

Sep-21

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	11	2,898.57	-	96.45%

*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
2,798.57	96.55%

(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	1,498.57	49.86%
2	Non-convertible debentures	1,400.00	46.58%
	Total	2,898.57	

(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)	Nil	Nil	Nil	Nil	Nil

(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	600.00	20.70%	15.89%	19.96%	15.89%
2	Term Loans-becoming due within next 1 year	352.63	12.17%	9.34%	11.73%	9.34%

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