

**HOUSING DEVELOPMENT FINANCE
CORPORATION LIMITED**

WHISTLE BLOWER POLICY

(Revised w.e.f. 02.11.2020)

(For Directors, Employees and other Stakeholders)

Also posted on www.hdfc.com

Reviewing Authority	Audit and Governance Committee of Directors of the Corporation
Approving Authority:	Board of Directors of the Corporation
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Preface

Housing Development Finance Corporation Limited ('HDFC' or 'the Corporation') has always emphasized and has remained committed on maintaining highest standards of professional and personal ethics and integrity. Towards this, all the employees of HDFC are expected to conduct business operations in the most fair and transparent manner while maintaining the highest standards of ethics and corporate governance.

The Code of Conduct for HDFC's employees which came into existence in 2006 provides the framework within which HDFC expects its business operations to be carried out and lays down the standards and principles which should govern the actions of its employees. Any violation of the Code of Conduct is treated as "Misconduct" and entitles the Management to initiate such disciplinary action, as it deems appropriate against such employee(s).

This Policy is an important element in detecting corrupt, illegal, undesirable conduct or other violation of any codes or policies applicable to the employees/directors of HDFC. HDFC strongly encourages its stakeholders to speak up if they suspect or witness any matters of concern. Any complaint made under this Policy will be taken seriously.

1. Policy objective

HDFC firmly believes that its employees are the greatest assets and their feedback and suggestions are valued highly. HDFC realizes that despite having an "Open Door Policy", there could be some deterrents that may stop an employee from reporting a Code of Conduct violation or from expressing their concerns directly. In this scenario, it is very important for the Corporation to remain approachable and vigilant at all times.

Therefore, apart from all the existing channels of communication available to employees, the Corporation first established a "Corporate Whistleblower Initiative/Policy" in 2010. The said initiative/policy is an extension of the Code of Conduct formulated with an aim to promote good Corporate Governance, instill faith and make the stakeholders feel empowered and at the same time be responsible to blow the whistle in order to voice their concerns or grievances on various matters pertaining to any malpractice, actual/suspected fraud, financial irregularities, violation of the Corporation's Code of Conduct, instances of leakage of unpublished price sensitive information, breach of any policy, abuse of power and authority by any official of the company or any other act with an intention of unethical personal gain or to cause damage to the organization or its employees or public interest, etc., without fear of reprisal.

This Whistle Blower Policy was formally approved by the Board of Directors of the Corporation at its meeting held on October 22, 2014 in compliance with and in accordance with the provisions of Section 177 of the Companies Act, 2013, the then existing Clause 49 of the Listing Agreement [now replaced with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015] and the Whistle Blowers Protection Act, 2014.

This Policy has been amended and recommended by the Audit and Governance Committee of Directors on November 2, 2020 and approved by the Board of Directors of the Corporation at its meeting held on the same date. This Policy shall be effective from November 2, 2020.

2. Scope of the Policy

The Policy is applicable to all the employees including consultants, outsourced personnel and trainees, Directors of the Corporation (hereinafter referred to as "Employees") and other stakeholders such as shareholders,

borrowers, co-borrowers, depositors, key partners, direct selling agents, vendors, and public at large (collectively referred to as “Stakeholders”).

The Corporation assures appropriate action for any concern reported by Directors, Employees or other Stakeholders through the whistle blowing mechanism.

3. Definitions

3.1 Whistleblower/Complainant- Means an Employee or any other Stakeholder expressing a concern or making a disclosure or lodging a complaint under this policy, in respect of the concerns/grievances mentioned above in paragraph 1.

3.2 Accused/offending employee- Means an employee or director(s) of the Corporation against whom a complaint is lodged.

4. Examples of reportable concerns

Further to the broad kinds of concerns/grievances as mentioned above in paragraph 1, the examples of reportable concerns under this Policy include but are not limited to the following genuine matters:

- illegal conduct such as theft, violence or threatened violence, and criminal damage against property;
- fraud, money laundering or embezzlement/ misappropriation of funds including by way of misuse of office;
- suspected/ actual fraud;
- any act done with malafide intent resulting in financial loss/operational risk/loss of reputation or which is detrimental to public interest or interest of the Corporation;
- offering or accepting a bribe;
- financial irregularities;
- engaging in or threatening to engage in detrimental conduct against a person who has made a Reportable Concern or is believed or suspected to have made or be planning to make a Reportable Concern;
- failure to comply with, or breach of legal or regulatory requirements for malfeasance or unethical gains; and
- failure to comply with the provisions of Code of Conduct or any other policies, principles or standards that have been prescribed for governing the actions of the employees/directors.

The aforesaid shall hereinafter be referred to as ‘Reportable Concern(s)’.

General customer complaints or the following personal grievances would not qualify as being reportable, or for any protection under this Policy:

- an interpersonal conflict between two employees, or
- a decision relating to employment or engagement of employees, such as a transfer, promotion, increments, late working hours or disciplinary action, or
- allegations relating to sexual harassment – such complaints are required to be dealt in accordance with Policy on Prevention, Prohibition and Redressal of Sexual Harassment of Women at the Workplace.

5. Vigil Mechanism/ Process of lodging a complaint or expressing a concern:

A. Pre-requisite

Prior to making a complaint, the Stakeholder should satisfy himself that he has reasonable grounds to suspect the concerned Reportable Concern, i.e. there should be objective reasonableness of the reasons for the suspicion. However a Complainant is not required to prove the Reportable Concern/ allegation.

B. Information required to be provided

The Complainant at the time of lodging the Reportable Concern should provide as much as details as possible so as to assist in proper investigation of the matter. These details could include:

- names of person(s) involved
- their roles/ designation in the Corporation,
- relationship of the Complainant with the person(s) involved,
- general nature of the Reportable Concern,
- how did the Complainant became aware of the matter,
- possible witnesses, etc.

Further, the Complainant shall provide all such details that may be sought from him/her during the course of the investigation or otherwise.

C. Anonymous complaints

While anonymous complaints will be accepted and necessary action under this Policy will be taken, complete anonymity with regard to the aforesaid details could result in certain amount of difficulty in the investigation procedure. Further, it is also clarified that in case it is found out that any of the details provided by the Complainant, either with respect to himself/herself or the Reportable Concern, is untrue then the Whistleblower - Complaints Committee is solely authorised to consider the Reportable Concern in question, as null and void.

D. Platform

This third party web based reporting mechanism can be accessed by all Stakeholders (including but not limited to shareholder, borrowers and depositors) by logging onto the portal www.cwiportal.com for lodging a Reportable Concern. Each Reportable Concern lodged will generate a unique tracking number through which the concerned Whistleblower can track/view the feedback/response against his concern raised.

The identity of all Whistleblowers accessing the said portal will be kept confidential, unless the Complainant has no reservations in disclosing the same.

(Please refer Annexure 1 for steps to lodge/track the complaint/response on the CWI portal)

6. Escalation matrix

A. Level 1 escalation

- In case the Whistleblower does not receive an acknowledgement/ interim response from the CWI portal within 7 working days from the date of lodgement of the Reportable Concern, then he/she can escalate the Reportable Concern to any Member of the “Whistleblower - Complaints Committee” (the “Committee”).
- The Committee has been constituted by the Corporation to receive, review, investigate and redress issues raised directly or through the CWI portal by the Stakeholders. Concerns raised to the Committee will be brought to the notice of the Management at an appropriate time.
- The Whistleblower while writing to the Members of the Committee, shall attach necessary proof that the Reportable Concern was lodged at the CWI portal with no acknowledgement/ interim response been received for 7 working days.
- The Committee comprises of the following members:

Table 1:

Sr. No	Name	Designation	Contact Details	Mobile No.	E-mail ID
1	Ms. Madhumita Ganguli	Member of Executive Management	011-41596515	09810234908	madhumitag@hdfc.com
2	Mr. Rajeev Sardana	Member of Executive Management	011-41596631	09716388115	rajeevs@hdfc.com
3	Mr. Sudhir Kumar Jha	Associate Member of Executive Management	022-66316599	09820540977	jhas@hdfc.com
4	Mr. Praveen Bhalla	Senior General Manager	011-41596576	09810147561	praveenb@hdfc.com
5	Mr. Rajiv Mittal	Head – Human Resources	011-47382371	09831063372	rajivm@hdfc.com

B. Level 2 escalation

- If in case even after writing directly to the Members of the Committee, there is no acknowledgement/ interim response for a further period of 7 working days, the Complainant may write to the Management of the Corporation. The contact details of Vice-Chairman & CEO, Managing Director and Executive Director of the Corporation are given hereunder:

Table 2:

1	Mr. Keki M. Mistry	Vice-Chairman & CEO	022- 66316506	09820088580	keki.mistry@hdfc.com
2	Ms. Renu Sud Karnad	Managing Director	011- 41596511	09810182892	rskarnad@hdfc.com
3	Mr. V. Srinivasa Rangan	Executive Director	022- 66316520	09820305397	vsrangan@hdfc.com

- The Whistleblower while writing to the Management, shall attach necessary proofs that the Reportable Concern was lodged at the CWI portal and with the Members of the Committee with no acknowledgement/ interim response been received for 7 working days from each of the fora.

C. Level 3 escalation

- Where the Complainant is not satisfied with the proceedings or findings of the investigation and in exceptional cases, the Complainant reserves the right to refer the complaint to the Chairman of the Audit and Governance Committee by sending an email to chmaudicwi@hdfc.com.
- This complaint will be directly accessed by the Chairman of the Audit and Governance Committee, who will then direct the Committee or any other person of his choice to investigate and report the outcome to him within a stipulated time frame. The report of the Committee shall be tabled at the next meeting of the Audit and Governance Committee and appropriate action/ redressal shall be recommended to the Management, in consultation with the Audit and Governance Committee.

7. Redressal Procedure

A. Procedure for all Reportable Concerns

All the Reportable Concerns except for serious complaints as mentioned in paragraph 7.5 of this Policy, received from whichever source shall be forwarded to the Committee for appropriate action.

In case a Reportable Concern is lodged with the Reporting Manager/Business Head/Regional Business Head, the said Concern shall promptly be forwarded by them to Head-HR who shall then refer the same to the Committee.

All the Reportable Concerns shall be entered in the Register of Whistle Blower Complaints maintained by the Corporation. The said register shall be the conclusive evidence of the number of whistle blower complaints received by the Corporation.

Within **7 working days** of receipt of the Reportable Concern, the Committee shall acknowledge the receipt of the Concern to the Complainant either personally or through the third party web-based portal.

The Committee may also check if the Whistleblower is willing to disclose his identity to make the communication process direct, smooth, more meaningful and less time consuming. Depending on the Complainant agreeing to disclose his identity, the Committee Members shall meet him/her and further their investigations in any case.

The Committee shall investigate the complaint very diligently and also provide every reasonable opportunity to the Complainant and the person against whom the complaint is made, to put forward and defend their respective cases.

The Committee shall be within its sole legitimate power to appoint any person / group of persons from and within the organization or outside the organization, as the case may be, after having considered the confidentiality and conflict aspects. If so deemed fit, the Committee shall direct the Policy Implementation and Process Monitoring (PIPM) department of the Corporation to carry out necessary investigation in the matter, provided however that the department is not related to or interested in the Reportable Concern. The

PIPM department shall post investigation, submit its report to the Committee for necessary action under this Policy.

The Committee must complete the investigation in four weeks' time from the commencement of investigation unless there are exceptional circumstances.

After evaluating the merits of the case, the Committee shall recommend appropriate action to the Management within 7 days from the completion of the investigation. All the relevant documents should be retained by/submitted with the Committee for recommending to the Management a disciplinary action against the accused.

Action taken against offending employees will depend on the circumstances and seriousness of the offence and may include termination of services or any other appropriate action.

B. In case of fraud related concerns

In case the Reportable Concern relates to an actual or suspected fraud, the matter shall be referred by the Committee to the Fraud Monitoring Committee, which shall take necessary steps as detailed in the Fraud Risk Management Policy formulated by the Corporation.

The Fraud Monitoring Committee shall report the outcome of the investigation to the Committee, which shall thereafter take necessary steps as per this Policy.

C. In case of personal grievances

In case of receipt of personal grievances as mentioned in paragraph 4 above through the third party web-based portal or otherwise, the same shall be forwarded by the Committee to the Human Resources Department of the Corporation for internal investigation/ verification as the case may be and appropriate action.

Complaints alleging sexual harassment shall be forwarded by the Committee to the Internal Complaints Committee constituted by the Corporation in accordance with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, for necessary investigation/ verification as the case may be and appropriate action.

The actions taken by the Human Resources Department and the Internal Complaints Committee would be informed to the Committee.

D. In case of complaints pertaining to group companies

In case the Reportable Concern relates to a listed subsidiary/ associate company of the Corporation, the same would be forwarded by the Committee to the whistle blower committee of the concerned subsidiary/ associate company.

In subsidiaries where there may not be a separate whistle blower committee, the matter would be investigated by the Committee of the Corporation.

The Committee may obtain assistance of the management of the concerned subsidiary for the purpose of investigation.

8. In case of serious complaints

A. What will constitute ‘serious complaints’?

The legitimate power of determining whether a Reportable Concern is a serious complaint or not shall lie with the following:

- In respect of Reportable Concerns lodged with the Management – the Management
- In respect of Reportable Concerns lodged with the Committee – the Committee
- In respect of Reportable Concerns lodged with the Chairman of the Audit and Governance Committee – the Chairman of the said Committee along with its other members, if he so deems necessary

The guiding principle for determining whether a Reportable Concern is a serious complaint or no is – whether the complaint if found true, could result in any of the following:

- Material misstatement in standalone or consolidated financial statements of the Corporation
- Integrity issue on part of Senior Management of the Corporation

While considering whether any misstatement in financial statements is material or not, the authorities as mentioned above shall have due regard to the fact whether the misstatement was erroneous or whether there was *malafide* intent of deceiving the investors and public at large.

For the purpose of this Policy, the term ‘Senior Management’ shall mean and include the directors, key managerial personnel of the Corporation and such other employee(s) as the Board of Directors and/or Audit and Governance Committee of Directors may decide from time to time.

B. Method of dealing with serious complaints

In case a serious complaint is received through any mode or by anyone within the Corporation, the same shall be immediately forwarded to the Chairman of the Audit and Governance Committee. However, the minimum details of all the serious complaints shall be informed by the Management to the Head-HR who shall be responsible for entering such complaints in the Register of Whistle Blower Complaints maintained by the Corporation.

Depending upon the nature of the complaint, the Chairman/Members of the Audit and Governance Committee would decide the next course of action including constitution of a special committee to investigate the matter. The special committee shall have the same powers as the Committee and may include such member(s) as may be decided by the Chairman/ Members of the Audit and Governance Committee including but not limited to external independent person(s)/agency.

If during the course of its investigation, the special committee is of the view that the serious complaint may have a certain degree of merit and if found to be true is likely to materially affect the price of securities of the Corporation, it shall instruct the Compliance Officer to ensure that the trading window is closed for such persons who are aware of the complaint as well as the investigation findings.

The special committee shall submit a report of its findings to the Chairman of the Audit and Governance Committee within a period of 4 weeks. Based on the said report, the opinion of the Chairman/ Members of

the Audit and Governance Committee shall be conclusive in the matter.

C. Reporting of serious complaints to stock exchanges

If after the completion of the preliminary investigation, the Audit and Governance Committee in good faith is of the unanimous view that there is an indication of the complaint being true, which might affect the operations/ financials of the Corporation in a way that can affect the share price of the Corporation and that the same is required to be reported at that stage, then requisite disclosures shall be made to the stock exchanges, in accordance with the provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations) read with the Policy on Determination of Materiality formulated by the Corporation. This disclosure would be reported with a qualification “subject to final outcome of the investigations” and contain only the facts of such complaints.

In case a complaint is received by the Corporation from the Securities and Exchange Board of India/ Stock Exchanges or the Reserve Bank of India/ National Housing Bank or any other such authority (to whom the Whistleblower may have written), the outcome of the investigation along with the action to be taken by the Corporation if any shall be submitted to the concerned regulator/authority, on a confidential basis. If the regulator so directs, only then the Corporation would make the complaint and outcome of investigation, public.

10. General matters

- In order to ensure that this Policy is not misused by any Complainant; any false or frivolous concern raised with malafide intention will be viewed seriously by HDFC and appropriate disciplinary action against the Complainant may be taken.
- No Reportable Concerns shall be referred to any employee or other person against whom the complaint has been made or who may be directly or indirectly related to or interested in the matter contained in the Concern. Where during investigation, a conflict of interest of any investigating official or member of the Committee/ Audit and Governance Committee/ Board of Directors has been unfolded, he/she shall recuse himself/herself and the remaining Members shall proceed to deal with the matter.
- In case any Unpublished Price Sensitive Information is shared or leaked by any person in contravention of the provisions of the Insider Trading Regulations and the HDFC Share Dealing Code (HSDC), such instances may be reported either by using the CWI portal or sending an e-mail to the Compliance Officer (ajaya@hdfc.com) appointed under HSDC or Head-HR (rajivm@hdfc.com). Upon receipt of complaint relating to such leakage/suspected leakage of Unpublished Price Sensitive Information, the same would be investigated in accordance with the procedure as detailed in the HSDC and Insider Trading Regulations.

11. Protection for the Whistleblowers

- The whistleblower shall be protected against any detrimental action against him/her including victimization, harassment of any kind, threat, biased behaviour or any other unfair employment practice as a result of any allegation/s made in good faith.
- HDFC will take all necessary steps to protect the interests of the whistleblowers, in order to inculcate confidence to report such aforementioned concerns without fear of any form of reprisal.

- HDFC will not disclose the identity of the whistleblower without his/ her consent in writing.

12. Reporting

The Committee shall submit a status report of the number of complaints received, redressed and pending, to the Audit and Governance Committee on a quarterly basis. This reporting shall be based on the entries made in the Register of Whistle Blower Complaints.

13. Retention of documents

All the relevant disclosures in writing or other documents along with the results of the investigation shall be retained by HDFC for its record and future reference.

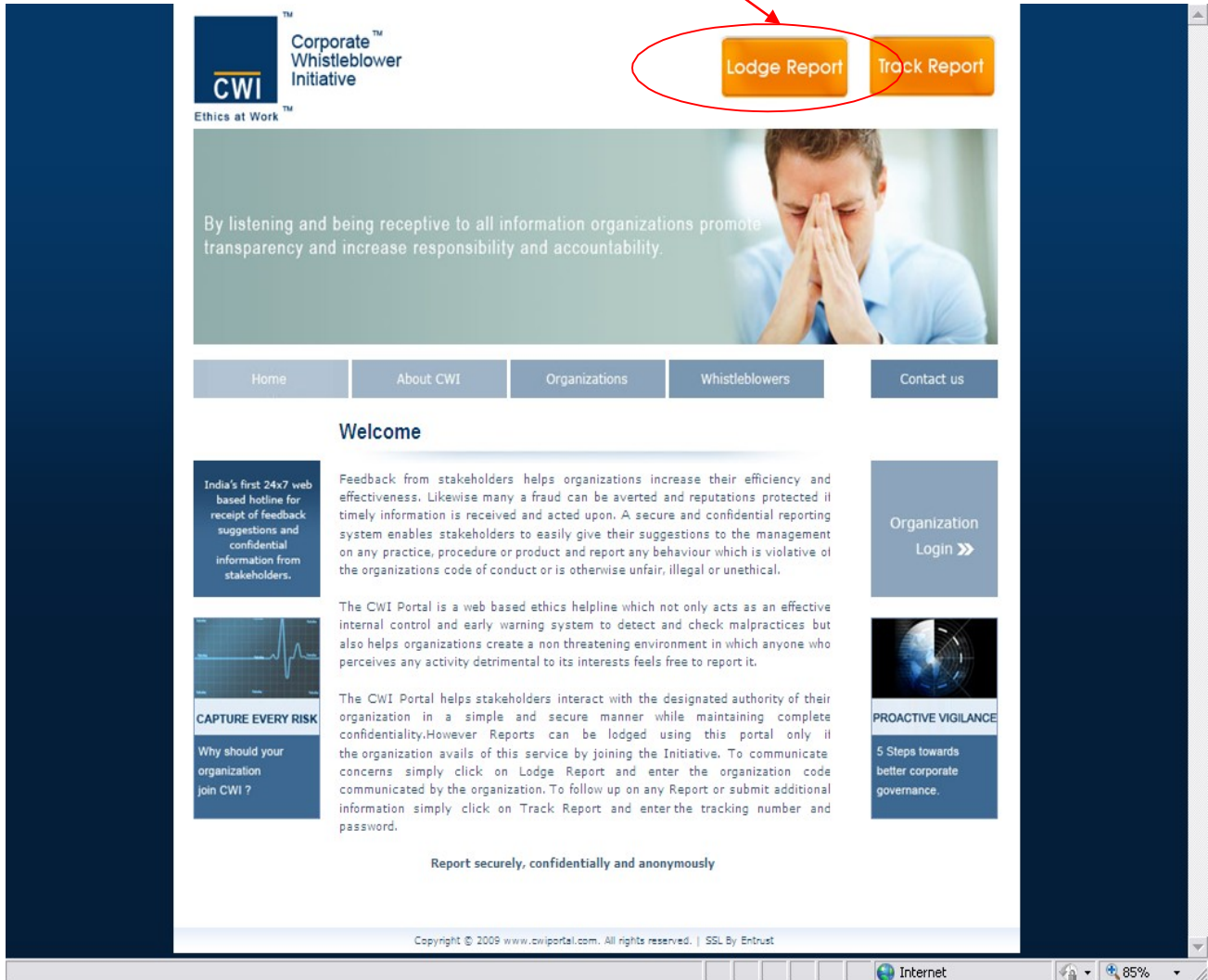
14. Amendment

HDFC reserves its right to amend or modify this Policy in whole or in part, at any time without assigning any reason whatsoever. This Policy and any subsequent amendments thereof shall be communicated to all concerned within 7 working days of its approval by the Board and also uploaded on the website of HDFC, in compliance with the prescribed norms.

ANNEXURE 1-

Steps to lodge a complaint on the CWI portal-

- 1) Go to www.cwiportal.com and click on “Lodge Report” option on the home page.



The screenshot shows the homepage of the Corporate Whistleblower Initiative (CWI) portal. At the top left is the CWI logo with the text "Corporate Whistleblower Initiative" and "Ethics at Work". To the right of the logo are two orange buttons: "Lodge Report" and "Track Report". A red circle highlights the "Lodge Report" button, and a red arrow points from the text "1) Go to www.cwiportal.com and click on 'Lodge Report' option on the home page." to this button. Below the logo is a banner image of a man with his hands clasped in prayer, with the text: "By listening and being receptive to all information organizations promote transparency and increase responsibility and accountability." Below the banner is a navigation menu with buttons for "Home", "About CWI", "Organizations", "Whistleblowers", and "Contact us". The main content area is titled "Welcome" and contains several text blocks and images. On the left, there is a box titled "India's first 24x7 web based hotline for receipt of feedback suggestions and confidential information from stakeholders." Below it is a box titled "CAPTURE EVERY RISK" with the text "Why should your organization join CWI?". On the right, there is a box titled "Organization Login" with a right-pointing arrow. Below that is a box titled "PROACTIVE VIGILANCE" with the text "5 Steps towards better corporate governance." At the bottom of the main content area, there is a line of text: "Report securely, confidentially and anonymously". At the very bottom of the page, there is a copyright notice: "Copyright © 2009 www.cwiportal.com. All rights reserved. | SSL By Entrust". The browser's address bar shows "Internet" and the page is zoomed to 85%.

2) Type the organization code “**hdfl**” and enter the verification code cited there.

CWI™
Ethics at Work™

**Corporate™
Whistleblower™
Initiative**

Lodge Report

Enter Organization Code

Verification Code **0n290e** [Reload](#)

Enter verification Code

Submit

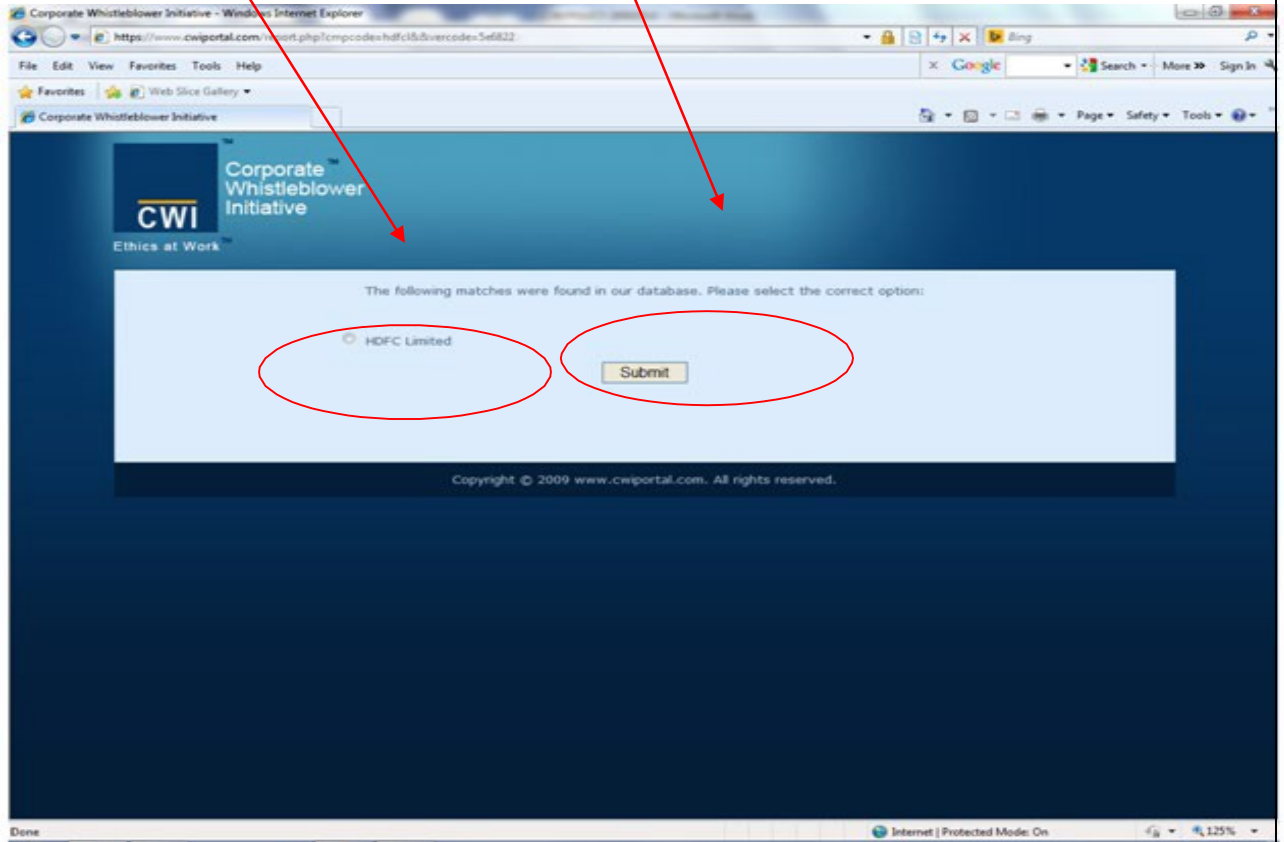
Our objective is to ensure that you can securely and confidentially interact with the designated authority in your organization using a simple and uncomplicated system without any fear of revelation of your identity. However before you Lodge a concern you are requested to go through the contents of the Portal- specifically the Whistleblower Section.

Please follow these steps to submit your report:

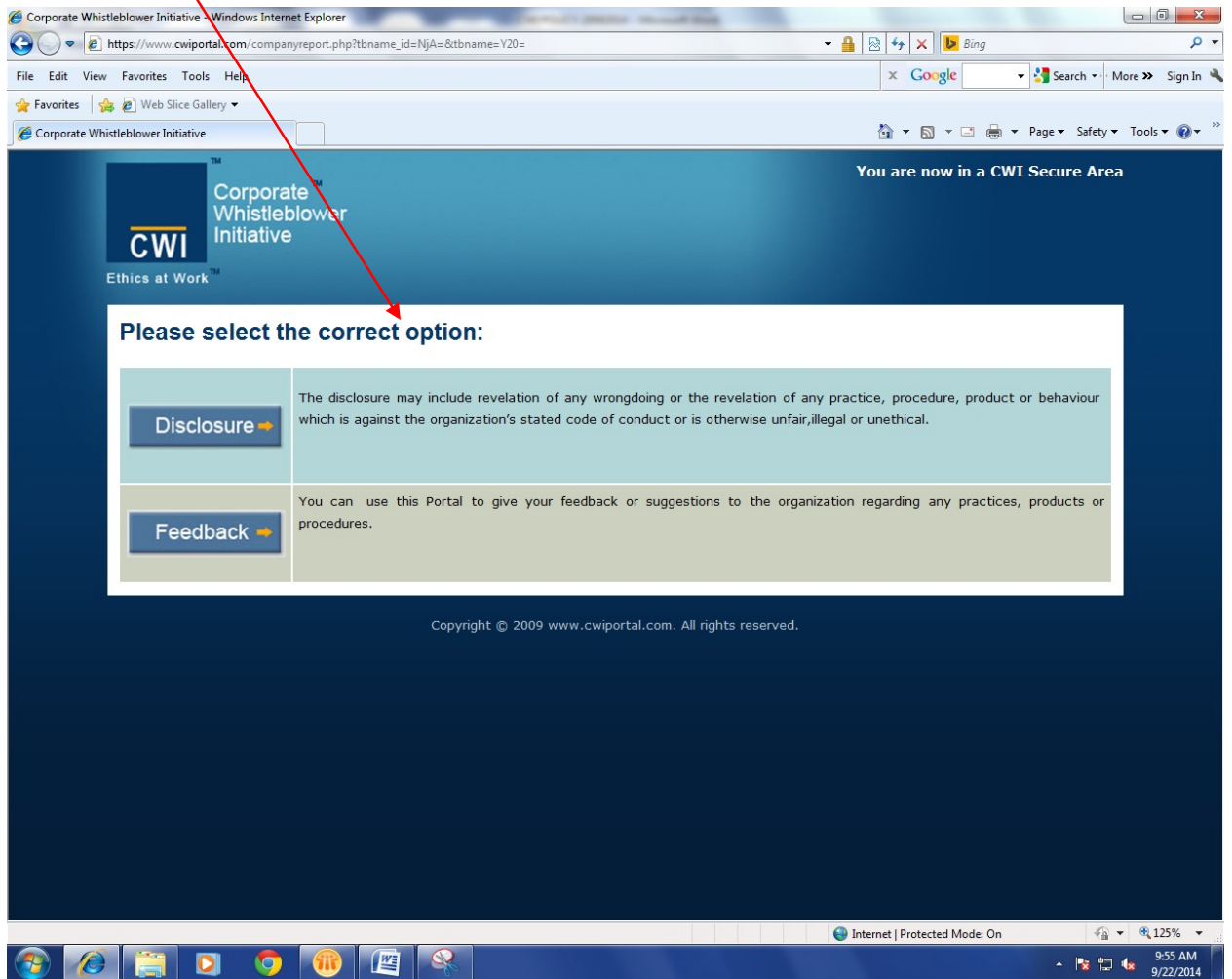
1. Enter the code of the Organization for which you are submitting a report.
2. Type the verification number you see in the box.
3. Your report may fall in two categories: disclosure or feedback. Click on the category that best describes the information you are reporting.
4. Agree to the "Terms and Conditions" and complete the form.
5. Before submitting your report, create a password to follow-up on your report.
6. After submitting your report, you will be assigned a report key. Your password and report key allow you to track your report i.e post additional information and check if there has been any follow up query posted by your organization. Please note that organizations are advised to close reports within a period of six months of their receipt unless otherwise so desired by them. You are advised to track your report to check for any query that may have been posted by your organization.
7. If you want to go back to the CWI Home Page at any step click on the CWI logo.
8. In case of any difficulty in lodging or tracking a report please use the Contact Us link to communicate with us.
9. Please keep your report key carefully and if possible preserve a copy of the Report to enable its re communication with your organization in case of any error/accidental deletion.

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3) Click on **HDFC Limited** and then click on the **submit button**.



4) Select the relevant option to lodge the complaint.



5) Duly fill up the disclosure form as per the instructions stated.

Corporate Whistleblower Initiative - Windows Internet Explorer
https://www.cwportal.com/report_information.php?fid=1&tbla=V...&tblbida=NjA=&bvalue=f

File Edit View Favorites Tools Help
Google Search More Sign In

Corporate Whistleblower Initiative

You are now in a CWI Secure Area

CWI Corporate Whistleblower Initiative
Ethics at Work

Disclosure Form

All fields marked with the * symbol are mandatory.

* I have read and understood all the contents of this portal as well as the **Terms and Conditions** of making this report and agree to the same.

Organization: HDFC Limited

Do you wish to disclose your identity? • Yes • No

Please select what best describes your relationship with the Organization : *

----- Please Select Your Option -----

Locational Details :

Disclosure : *

- Please specify the location/department to which the disclosure pertains.
- In case of multi location organization, please specify particular branch/office.
- Please take your time and provide as much detail as possible, but exercise care not to provide details that may reveal your identity unless you wish to do so.

Done Internet | Protected Mode: On 125%

- 6) Click on the **Submit button**. Once you click on this option, you will be given a **Report Number** for the complaint lodged. This number can be used to track the complaint status for future correspondence.

The screenshot shows a web browser window titled "Corporate Whistleblower Initiative - Windows Internet Explorer". The address bar shows the URL: <https://www.cwiportal.com/reportInformation.php?fid=1&tbl=Y20=&tblid=1&A=5&value=f>. The browser's menu bar includes File, Edit, View, Favorites, Tools, and Help. The page content includes a "File:" section with a "Click Here to Upload File" button, a "Description:" text area, and a note: "Please indicate the relevance of the file being uploaded." Below this is a section titled "Please choose a password for this report:" with fields for "Password : * (min. 8 characters)" and "Re-enter Password : *". Underneath is another section: "To help us retrieve your password in case you forget the same:" with fields for "Please enter a security question :" and "Please enter your answer :". A yellow banner contains the text: "When you submit the report, you will be issued a **Report Number**. Please write it down and keep it in a safe place. You can use this number to give additional details and view feedback or queries if any posted by your organization." Below the banner is a "Verification Code:" section showing a CAPTCHA image with the code "3cc8a5" and a "Reload" link, followed by an "Enter Verification Code : *" field. At the bottom of the form is a "Submit" button. A red arrow originates from the text "Submit button" in the instruction above and points directly to the "Submit" button. The footer of the page reads "Copyright © 2009 www.cwiportal.com. All rights reserved." and the browser status bar shows "Internet | Protected Mode: On" and a zoom level of "125%".