

## Shareholders' Information

### 45<sup>th</sup> Annual General Meeting (AGM)

Day/Date	Thursday, June 30, 2022
Time	2:00 p.m.
Mode	Video-Conference (VC)
<b>Remote e-voting period</b>	
Starts	Monday, June 27, 2022 at 10:00 a.m.
Ends	Wednesday, June 29, 2022 at 5:00 p.m.
<b>Cut-off date for e-voting</b>	Thursday, June 23, 2022 Shareholders whose names appear in the Register of Members/statements of beneficial position as on the cut-off date shall be eligible to vote either through remote e-voting or during the AGM.
<b>Record Date for dividend</b>	Wednesday, June 1, 2022 Shareholders whose names appear in the Register of Members/statements of beneficial position as on the record date shall be eligible for dividend, if approved by the Members at the AGM.
<b>Payment of dividend</b>	
Recommended dividend	₹ 30 per equity share of ₹ 2 each
Date of payment	Friday, July 1, 2022 onwards
<b>Financial Year</b>	April 1 to March 31

### Tax Deducted at Source (TDS) on Dividend

The Corporation is required to deduct tax at the prescribed rates on the dividend paid to its shareholders. The TDS rate would vary depending on the residential status of the shareholders and the documents submitted by them and accepted by the Corporation. Further details are available on the Corporation's website, [www.hdfc.com](http://www.hdfc.com).

### Change in Registrar and Share Transfer Agent

The Board of Directors of the Corporation at its meeting held on November 1, 2021 for operational convenience, approved the appointment of Link Intime India Private Limited (Link Intime) as the Registrar and Share Transfer Agent (RTA) of the Corporation effective April 1, 2022 and consequently, the in-house share transfer facility was withdrawn from the said date.

In view of the change in RTA, all the share related activities effective April 1, 2022 are being provided by Link Intime. The shareholders of the Corporation holding shares in physical form are requested to contact Link Intime at the below mentioned address for various services such as dematerialisation/ transmission of shares, issue of duplicate share certificates, servicing of unclaimed dividend, etc., which were earlier provided by the erstwhile Investor Services Department (ISD) of the Corporation.

Address for correspondence with Link Intime:

Ms. Supriya Mirashi  
 Link Intime India Private Limited  
 Unit: Housing Development Finance Corporation Limited  
 C-101, 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai - 400 083.  
 Tel No. : +91 22-4918 6151  
 E-mail : [rnt.helpdesk@linkintime.co.in](mailto:rnt.helpdesk@linkintime.co.in)  
 Website : [www.linkintime.co.in](http://www.linkintime.co.in)

However, those holding shares in electronic form are required to directly contact their Depository Participant (DP) for any of the aforesaid services, excluding services relating to unclaimed dividend.

### Listing on Stock Exchanges

#### Equity Shares

The International Securities Identification Number (ISIN) in respect of the equity shares of the Corporation is INE001A01036. The equity shares of the Corporation are listed on the following stock exchanges:

<b>BSE Limited (BSE)</b> Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001. Tel. Nos.: +91 22-2272 1233/4 E-mail : <a href="mailto:is@bseindia.com">is@bseindia.com</a> Website : <a href="http://www.bseindia.com">www.bseindia.com</a>	<b>National Stock Exchange of India Limited (NSE)</b> Exchange Plaza, Plot No. C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai 400 051. Tel. Nos.: +91 22-2659 8100-114/6641 8100 E-mail : <a href="mailto:nseiscmmum@nse.co.in">nseiscmmum@nse.co.in</a> Website : <a href="http://www.nseindia.com">www.nseindia.com</a>
--	---

Stock Exchange Codes	Reuters Codes	Bloomberg Codes
BSE - 500010	BSE - HDFC.BO	HDFC:IN
NSE - HDFC EQ	NSE - HDFC.NS	HDFC:IS

#### Warrants

ISIN	INE001A13049
Listed on	BSE and NSE
Outstanding Warrants (as on March 31, 2022)	1,70,57,400 Each Warrant can be exchanged with one equity share of ₹ 2 each of the Corporation.
Warrant Exercise Price	₹ 2,165 per equity share of ₹ 2 each
Date of Exercise	On or before August 10, 2023

#### Outstanding GDRs/ADRs/or any other Convertible Instruments

The Corporation has not issued any such securities other than warrants as stated above that were outstanding for conversion as on March 31, 2022.

#### Debt Securities

The secured redeemable non-convertible debentures and unsecured redeemable non-convertible debentures issued by the Corporation are listed for trading on the wholesale debt market segments of BSE and/or NSE.

#### Commercial Papers

The Commercial Papers issued by the Corporation are listed for trading on the wholesale debt market segments of BSE and NSE.

#### Rupee Denominated Bonds

Rupee Denominated Bonds issued by the Corporation to overseas investors are listed on London Stock Exchange (LSE) 10, Paternoster Square, London, EC4M 7LS, UK and its International Securities Market.

### Credit Rating

The information on the credit ratings assigned by the Credit Rating Agencies for the deposits, bonds, non-convertible debentures, subordinated debt, short term debt and bank facilities is provided in the notes forming part of the financial statements of the Corporation for the year ended March 31, 2022 and on the Corporation's website.

The Corporation has been assigned the highest ratings in all the above-mentioned instruments.

### Listing Fees

The listing fees have been paid to BSE and NSE for the financial year 2022-23. The requisite fees have also been paid to LSE.

### Share Transfer System

Pursuant to the provisions of Regulation 40(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations), since April 1, 2021, transfer of securities is not permitted under any circumstances to be processed unless the securities are held in electronic form.

SEBI vide notification/circular dated January 24, 2022 and January 25, 2022 has prohibited the issue of physical share certificates and has stated that all new share certificates shall be issued only in dematerialised form.

The Board of Directors has delegated the authority for approving transmission, dematerialisation, issue of duplicate share certificate etc., to Share Transfer Committee. A summary of transactions approved by the committee is shared with the board on a quarterly basis.

While SEBI has clarified that the shareholders are not prohibited from holding the shares in physical form, shareholders holding shares in physical form are requested to consider dematerialisation of their shares.

### Investors' Grievances

The Corporation is committed to providing effective and prompt service to its investors. The investors can also escalate their grievance in case of non redressal of the same in the manner as made available on the Corporation's website.

The details of investor complaints received and redressed by the Corporation during the last three financial years are as under:

Received through	No. of complaints received		
	2019-20	2020-21	2021-22
Stock Exchanges and SEBI including SCORES	4	5	6
NHB/RBI, MCA and others	-	-	-
Directly received from investors	-	-	-
<b>Total No. of complaints received</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>Total No. of complaints redressed</b>	<b>4</b>	<b>4</b>	<b>7*</b>
No. of complaints pending	-	1	-

\* Includes one complaint pertaining to FY 2020-21 which was resolved during FY 2021-22.

The Corporation has established an accessible and responsive means for its investors to raise concerns through [investorcare@hdfc.com](mailto:investorcare@hdfc.com), which is monitored by the company secretary.

### History of corporate actions/build-up of equity share capital

The statement showing history of corporate actions since the date of incorporation and build-up of equity share capital is available on the Corporation's website.

## Unclaimed Dividend

The Corporation *inter alia* undertakes the following initiatives to reduce the quantum of unclaimed dividends:

- annual reminders to the concerned shareholders to claim dividend; and
- direct credit of unclaimed dividend to those shareholders' account, who have updated their bank account details with the Corporation/DP.

Despite the above initiatives, unclaimed dividend amounting to ₹ 2,67,48,344 in respect of dividend for the financial year 2013-14 and ₹ 45,29,634 in respect of interim dividend for the financial year 2014-15 were transferred to the Investor Education and Protection Fund (IEPF) on August 30, 2021 and April 26, 2022 respectively, in compliance with the provisions of Section 125 of the Companies Act, 2013. Further, the last date for claiming the unclaimed dividend in respect of the final dividend for financial year 2014-15 is August 26, 2022, post which the same shall be transferred to IEPF. Concerned shareholders are requested to claim their dividend at the earliest.

The details of unclaimed dividends as at March 31, 2022 and last date for claiming the same from the Corporation, prior to its transfer to IEPF, are as under:

Financial Year	No. of members who have not claimed their dividend	Dividend per share (₹)	Unclaimed dividend as at March 31, 2022 (₹)	Unclaimed dividend as % to total dividend	Date of declaration	Last date for claiming the dividend from the Corporation prior to its transfer to IEPF
2014-15 – Final	3,319	13	2,46,21,298.00	0.12	July 28, 2015	August 26, 2022
2015-16 – Interim	4,924	3	74,87,313.00	0.16	March 21, 2016	April 19, 2023
2015-16 – Final	4,013	14	3,24,31,882.00	0.15	July 27, 2016	August 25, 2023
2016-17 – Interim	4,608	3	75,54,633.00	0.16	March 3, 2017	April 1, 2024
2016-17 – Final	3,961	15	3,59,60,940.00	0.15	July 26, 2017	August 24, 2024
2017-18 – Interim	4,258	3.50	54,14,213.00	0.09	March 16, 2018	April 16, 2025
2017-18 – Final	3,351	16.50	2,35,47,595.50	0.08	July 30, 2018	August 28, 2025
2018-19 – Interim	3,959	3.50	57,67,968.50	0.10	March 6, 2019	April 6, 2026
2018-19 – Final	3,415	17.50	2,56,25,425.00	0.08	August 2, 2019	August 31, 2026
2019-20	4,449	21	2,91,19,103.00	0.10	July 30, 2020	August 28, 2027
2020-21	6,492	23	3,24,93,393.00	0.09	July 20, 2021	August 20, 2028

Shareholders whose dividends have been transferred to IEPF can check the details on the Corporation's website.

## Unclaimed Shares

### As per Listing Regulations

Regulation 39(4) of the Listing Regulations *inter alia* requires every listed company to comply with certain procedures in respect of shares issued by it in physical form pursuant to a public issue or any other issue and which remained unclaimed for any reason whatsoever.

During the year ended March 31, 2022, the Corporation neither received any claims from its shareholders for transfer of shares from Unclaimed Suspense Account nor were any shares transferred from Unclaimed Suspense Account to

IEPF. The status of the unclaimed shares as at March 31, 2022 was same as at March 31, 2021 i.e. 2 shareholders holding 3,000 equity shares of ₹ 2 each.

The concerned shareholders are requested to write to Link Intime to claim the said equity shares. On receipt of such claim, additional documents may be called upon. Link Intime on receipt of such additional documents and upon verification shall transfer the shares lying in the Unclaimed Suspense Account to the concerned shareholders.

#### As per Companies Act, 2013

As per Section 124 of the Companies Act, 2013 and the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 (IEPF Rules), all shares in respect of which dividend has not been paid or claimed for seven consecutive years or more are required to be transferred by the company to IEPF.

In compliance with the IEPF Rules, in September 2021, the Corporation transferred 86,465 equity shares of ₹ 2 each corresponding to the unclaimed dividend for the financial year 2013-14 to IEPF. The Corporation had sent reminders to concerned shareholders and published notices in newspapers prior to transfer of corresponding shares to IEPF.

The status of shares transferred to IEPF as at March 31, 2022, is detailed as under:

Particulars	No. of shares
Balance as at April 1, 2021	15,27,206
Transferred during financial year 2021-22	86,465
Claims processed by IEPF Authority during the financial year 2021-22	(30,700)
Balance as at March 31, 2022	15,82,971

The details of said shares are available on the Corporation's website.

Shareholders whose dividend/shares have been transferred to IEPF can claim the dividend and/or shares after following the procedure prescribed by the Ministry of Corporate Affairs (MCA) which is available on the website of IEPF, [www.iepf.gov.in](http://www.iepf.gov.in) and on the Corporation's website.

The Corporation on receipt of complete set of documents shall submit its e-verification report to IEPF Authority within the timeline prescribed under the IEPF Rules. Upon submission of e-verification report by the Corporation, the corresponding action shall solely be at the discretion of IEPF Authority.

The Corporation has appointed a nodal officer and two deputy nodal officers for co-ordination with IEPF Authority, the details of which are available on the Corporation's website.

#### **Updation of KYC Details**

In terms of SEBI Circular dated November 3, 2021, folios wherein certain details like PAN, nomination, mobile number, email address, specimen signature, bank details are not available, are required to be frozen with effect from April 1, 2023. Accordingly, shareholders who have not yet submitted the said details are requested to kindly provide the same to Link Intime at the earliest but not later than March 31, 2023, failing which their folio shall be frozen.

Further, in terms of SEBI Circular dated April 20, 2018, dividend can be paid only through electronic means. In case the electronic payment fails or gets rejected by the banks, dividend can be paid through dividend warrants/demand drafts incorporating the bank account details of the concerned shareholders on the same. Shareholders who have not updated their bank account details are requested to update the same with Link Intime (in respect of shares held in physical form) or with the DP (in respect of shares held in electronic form) so that the dividends paid by the Corporation get directly credited to their bank account.

## Voting Rights

The fundamental voting principle is 'One Share-One Vote'.

Equity shares issued by the Corporation carry equal voting rights, with an exception, where voting rights in respect of the shares, if any, lying in the Unclaimed Suspense Account/transferred to IEPF shall remain frozen till the rightful owner claims such shares and is transferred as such.

## Rights and Obligations of Shareholders

The Corporation has always accorded great importance towards shareholder engagement.

The Corporation has consistently ensured that shareholders are empowered to honour their statutory rights. A synopsis of some of the rights and obligations of the shareholders is made available on the Corporation's website.

## Frequently Asked Questions

For ready reference of the shareholders of the Corporation, responses to frequently asked questions on certain investor related services are made available on the Corporation's website.

## Shareholder Feedback

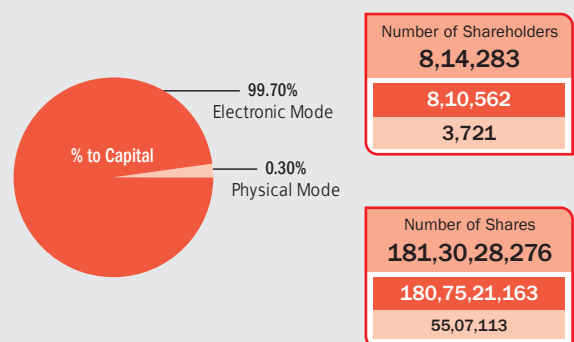
In furtherance to the Corporation's endeavour to engage with its shareholders and to receive insight into their perception on the Corporation, an online feedback form seeking their views on various matters relating to investor services was provided on the website of the Corporation. The summary of feedback provided by the shareholders was placed before the Stakeholders Relationship Committee of Directors of the Corporation.

## Control of the Corporation

The Corporation is neither owned nor controlled, directly or indirectly, by any person, entity or government and does not owe allegiance to any promoter or promoter group. The Corporation also does not have any significant beneficial owner.

## Dematerialisation of Shares and Liquidity as at March 31, 2022

	No. of shareholders	% to total no. of shareholders	No. of shares of ₹ 2 each	% to Capital
Held in electronic mode				
a. NSDL	3,39,723	41.72	177,12,72,983	97.70
b. CDSL	4,70,839	57.82	3,62,48,180	2.00
<b>Sub Total (a+b)</b>	<b>8,10,562</b>	<b>99.54</b>	<b>180,75,21,163</b>	<b>99.70</b>
Held in physical mode	3,721	0.46	55,07,113	0.30
<b>Total</b>	<b>8,14,283</b>	<b>100</b>	<b>181,30,28,276</b>	<b>100</b>



The shares of the Corporation are widely traded on the stock exchanges.

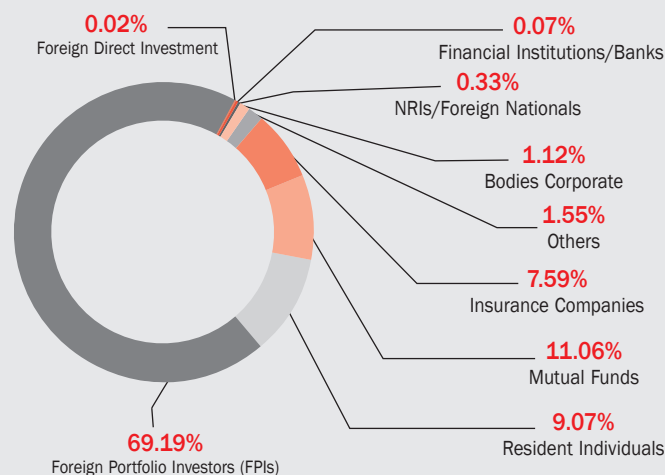
**Distribution of Shareholding as at March 31, 2022**

Range of shares held	Total no. of shares	% to Capital	No. of shareholders	% to total no. of shareholders
1	97,945	0.01	97,945	12.03
2 - 10	18,06,539	0.10	3,24,351	39.83
11 - 100	1,05,23,074	0.58	2,81,315	34.55
101 - 200	50,43,395	0.28	33,494	4.11
201 - 500	1,03,43,011	0.57	30,072	3.69
501 - 1,000	1,45,20,504	0.80	17,828	2.19
1,001 - 5,000	5,13,64,079	2.83	23,637	2.90
5,001 - 10,000	1,54,51,331	0.85	2,206	0.27
10,001 - 50,000	3,99,92,576	2.21	1,794	0.22
50,001 - 1,00,000	3,11,11,953	1.72	444	0.06
1,00,001 and above	163,27,73,869	90.05	1,197	0.15
<b>Total</b>	<b>181,30,28,276</b>	<b>100</b>	<b>8,14,283</b>	<b>100</b>

**Shareholding Pattern as at March 31, 2022**

Category	No. of Shareholders	No. of shares	% to Capital
Resident Individuals	7,77,225	16,44,83,722	9.07
Foreign Portfolio Investors (FPIs)	1,879	125,44,34,780	69.19
Foreign Direct Investment	1	2,86,394	0.02
Insurance Companies	40	13,76,58,927	7.59
Bodies Corporate	3,334	2,03,03,970	1.12
Mutual Funds	36	20,05,31,170	11.06
Financial Institutions/ Banks	15	13,01,141	0.07
NRIs/Foreign Nationals	16,109	58,98,336	0.33
Others*	15,644	2,81,29,836	1.55
<b>Total</b>	<b>8,14,283</b>	<b>181,30,28,276</b>	<b>100</b>

\* Alternative Investment Funds/Government Companies/Trust/Clearing Members/HUF/Pension Funds/IEPF



### Shareholding of Top Ten Shareholders

Name of the Shareholder	Shareholding as at April 1, 2021		Shareholding as at March 31, 2022	
	No. of shares	% to capital	No. of shares	% to capital
Life Insurance Corporation of India*	8,37,70,642	4.64	7,33,93,929	4.05
Invesco Developing Markets Fund*	7,02,97,956	3.90	6,85,62,996	3.78
SBI-ETF Nifty 50*	4,44,27,065	2.46	5,94,86,159	3.28
Government of Singapore*	4,71,76,565	2.62	5,05,73,181	2.79
ICICI Prudential Bluechip Fund#	1,28,02,656	0.71	2,46,35,775	1.36
Vanguard Emerging Markets Stock Index Fund, A Series of Vanguard International Equity Index Funds*	2,35,76,167	1.31	2,42,26,727	1.34
UTI - Nifty Exchange Traded Fund#	1,88,37,301	1.04	2,27,71,452	1.26
HDFC Trustee Company Ltd. A/C HDFC Top 100 Fund#	1,13,46,397	0.63	2,26,02,330	1.25
Vanguard Total International Stock Index Fund*	2,17,32,990	1.20	2,24,34,878	1.24
ICICI Prudential Life Insurance Company Limited#	1,70,07,986	0.94	1,95,90,768	1.08
Government Pension Fund Global - Norway*	1,88,87,621	1.05	1,88,53,946	1.04
Axis Mutual Fund Trustee Limited A/C Axis Mutual Fund A/C Axis Long Term Equity Fund*	1,88,99,369	1.05	1,85,38,723	1.02
JP Morgan Funds - Emerging Markets Equity Fund*	1,94,30,513	1.08	1,84,04,103	1.02
Kuwait Investment Authority Fund 601®	1,88,84,232	1.05	1,81,05,872	0.99

\* Common top 10 shareholders as at April 1, 2021 and March 31, 2022

® Top 10 shareholders only as at April 1, 2021

# Top 10 shareholders only as at March 31, 2022

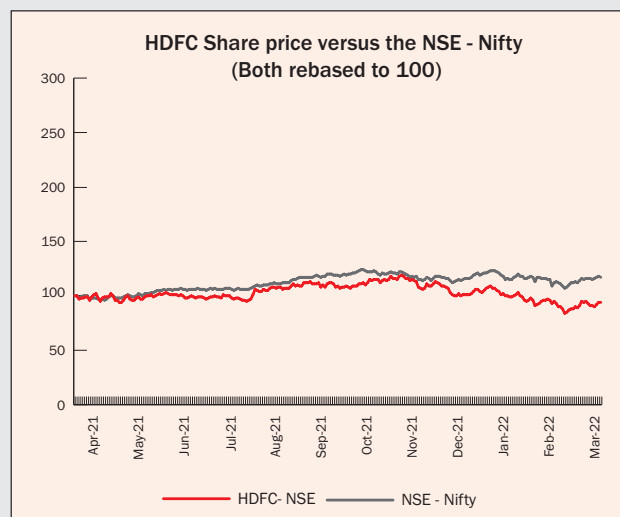
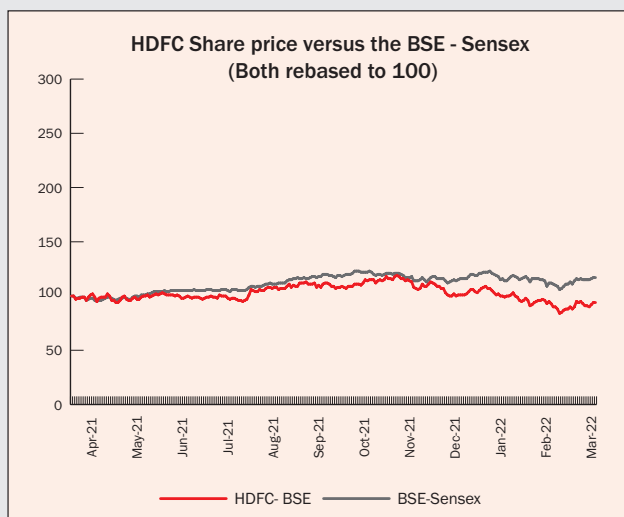
### Stock Market Price Data

The monthly high and low price and the volume of shares traded on BSE and NSE during the financial year 2021-22 are as under:

Month	BSE			NSE		
	High (₹)	Low (₹)	No. of shares traded	High (₹)	Low (₹)	No. of shares traded
April-21	2,628.00	2,373.30	49,07,691	2,628.00	2,373.00	7,00,23,230
May-21	2,583.00	2,354.10	29,52,052	2,580.35	2,354.00	7,18,69,640
June-21	2,635.00	2,453.45	28,47,062	2,635.40	2,451.00	5,83,55,014
July-21	2,557.05	2,380.50	51,43,233	2,558.00	2,380.00	5,40,90,668
August-21	2,810.00	2,425.40	16,17,172	2,812.00	2,425.10	6,95,33,106
September-21	2,876.00	2,717.60	29,55,705	2,875.85	2,717.70	5,67,57,432
October-21	2,947.40	2,694.05	43,69,562	2,948.00	2,693.60	5,27,28,936
November-21	3,021.10	2,658.00	9,68,629	3,021.10	2,656.00	6,99,27,871
December-21	2,877.30	2,507.00	17,93,929	2,877.75	2,506.05	5,60,11,363
January-22	2,761.95	2,448.45	14,46,871	2,762.00	2,448.60	6,84,87,691
February-22	2,623.50	2,286.45	96,78,887	2,623.30	2,286.85	10,24,24,930
March-22	2,450.00	2,046.30	36,46,634	2,459.00	2,046.00	10,20,11,494

Source: [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com)





**Web Links**

As required under the various provisions of the Companies Act, 2013, Master Direction – Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, Listing Regulations and other applicable laws and for availability of information for the stakeholders, the web link of the documents placed on the Corporation’s website are provided below:

Sr. No.	Document	Purpose	Web links
1.	Form No. MGT-7	Draft Annual Return of the Corporation for financial year 2021-22.	<a href="https://www.hdfc.com/investor-relations#annual-reports">https://www.hdfc.com/investor-relations#annual-reports</a>
2.	Anti-Bribery and Anti-Corruption Policy	The Policy emphasizes HDFC’s zero tolerance towards bribery and corruption practices.	<a href="https://www.hdfc.com/allpolicies/HDFC%20Limited%20-%20Anti%20Bribery%20&amp;%20Anti%20Corruption%20Policy-Final.pdf">https://www.hdfc.com/allpolicies/HDFC%20Limited%20-%20Anti%20Bribery%20&amp;%20Anti%20Corruption%20Policy-Final.pdf</a>
3.	Policy on Protection of Women against Sexual Harassment	The Policy provides protection of women against sexual harassment at workplace and the redressal of complaints of sexual harassment and matters related thereto.	<a href="https://www.hdfc.com/allpolicies/policy-on-protection-of-women-against-sexual-harassment.pdf">https://www.hdfc.com/allpolicies/policy-on-protection-of-women-against-sexual-harassment.pdf</a>
4.	Corporate Social Responsibility (CSR) Policy	The Policy provides guiding principles for selection of CSR activities, modalities of execution and implementation and monitoring mechanism of CSR projects/programmes.	<a href="https://www.hdfc.com/allpolicies/CSR%20Policy-%20For%20upload.pdf">https://www.hdfc.com/allpolicies/CSR%20Policy-%20For%20upload.pdf</a>
5.	Letter of Appointment to Independent Directors	The draft letter sets out the terms and conditions for appointment of Independent Directors of the Corporation.	<a href="https://www.hdfc.com/allpolicies/Letter%20of%20Appointment%20to%20ID.pdf">https://www.hdfc.com/allpolicies/Letter%20of%20Appointment%20to%20ID.pdf</a>

Sr. No.	Document	Purpose	Web links
6.	Whistle Blower Policy	The Policy outlines the whistle blower mechanism of the Corporation.	<a href="https://www.hdfc.com/allpolicies/Whistle%20blower%20policy%20-%20November%202020.pdf">https://www.hdfc.com/allpolicies/Whistle%20blower%20policy%20-%20November%202020.pdf</a>
7.	Remuneration Policy for the Directors, Key Managerial Personnel, Senior Management and other employees	The Policy provides a framework for the remuneration of the Directors, Key Managerial Personnel, Members of Senior Management and other employees of the Corporation.	<a href="https://www.hdfc.com/allpolicies/Policy_on_Remuneration_July_2018.pdf">https://www.hdfc.com/allpolicies/Policy_on_Remuneration_July_2018.pdf</a>
8.	Policy on Appointment of Directors and Members of Senior Management	The Policy provides a framework and contains criteria for the appointment of Directors and Members of Senior Management of the Corporation and the process to be followed for the same.	<a href="https://www.hdfc.com/allpolicies/Policy_on_Appointment_of_Directors.pdf">https://www.hdfc.com/allpolicies/Policy_on_Appointment_of_Directors.pdf</a>
9.	Composition and terms of reference of key committees	Details of the composition and terms of reference of the following committees: a. Audit & Governance Committee; b. Nomination & Remuneration Committee; c. Stakeholders Relationship Committee; d. Corporate Social Responsibility Committee; and e. Risk Management Committee	<a href="https://www.hdfc.com/investor-services#board-committees">https://www.hdfc.com/investor-services#board-committees</a>
10.	Policy on Material Subsidiary Companies	The Policy outlines the criteria for identification and dealing with material subsidiaries and for formulation of a governance framework for subsidiaries of the Corporation.	<a href="https://www.hdfc.com/allpolicies/Policy_Material_Subsiadiaries.pdf">https://www.hdfc.com/allpolicies/Policy_Material_Subsiadiaries.pdf</a>
11.	Code of Conduct for Non-Executive Directors	The Code provides a guidance to Non-Executive Directors on the matters relating to professional conduct, ethics and governance, whilst they discharge their obligations as directors of the Corporation.	<a href="https://www.hdfc.com/allpolicies/Code-of-Conduct-for-NED.pdf">https://www.hdfc.com/allpolicies/Code-of-Conduct-for-NED.pdf</a>
12.	Code of Conduct for Executive Directors and Senior Management	The Code provides guidance to the Executive Directors and Members of Senior Management on the matters relating to professional conduct, ethics and governance.	<a href="https://www.hdfc.com/allpolicies/Code-of-Conduct-for-ED-and-SM.pdf">https://www.hdfc.com/allpolicies/Code-of-Conduct-for-ED-and-SM.pdf</a>
13.	Board Diversity Policy	The Policy provides a framework and set standards for having a diversified Board.	<a href="https://www.hdfc.com/allpolicies/Board_Diversity_Policy.pdf">https://www.hdfc.com/allpolicies/Board_Diversity_Policy.pdf</a>
14.	Policy on Related Party Transactions	The Policy outlines the mechanism for dealing with related party transactions.	<a href="https://www.hdfc.com/allpolicies/Policy%20on%20Related%20Party%20Transactions_Final.pdf">https://www.hdfc.com/allpolicies/Policy%20on%20Related%20Party%20Transactions_Final.pdf</a>

Sr. No.	Document	Purpose	Web links
15.	Board Familiarisation Programme	The document provides the various familiarisation programme that would be conducted by the Corporation for its directors.	<a href="https://www.hdfc.com/allpolicies/Board-Familiarisation-Programme.pdf">https://www.hdfc.com/allpolicies/Board-Familiarisation-Programme.pdf</a>
16.	Policy on Determination of Materiality	The Policy provides for a mechanism for determination of materiality of certain events/information for appropriate disclosures as required under Listing Regulations.	<a href="https://www.hdfc.com/allpolicies/Policy_on_determination_of_materiality_Final.pdf">https://www.hdfc.com/allpolicies/Policy_on_determination_of_materiality_Final.pdf</a>
17.	Web Archival Policy	The Policy ensures protection, maintenance and archival of the disclosures, documents and records that are placed on Corporation's website.	<a href="https://www.hdfc.com/allpolicies/Web-Archival-Policy_0.pdf">https://www.hdfc.com/allpolicies/Web-Archival-Policy_0.pdf</a>
18.	Policy on Business Responsibility	The Policy reaffirms the Corporation's commitment to follow principles laid down in the "National Voluntary Guidelines on Social, Environmental and Economic responsibilities of Business" towards conducting its business.	<a href="https://www.hdfc.com/allpolicies/BR-Policy_0.pdf">https://www.hdfc.com/allpolicies/BR-Policy_0.pdf</a>
19.	Business Responsibility & Sustainability Report 2021-22	The report contains the details of the Corporation's approach to sustainable development into its business strategy along with principles followed to minimize its impact on its stakeholders.	<a href="https://www.hdfc.com/investor-relations#annual-reports">https://www.hdfc.com/investor-relations#annual-reports</a>
20.	Board Familiarisation Update	The document contains the details of familiarisation programmes conducted by the Corporation for its directors during the respective financial year.	<a href="https://www.hdfc.com/allpolicies/Board_Familiarisation_Update_2022_revised.pdf">https://www.hdfc.com/allpolicies/Board_Familiarisation_Update_2022_revised.pdf</a>
21.	Disclosure under the SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021	Provides disclosures with respect to the various Employee Stock Option Schemes of the Corporation.	<a href="https://www.hdfc.com/investor-relations#annual-reports">https://www.hdfc.com/investor-relations#annual-reports</a>
22.	Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information	The Code provides the policy for fair disclosure of unpublished price sensitive events of the Corporation.	<a href="https://www.hdfc.com/allpolicies/Code_of_practices_and_procedures_fair_disclosure.pdf">https://www.hdfc.com/allpolicies/Code_of_practices_and_procedures_fair_disclosure.pdf</a>
23.	Policy for Fit and Proper Criteria for Directors	The Policy sets out the 'fit and proper' criteria based on which existing directors whose appointment is intended to be continued and new directors proposed to be appointed are evaluated.	<a href="https://www.hdfc.com/allpolicies/Policy_on_Fit_and_Proper_Criteria_HDFC.pdf">https://www.hdfc.com/allpolicies/Policy_on_Fit_and_Proper_Criteria_HDFC.pdf</a>
24.	Internal Guidelines on Corporate Governance	This document provides for internal guideposts to maintain highest standards of Corporate Governance within the Corporation.	<a href="https://www.hdfc.com/allpolicies/Internal-Guidelines-on-Corporate-Governance.pdf">https://www.hdfc.com/allpolicies/Internal-Guidelines-on-Corporate-Governance.pdf</a>
25.	Policy on Management of Conflict of Interest	The Policy provides the mechanism to deal with situations where conflict of interest arises or is likely to arise.	<a href="https://www.hdfc.com/allpolicies/Policy-on-Management-of-Conflict-of-Interest_0.pdf">https://www.hdfc.com/allpolicies/Policy-on-Management-of-Conflict-of-Interest_0.pdf</a>

Sr. No.	Document	Purpose	Web links
26.	Policy on Succession Planning	The Policy outlines a mechanism to identify and create a talent pool of high potential personnel who could assume higher roles whenever the need arises.	<a href="https://www.hdfc.com/allpolicies/Policy_on_Succession_Planning.pdf">https://www.hdfc.com/allpolicies/Policy_on_Succession_Planning.pdf</a>
27.	Policy on Health and Safety of Employees	The Policy provides guidelines for protection and improvement of health and safety of its employees at workplace.	<a href="https://www.hdfc.com/allpolicies/policy-on-health-and-safety-of-employees.pdf">https://www.hdfc.com/allpolicies/policy-on-health-and-safety-of-employees.pdf</a>
28.	Human Rights Statement	The Statement provides the broad framework to ensure that all stakeholders are treated with utmost respect and dignity.	<a href="https://www.hdfc.com/allpolicies/Human%20Rights%20Statement.pdf">https://www.hdfc.com/allpolicies/Human%20Rights%20Statement.pdf</a>
29.	Diversity and Inclusion Policy	The Policy provides for non-discriminative approach while engaging with its stakeholders.	<a href="https://www.hdfc.com/allpolicies/DIVERSITY%20AND%20INCLUSION%20POLICY.pdf">https://www.hdfc.com/allpolicies/DIVERSITY%20AND%20INCLUSION%20POLICY.pdf</a>
30.	Code of Conduct for Employees	The Code outlines the framework for ethical conduct expected from employees of the Corporation.	<a href="https://www.hdfc.com/allpolicies/CODE%20OF%20CONDUCT%20-%20December%202020_MD.pdf">https://www.hdfc.com/allpolicies/CODE%20OF%20CONDUCT%20-%20December%202020_MD.pdf</a>
31.	Credit Rating	Information with regard to credit ratings assigned by various credit rating agencies for deposits, bonds, non-convertible debentures, subordinated debt, short term debt and bank facilities.	<a href="https://www.hdfc.com/investor-services#credit-ratings">https://www.hdfc.com/investor-services#credit-ratings</a>
32.	Tax Deducted at Source (TDS) on Dividend	This section contains details of Tax required to be deducted at the prescribed rates on the dividend paid by the Corporation to its shareholders.	<a href="https://www.hdfc.com/investor-services#dividend">https://www.hdfc.com/investor-services#dividend</a>
33.	Dividend Distribution Policy	The Policy establishes the principles and criteria to be considered by the Board of Directors prior to recommending dividend on equity shares.	<a href="https://www.hdfc.com/allpolicies/Dividend%20Distribution%20Policy.pdf">https://www.hdfc.com/allpolicies/Dividend%20Distribution%20Policy.pdf</a>
34.	Memorandum and Articles of Association	-	<a href="https://www.hdfc.com/sites/default/files/memorandum-and-article-of-association.pdf">https://www.hdfc.com/sites/default/files/memorandum-and-article-of-association.pdf</a>
35.	Policy on Appointment of Statutory Auditors	The Policy provides a framework and set standards for the appointment of Statutory Auditors who fulfill the eligibility criteria and other conditions prescribed under RBI Guidelines and applicable laws.	<a href="https://www.hdfc.com/allpolicies/Policy_on_Appointment_of%20Auditors%20-%20FINAL-%20clean.pdf">https://www.hdfc.com/allpolicies/Policy_on_Appointment_of%20Auditors%20-%20FINAL-%20clean.pdf</a>
36.	Equal Opportunity Policy	The Policy aims to provide practical guidance on the management of disability issues at workplace.	<a href="https://www.hdfc.com/allpolicies/Equal-Opportunity-Policy-at-HDFC.pdf">https://www.hdfc.com/allpolicies/Equal-Opportunity-Policy-at-HDFC.pdf</a>
37.	Environmental, Social and Governance (ESG) Policy Framework	The policy reiterates the Corporation's commitment to oversee and implement sustainable strategies, policies and practices as a responsible corporate citizen.	<a href="https://www.hdfc.com/allpolicies/HDFC%20ESG%20Framework.pdf">https://www.hdfc.com/allpolicies/HDFC%20ESG%20Framework.pdf</a>