

**GOLDMAN SACHS (INDIA) FINANCE PRIVATE LIMITED**

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CIN: U67120MH1991PTC063512

**Appendix I - Details as of Sep 30, 2021 (Unaudited)**

Goldman Sachs (India) Finance Private Limited ("the Company") is a Systemically Important Non-Banking Financial (Non-Deposit Accepting or Holding) Company registered with Reserve Bank of India (RBI). The Company is engaged in the business of financing and investing in debentures and certain other instruments. The Company is wholly owned by Goldman Sachs (Mauritius) NBFC L.L.C

This quarterly disclosure is being made pursuant to Annex A, para (ix) of the Reserve Bank of India circular dated November 4, 2019 bearing reference number DOR.NBFC (PD) CC. NNO.102/03.10.001/2019-20) on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

## (i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr. No.	Number of Significant Conterparties	Amount (Rs. crores)	% of Total deposits	% of Total liabilities
1	2 (two)	1,016	NA (Note 1)	72%

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)  
NIL (Note 1)

## (iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Sr. No.	Significant Conterparties	Amount (Rs. crores)	% of Total borrowings
1	Holding Company of Goldman Sachs (India) Finance Private Limited	585	58%
2	Offshore Affiliate of Goldman Sachs (India) Finance Private Limited	432	42%

## (iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (Rs. crores)	% of Total liabilities
1	Compulsorily Convertible Debentures	1,016	72%

## (v) Stock Ratios:

Sr. No.	Name of the instrument/product	% of Total public funds	% of Total liabilities	% of Total assets
1	Commercial papers (Note 4)	NA (Note 2)	0%	0%
2	Non-convertible debentures (original maturity of less than one year) (Note 4)	NA (Note 2)	0%	0%
3	Other short-term liabilities (Note 5)	NA (Note 2)	4%	3%

## (vi) Institutional Setup for Liquidity Risk

Liquidity risk is the risk that we will be unable to fund the Company or meet its liquidity needs in the event of a firm-specific, broader industry, or market liquidity stress events. We have in place a comprehensive and conservative set of liquidity and funding policies. Our principal objective is to be able to fund the Company's core businesses to continue to serve clients and generate revenues, even under adverse circumstances.

The Board of Directors, both directly and through management committees, including our Risk Management Committee and Asset Liability Management Committee, oversees our liquidity risk management policies and practices. These management committees meet regularly (at least on a quarterly basis) and serve as an important means to facilitate and foster ongoing discussions to identify, manage and mitigate liquidity risks.

Corporate Treasury, which reports to the Chief Financial Officer of The Goldman Sachs Group Inc., has the primary responsibility for developing, managing and executing liquidity and funding strategy within our risk appetite.

Liquidity Risk, which is independent of our revenue producing units and Treasury, and reports to the Chief Risk Officer of The Goldman Sachs Group Inc., has primary responsibility for assessing, monitoring and managing our liquidity risk through firmwide oversight across our global businesses and the establishment of stress testing and limits frameworks.

The Company manages liquidity risk according to three principles: (i) hold sufficient excess liquidity to cover outflows during a stressed period, (ii) maintain appropriate asset-liability management and (iii) maintain a viable Contingency Funding Plan.

**Note 1** The Company is a non deposit taking systemically important NBFC and hence it does not accept deposits

**Note 2** The Company does not access public funds in India either directly or indirectly and does not issue guarantees

**Note 3** Total liabilities excludes shareholder's funds including equity, CCPS and all reserves and surplus but includes provisions

**Note 4** The Company has not issued any Commercial papers or Non-convertible debentures to raise funds

**Note 5** Short term liabilities are liabilities which are payable within a year from the reporting date