

Sep-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	12	2,994.54	-	95.98%

*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
2,580.04	86.16%

(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	1,814.54	58.16%
2	Non-convertible debentures	1,100.00	35.26%
3	Working capital loan	80.00	2.56%
	Total	2,994.54	

(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	400.00	13.36%	10.01%	12.82%	10.01%
2	Term Loans-becoming due within next 1 year	794.11	26.52%	19.87%	25.45%	19.87%
3	Working Capital Loans	80.00	2.67%	2.00%	2.56%	2.00%

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