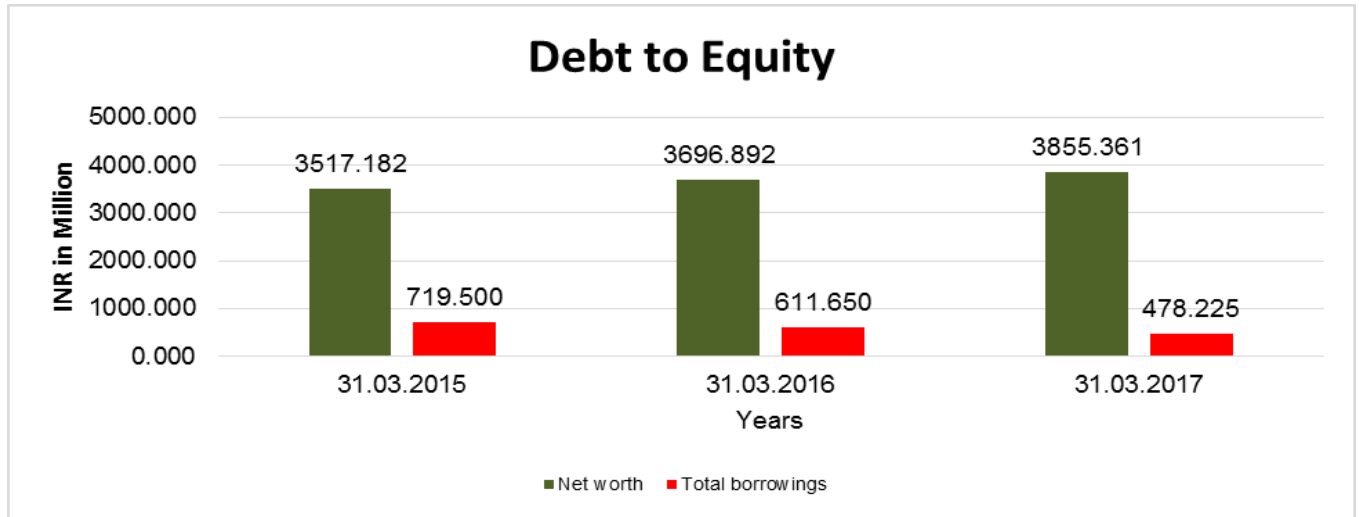
**DEBT EQUITY RATIO**

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	1462.847	1462.847	1462.847
Reserves & Surplus	2054.335	2234.045	2392.514
<b>Net worth</b>	<b>3517.182</b>	<b>3696.892</b>	<b>3855.361</b>
long-term borrowings	0.000	0.000	0.000

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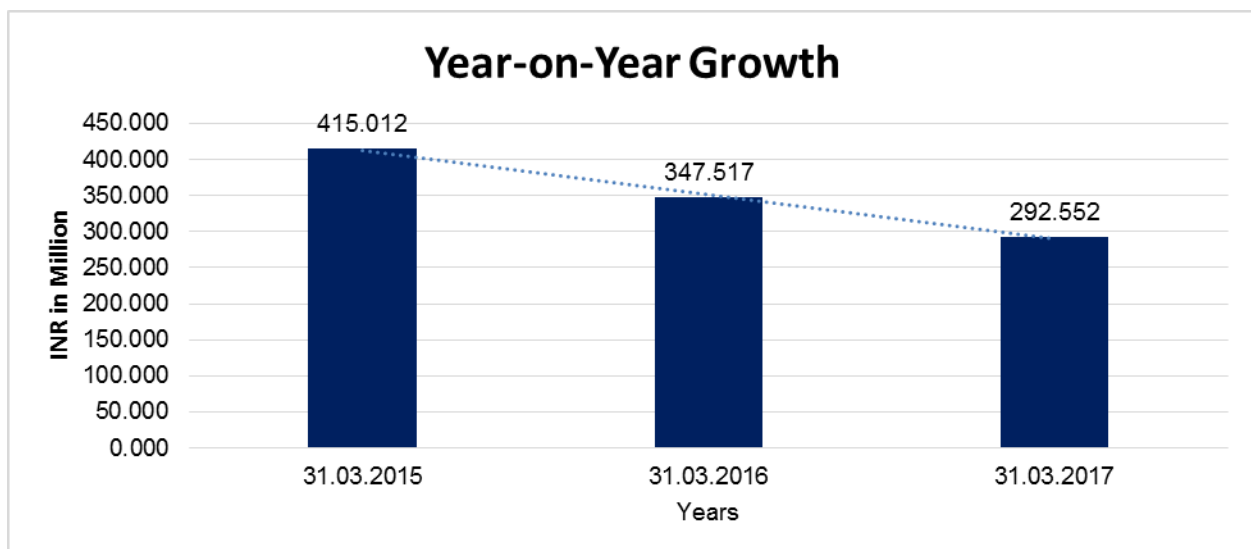
**HSBC INVESTDIRECT FINANCIAL SERVICES (INDIA) LIMITED - 520900 PAGE NO. : 16**

Short term borrowings	719.500	611.650	478.225
<b>Total borrowings</b>	<b>719.500</b>	<b>611.650</b>	<b>478.225</b>
<b>Debt/Equity ratio</b>	<b>0.205</b>	<b>0.165</b>	<b>0.124</b>



**YEAR-ON-YEAR GROWTH**

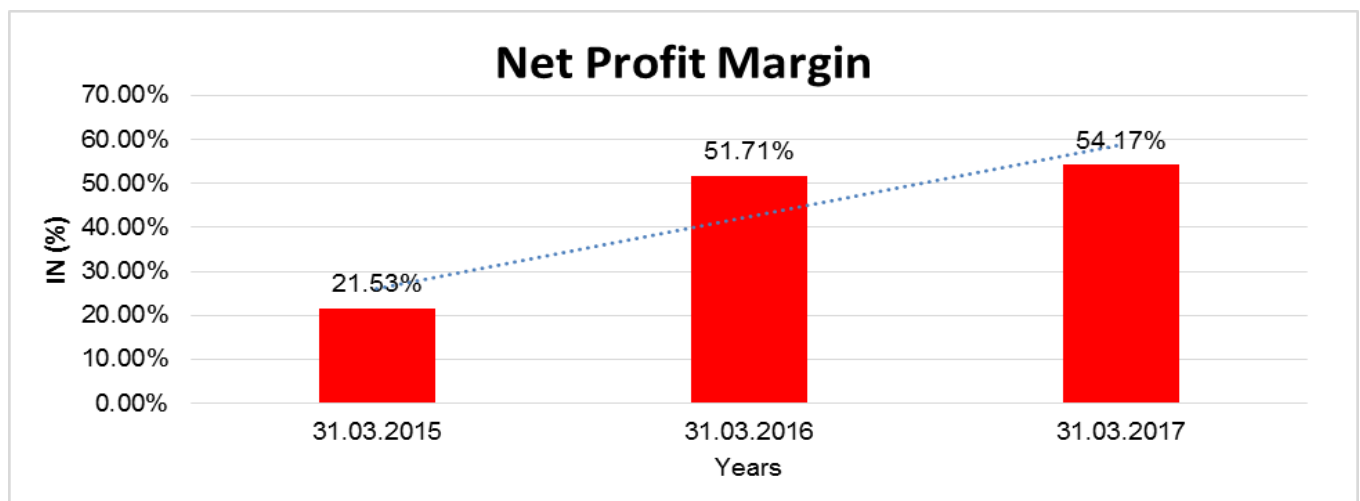
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	415.012	347.517	292.552
		<b>(16.263)</b>	<b>(15.816)</b>



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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	415.012	347.517	292.552
Profit /(Loss)	89.337	179.710	158.469
	<b>21.53%</b>	<b>51.71%</b>	<b>54.17%</b>



**LOCAL AGENCY FURTHER INFORMATION**

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	No
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	Yes
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	No

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17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	No
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	No
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

**OPERATIONS:**

During the year, the Company made a net profit after tax of INR 158.470 million as against net profit after tax of INR 179.710 million in corresponding previous year. Further, the gross income of the Company dropped from INR 374.000 million to INR 328.000 million mainly due to fall in average loan assets from INR 3370.000 million to INR 3146.000 million and also reduction in average interest rate from 10.30% in previous financial year to 9.30% in current financial year.

As on 31 March 2017, loan asset book marginally increased to INR 3902.000 million from INR 3755.000 million as on 31 March 2016. As the Company is into business of loan against securities which is directly linked to activities in capital market and due to increase in NIFTY by 20% during the year. Some of the customers repaid the loan which resulted in nominal growth at the end of the year.

**BACKGROUND**

The Company is registered as a Non-Banking Financial company (NBFC) (non-deposit accepting) as defined under section 45-IA of the Reserve Bank of India Act, 1934. The Company was originally incorporated as Tajir Investment and Properties Limited on February 19, 1996. However, on August 08, 2017 pursuant to receipt of approval from Register of Companies, the name of the Company was changed to INVESTMENT FINANCIAL SERVICES LIMITED. Subsequently on receipt of approval from registrar of Companies on June 05, 2013, the name of the Company was changed to HSBC InvestDirect Financial Services (India) Limited, the Company is a wholly owned subsidiary of HSBC InvestDirect (India) Limited.

The Company is primarily engaged in the business of financial against securities including equity shares, bonds, mutual funds, sovereign bonds, Treasury bills and Government securities. The RBI has classified the Company as Loan Company.

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**UNSECURED LOAN**

PARTICULARS	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
<b>Short-term Borrowings</b>		
Loans from related parties (Line of credit (Demand loan from the holding Company) Interest rate ranges 6.7% to 7.40% (previous year 7.50% to 8.85%)	478.225	611.650
<b>Total</b>	<b>478.225</b>	<b>611.650</b>

**INDEX OF CHARGES**

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	A50621051	10131100	IL & FS TRUST COMPANY LIMITED	07/11/2008	-	-	21530000000.0	IL & FS FINANCIAL CENTREP LOT NO C22 G BLOCK BANDRAK URLA COMPLEX BANDRA EASTMUM BAIMH400 051IN
2	A42798900	10115277	IL & FS TRUST COMPANY LIMITED	09/07/2008	-	-	26450000000.0	IL & FS FINANCIAL CENTREP LOT NO C22 G BLOCK BANDRAK URLA COMPLEX BANDRA EASTMUM BAIMH400 051IN
3	A35686658	10096013	IL & FS TRUST COMPANY LIMITED	11/04/2008	-	-	22550000000.0	IL & FS FINANCIAL CENTREP

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**HSBC INVESTDIRECT FINANCIAL SERVICES (INDIA) LIMITED - 520900 PAGE NO. : 20**

								LOT NO C22 G BLOCK BANDRAK URLA COMPLEX BANDRA EASTMUM BAIMH400 051IN
4	A427991 97	100873 91	IL & FS TRUST COMPANY LIMITED	14/01/200 8	09/07/20 08	-	5500000000.0	IL & FS FINANCIA L CENTREP LOT NO C22 G BLOCK BANDRAK URLA COMPLEX BANDRA EASTMUM BAIMH400 051IN
5	A331077 98	100892 42	UNION BANK OF INDIA LIMITED	12/11/200 7	-	-	500000000.0	Mumbai Samachar Marg Branch,66/ 80, Mumbai Samachar Marg, Fort,Mumb aiMH40002 3IN
6	A858943 19	101885 48	IL & FS TRUST COMPANY LIMITED	13/11/200 9	-	06/05/2 010	9850000000.0	IL & FS FINANCIA L CENTREP LOT NO C22 G BLOCK BANDRAK URLA COMPLEX BANDRA EASTMUM BAIMH400 051IN

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7	A508045 82	100214 65	IL & FS TRUST COMPANY LIMITED	26/09/200 6	-	07/11/2 008	3250000000.0	IL & FS FINANCIA L CENTREP LOT NO C22 G BLOCK BANDRAK URLA COMPLEX BANDRA EASTMUM BAIMH400 051IN
8	A496228 30	100469 81	INFRASTRUCT URE LEASING AND FINANCIAL SERVICES LIMITED	29/03/200 7	-	14/10/2 008	650000000.0	THE IL &FS FINANACI AL CENTREP LOT NO C- 22 G BLOCKBA NDRA- KURLA COMPLEX MUMBAIM H400051IN
9	A496224 42	100469 80	INFRASTRUCT URE LEASING AND FINANCIAL SERVICES LIMITED	29/03/200 7	-	14/10/2 008	500000000.0	THE IL &FS FINANACI AL CENTREP LOT NO C- 22 G BLOCKBA NDRA- KURLA COMPLEX MUMBAIM H400051IN

**FIXED ASSETS**

**Tangible Assets**

- Land
- Laptop
- Office Equipment

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#### **Intangible Assets**

- Computer Software
- Trademark Arrangements

**CMT REPORT (Corruption, Money Laundering & Terrorism)**

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

**1] INFORMATION ON DESIGNATED PARTY**

No records exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

**2] Court Declaration :**

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

**3] Asset Declaration :**

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

**4] Record on Financial Crime :**

Charges or conviction registered against subject: **None**

**5] Records on Violation of Anti-Corruption Laws :**

Charges or investigation registered against subject: **None**

**6] Records on Int'l Anti-Money Laundering Laws/Standards :**

Charges or investigation registered against subject: **None**

**7] Criminal Records**

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

**8] Affiliation with Government :**

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

**9] Compensation Package :**

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

**10] Press Report :**

No press reports / filings exists on the subject.

**CORPORATE GOVERNANCE**

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

**CONTRAVENTION**

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

**FOREIGN EXCHANGE RATES**

Currency	Unit	INR
US Dollar	1	INR 68.65
UK Pound	1	INR 91.46
Euro	1	INR 80.78

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	PNM
<b>Analysis Done by :</b>	VVK
<b>Report Prepared by :</b>	MTN

**SCORE FACTORS**

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--LITIGATION	YES/NO	NO
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	YES
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

**RATING EXPLANATIONS**

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)