



WEST END HOUSING FINANCE LIMITED

Regd./Corp. Office: XII/A, 13th Floor, Bakhtawar, 229, Backbay Reclamation Scheme, Block III, Nariman Point, Mumbai 400021 **Tel.:** +91 22 2280 1550
Email: westendhousing@westendhfl.com **CIN.:** U65924MH2015PLC270088

A – DISCLOSURE ON LIQUIDITY RISK MANAGEMENT

RBI has issued guidelines on Liquidity Risk Management Framework for Non – Banking Financial Companies including Housing Finance Companies. Disclosures for the quarter ended 30th September, 2021 are as under:

Public disclosure on liquidity risk

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

Sr No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
-	-	-	-	-

- (ii) Top 20 large deposits (amount in Rs. crore and % of total deposits) – NIL

- (iii) Top 10 borrowings (amount in Rs. crore and % of total borrowings) – NIL

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

Sr No.	Name of the instrument/product	Amount (Rs.crore)	% of Total deposits
-	-	-	-

- (v) Stock Ratios:

- Commercial papers as a % of total public funds, total liabilities and total assets - NIL
- Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets - NIL
- Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets – NIL

- (vi) Institutional set-up for liquidity risk management

The Board of Directors of the Company has constituted the Risk Management Committee. The Risk Management Committee and Asset Liability Management Committee (ALCO), inter alia – implement and administer guidelines on Asset-Liability Management approved by the Board and revisions, if any.

The ALCO is responsible for the management of the Company funding and liquidity requirements, within the board approved framework and extant regulations. The Company continuously monitors expected and actual cash flows by assessing the maturity profiles of Assets and Liabilities. ALCO is provided with update on expected liquidity position. The Company has ensured maintenance of a liquidity in the form of liquid fixed deposits with banks, etc. These assets carry minimal credit risk and can be liquidated in a very short period of time.



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B – DISCLOSURE ON INTEREST RATE

Interest rate range of contracted loans for the past quarter for different categories of advances granted to individual borrowers along with mean interest rates for such loans:

	Interest Rate Range	Mean Interest Rate
Housing Loans	8.00%	8.00%
Non – Housing Loans	-	-