

Jun-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	15	2,997.33	-	95.79%

\*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
2,400.33	80.08%

(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	1,617.33	51.69%
2	Non-convertible debentures	1,200.00	38.35%
3	Inter Corporate Deposits	80.00	2.56%
4	Working capital loan	100.00	3.20%
	<b>Total</b>	<b>2,997.33</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)	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	500.00	16.68%	12.55%	15.98%	12.55%
2	Term Loans-becoming due within next 1 year	766.25	25.56%	19.24%	24.49%	19.24%
3	Inter Corporate Deposits	80.00	2.67%	2.01%	2.56%	2.01%
4	Working Capital Loans	100.00	3.34%	2.51%	3.20%	2.51%

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