

Dec-22

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 (excluding Eq. and Reserve)
1	14	3,233.74	-	95.61%

\*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
2,845.74	88.00%

(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	1,778.74	52.59%
2	Non-convertible debentures	1,100.00	32.52%
3	Commercial Papers	200.00	5.91%
4	Inter Corporate Deposit	105.00	3.10%
5	Working capital loan	50.00	1.48%
	<b>Total</b>	<b>3,233.74</b>	

(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)	200.00	Nil	4.66%	5.91%	4.66%

(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	400.00	12.37%	9.31%	11.83%	9.31%
2	Term Loans-becoming due within next 1 year	741.74	22.94%	17.27%	21.93%	17.27%
3	Inter-Corporate Deposit	105.00	3.25%	2.44%	3.10%	2.44%
3	Working Capital Loans	50.00	1.55%	1.16%	1.48%	1.16%

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