

Mar-24

Company Name : John Deere Financial India Private Limited

Liquidity risk management framework as per Appendix VI-A RBI/DoR/2023-24/106 , DoR.FIN.REC.No.45/03.10.119/2023-24 dated October 19, 2023

- (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 (excluding Eq. and Reserve)
1	14	3,478.20	-	96.30%

*Borrowings exclude accrued interest and unamortized debt issuance cost

- (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)

Amount (Rs in crores)	% of Total Borrowings
3,247.20	93.36%

- (iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (Rs in crores)	% of Total Liabilities (excluding Eq. and Reserve)
1	Term Loan	1,903.20	52.69%
2	Non-convertible debentures	1,350.00	37.38%
3	Working Capital	-	0.00%
4	Inter Corporate Deposit	225.00	6.23%
	Total	3,478.20	

- (v) Stock Ratios:

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

Sr. No.	Name	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 unamortized discount)	0.00	Nil	0.00%	0.00%	0.00%

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

Sr. No.	Name	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

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

Sr. No.	Name	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- becoming due within next 1 year	1050.00	30.19%	22.46%	29.07%	22.46%
2	Term Loans-becoming due within next 1 year	902.80	25.96%	19.31%	24.99%	19.31%
3	Working Capital	0.00	0.00%	0.00%	0.00%	0.00%
4	Inter-Corporate Deposit	225.00	6.47%	4.81%	6.23%	4.81%

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