

Dec-23

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	15	3,520.75	-	95.81%

\*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
3,282.13	93.22%

(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	1,905.75	51.86%
2	Non-convertible debentures	1,350.00	36.74%
3	Working Capital	-	0.00%
4	Inter Corporate Deposit	265.00	7.21%
	<b>Total</b>	<b>3,520.75</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	650.00	18.46%	13.82%	17.69%	13.82%
2	Term Loans-becoming due within next 1 year	860.73	24.45%	18.30%	23.42%	18.30%
3	Working Capital	0.00	0.00%	0.00%	0.00%	0.00%
4	Inter-Corporate Deposit	265.00	7.53%	5.63%	7.21%	5.63%

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