

Mar-20

Company Name : John Deere Financial India Private Limited

Liquidity risk management framework as per Appendix I of DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 4th November 2019

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

Sr. No.	Number of Significant Counterparties	Amount (Rs in crores)	% of Total deposits	% of Total Liabilities
1	9	1,952.65	-	79.66%

\*Borrowings exclude accrued interest, unamortized debt issuance cost and unamortized discount on Commercial papers

(ii) Top 20 large deposits (amount in ₹ crores and % of total deposits) : Not Applicable

(iii) Top 10 borrowings (amount in ₹ crores and % of total borrowings)

Amount (Rs in crores)	% of Total Borrowings
1952.65	100.00%

(iv) Funding Concentration based on significant instrument/product

Sr.no	Name of the instrument/product	Amount (Rs in crores)	% of Total Liabilities
1	Term Loan	737.65	30.10%
2	WC DL	115.00	4.69%
3	Non-convertible debentures	800.00	32.64%
4	Commercial papers	300.00	12.24%
	Total	1,952.65	

(v) Stock Ratios:

Commercial papers as a % of total public funds, total liabilities and total assets

Sr.no	Name of the instrument/product	Amount (Rs in crores)	% of Total Public Funds	% of Total Liabilities	% of Total Liabilities (excluding Eq. and Reserve)	% of Total Assets
1	Commercial papers (Gross of unamortised discount)	300.00	15.36%	12.24%	15.20%	12.24%

Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets

Sr.no	Name of the instrument/product	Amount (Rs in crores)	% of Total Public Funds	% of Total Liabilities	% of Total Liabilities (excluding Eq. and Reserve)	% of Total Assets
1	Non-convertible debentures	Nil	Nil	Nil	Nil	Nil

Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

Sr.no	Name of the instrument/product	Amount (Rs in crores)	% of Total Public Funds	% of Total Liabilities	% of Total Liabilities (excluding Eq. and Reserve)	% of Total Assets
1	WC DL	115.00	5.89%	4.69%	5.83%	4.69%
2	Non-convertible debentures- becoming due within next 1 year	300.00	15.36%	12.24%	15.20%	12.24%
3	Term Loans-becoming due within next 1 year	149.00	7.63%	6.08%	7.56%	6.08%

(vi) Institutional set-up for liquidity risk management :ALCO committee, ALCO support committee meets periodically to review cash position and take necessary actions .