

Shareholders' Information

44th Annual General Meeting (AGM)

Day/Date	: Tuesday, July 20, 2021
Time	: 11:00 a.m.
Mode	: Video-Conference facility (VC)

Remote e-voting period

Starts	: Friday, July 16, 2021 at 10:00 a.m.
Ends	: Monday, July 19, 2021 at 5:00 p.m.

Cut-off Date for e-voting : Tuesday, July 13, 2021

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.

Record Date for dividend : Tuesday, June 1, 2021

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.

Payment of dividend

Recommended dividend	: ₹ 23 per equity share of ₹ 2 each
Date of payment	: Thursday, July 22, 2021 onwards

Financial Year : April 1 to March 31

Tax Deducted at Source (TDS) on Dividend

Pursuant to the changes introduced by the Finance Act, 2020, w.e.f. April 1, 2020, the Corporation would be 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.

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:

BSE Limited (BSE) Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001. Tel. Nos.: +91 22-2272 1233/4 E-mail : is@bseindia.com Website : www.bseindia.com	National Stock Exchange of India Limited (NSE) 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 : nseiscmum@nse.co.in Website : www.nseindia.com
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Stock Exchange Codes	Reuters Codes	Bloomberg Codes
BSE - 500010	BSE - HDFC.BO	HDFC:IN
NSE - HDFC EQ	NSE - HDFC.NS	HDFC:IS

Warrants

The Corporation had on August 11, 2020, issued and allotted 1,70,57,400 warrants which are listed on BSE and NSE. The ISIN in respect of the said warrants is INE001A13049. Each warrant can be exchanged with one equity share of ₹ 2 each of the Corporation at any time on or before August 10, 2023 at a warrant exercise price of ₹ 2,165 per equity share. Till March 31, 2021, none of the warrants were tendered for exchange with equity shares.

Further information on warrants is provided in the Directors' Report/Management Discussion and Analysis Report.

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 at March 31, 2021.

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 Ratings

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, 2021 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 2021-22. The requisite fees have also been paid to LSE.

Investor Services Department (ISD)

The Corporation is registered with the Securities and Exchange Board of India (SEBI) as an in-house Share Transfer Agent – Category II and has connectivity with both the depositories viz. National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL). The ISD is a part of the Secretarial Department of the Corporation.

The ISD offers various services to the shareholders and debenture holders of the Corporation including services pertaining to transmission, transposition, dematerialisation and re-materialisation of shares, payment of dividend/ interest, servicing of unclaimed dividend, issue of duplicate, replaced, consolidated and split share certificates, change of name, address and bank account details, registration of nomination and other related services. The ISD

also undertakes various non-mandatory periodic initiatives relating to reduction in quantum of unclaimed dividend; updation of bank details, e-mail address and PAN; registration of nomination; etc.

Shareholders holding shares in physical form are requested to contact the ISD for any of the aforesaid services at: 5th Floor, Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. Tel. No.: +91 22-6141 3900, E-mail: investorcare@hdfc.com.

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.

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, 2019, transfer of securities is not permitted to be processed unless the securities are held in electronic form. However, transfer deed(s) lodged on or before March 31, 2019 and returned due to deficiency in the document(s) were allowed to be re-lodged for transfer till March 31, 2021, being the cut-off date as mandated by SEBI. Accordingly, transfer of securities in physical form is not permitted post March 31, 2021, for any reason whatsoever.

The said restriction does not apply to transmission or transposition of securities. While SEBI has clarified that the members are not prohibited from holding the shares in physical form, shareholders holding shares in physical form are requested to consider dematerialisation of their shares.

Service Standards

The ISD has been entrusted with the responsibility of ensuring that the investors of the Corporation are serviced professionally, promptly and with good care.

The details of the service standards in respect of various services being rendered by the ISD are available on the Corporation's website.

The said services are dependent upon receipt and verification of physical documents. The adherence to the said service standards is regularly reviewed by the company secretary and a report is provided to the Members of the Stakeholders Relationship Committee on a quarterly basis.

Investors' Grievances

The Corporation is committed to providing effective and prompt service to its investors.

The Corporation has identified senior personnel who are responsible for ensuring efficient and effective redressal of requests/complaints within the service standards. Investors can also escalate their grievance 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		
	2018-19	2019-20	2020-21
Stock Exchanges and SEBI including SCORES	10	4	5
NHB/RBI, MCA and others	-	-	-
Directly received from investors	2	-	-
Total No. of complaints received	12	4	5
Total No. of complaints redressed	12	4	4
No. of complaints pending	-	-	1*

* The said complaint was subsequently resolved.

The Corporation has established an accessible and responsive means for its investors to raise concerns through 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' accounts, who have updated their bank account details with the Corporation/DP.

Despite the above initiatives, unclaimed dividend amounting to ₹ 2,29,99,140 in respect of the financial year 2012-13 was transferred to the Investor Education and Protection Fund (IEPF) on September 1, 2020, 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 financial year 2013-14 is August 20, 2021 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, 2021 and the last date for claiming the same from the Corporation, prior to its transfer to the IEPF, are as under:

Financial Year	No. of members who have not claimed their dividend	Dividend per share (₹)	Unclaimed dividend as at March 31, 2021 (₹)	Unclaimed dividend as % to total dividend	Date of declaration	Last date for claiming the dividend from the Corporation prior to its transfer to IEPF
2013-14	2,923	14	2,74,84,184	0.13	July 21, 2014	August 20, 2021
Interim Dividend 2014-15	4,469	2	47,45,076	0.15	March 19, 2015	April 20, 2022
Final Dividend 2014-15	3,413	13	2,59,04,320	0.13	July 28, 2015	August 26, 2022
Interim Dividend 2015-16	5,037	3	78,12,900	0.16	March 21, 2016	April 19, 2023
Final Dividend 2015-16	4,120	14	3,37,70,576	0.15	July 27, 2016	August 25, 2023
Interim Dividend 2016-17	4,736	3	79,07,706	0.17	March 3, 2017	April 1, 2024
Final Dividend 2016-17	4,079	15	3,75,14,640	0.16	July 26, 2017	August 24, 2024
Interim Dividend 2017-18	4,394	3.50	58,32,743	0.10	March 16, 2018	April 16, 2025
Final Dividend 2017-18	3,463	16.50	2,50,92,491	0.09	July 30, 2018	August 28, 2025
Interim Dividend 2018-19	4,100	3.50	62,03,040	0.10	March 6, 2019	April 6, 2026
Final Dividend 2018-19	3,546	17.50	2,77,90,420	0.09	August 2, 2019	August 31, 2026
2019-20	4,621	21	3,21,31,740	0.10	July 30, 2020	August 28, 2027

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, 2021, the Corporation neither received any claims from its shareholders for transfer of shares from Unclaimed Suspense Account nor any shares from Unclaimed Suspense Account were transferred to IEPF. The status of the unclaimed shares as at March 31, 2021 was same as at March 31, 2020 i.e. 2 shareholders holding 3,000 equity shares of ₹ 2 each.

The concerned shareholders are requested to write to the ISD to claim the said equity shares. On receipt of such claim, the Corporation may call for additional documents. The Corporation 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 2020, the Corporation transferred 65,928 equity shares of ₹ 2 each corresponding to the unclaimed dividend for the financial year 2012-13 to IEPF. The Corporation had sent reminders to the concerned shareholders and published notices in e-newspapers prior to transfer of corresponding shares to IEPF.

The status of shares transferred to IEPF Authority as at March 31, 2021, is detailed as under:

Particulars	No. of shares
Balance as at April 1, 2020	14,86,828
Transferred during financial year 2020-21	65,928
Claims processed by IEPF Authority during the financial year 2020-21	25,550
Balance as at March 31, 2021	15,27,206

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 and on the Corporation's website.

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

Updation of Bank Account details/PAN

SEBI vide Circular No. SEBI/HO/MIRSD/DOP1/CIR/P/2018/73 dated April 20, 2018 has mandated that 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 shareholder on the same. Members who have not updated their bank account details are requested to update the same with the Corporation (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 in their bank account.

Further, Members who have not updated their PAN are requested to update the same with the Corporation (in respect of shares held in physical form) or with the DP (in respect of shares held in electronic form).

Measures taken for timely receipt of Annual Report

In view of COVID-19 pandemic and resultant restrictions, MCA and SEBI allowed companies to send Annual Report for the financial year 2019-20 through electronic mode only. In order to ensure that maximum number of shareholders receive the Annual Reports through e-mail, the Corporation undertook various initiatives for encouraging shareholders to get their e-mail addresses registered with the Corporation/DP. One of such initiatives included publication of notice in various newspapers containing details of the manner in which shareholders can get their e-mail address registered. The Corporation also contacted all those shareholders whose contact numbers were available in the records of the Corporation requesting them to register their e-mail addresses with the Corporation/DP. Due to these initiatives, the Corporation was able to circulate the Annual Report for the financial year 2019-20 to a large number of shareholders through electronic mode.

In view of the continuing impact of the COVID-19 pandemic and partial lockdown, MCA and SEBI have extended the relaxation for sending the Annual Report through electronic mode for the financial year 2020-21.

Updation of e-mail address

Members who have not yet registered their e-mail address or who want to change their e-mail address are requested to send an e-mail to investorcare@hdfc.com with name, folio no., e-mail address and copy of ID proof (in respect of shares held in physical form) or contact their DP (in respect of shares held in electronic form) so as to receive all communication electronically including Annual Report, notices, etc., sent by the Corporation to its members, from time to time.

Nomination Facility

Section 72 of the Companies Act, 2013 provides that every holder of securities of a company may, at any time, nominate, in the prescribed manner, any person to whom his/her securities shall vest in the event of his/her death. Where the securities are held by more than one person jointly, the joint holders may together nominate any person to whom all the rights in the securities shall vest in the event of death of all the joint holders.

In view of the aforesaid, shareholders especially those holding shares in single name are advised to nominate any person by submitting the nomination form (Form SH-13) to the ISD. Shareholders can download the said form from the Corporation's website. Shareholders holding shares in electronic form are requested to contact their DP.

Nomination stands automatically rescinded on dematerialisation of the shares.

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

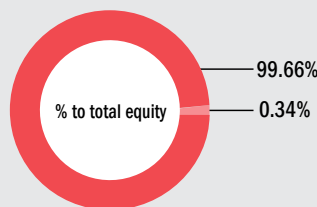
For ready reference of the shareholders of the Corporation, responses to frequently asked questions on various investor related services are made available on the Corporation's website.

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. To the best of its knowledge and belief, the Corporation does not have any arrangement, the operation or consequence of which might directly or indirectly result in a change in its ownership, control or management. The Corporation also does not have any significant beneficial owner.

Dematerialisation of Shares and Liquidity as at March 31, 2021

	No. of shareholders	% to total no. of shareholders	No. of shares of ₹ 2 each	% to Capital
Held in electronic mode				
a. NSDL	2,92,691	50.09	176,90,13,379	98.07
b. CDSL	2,87,481	49.20	2,87,17,451	1.59
Sub Total (a+b)	5,80,172	99.29	179,77,30,830	99.66
Held in physical mode	4,151	0.71	62,15,603	0.34
Total	5,84,323	100	180,39,46,433	100



Number of Shareholders	5,84,323
	5,80,172
	4,151
Number of Shares	180,39,46,433
	179,77,30,830
	62,15,603

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

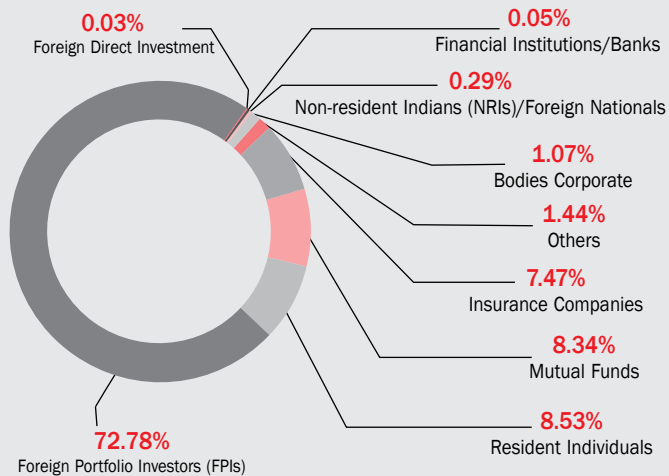
Distribution of Shareholding as at March 31, 2021

Range of shares held	Total no. of shares	% to Capital	No. of shareholders	% to total no. of shareholders
1	82,428	0.01	82,428	14.11
2 - 10	11,96,787	0.07	2,09,324	35.82
11 - 100	76,77,635	0.43	1,97,034	33.72
101 - 200	38,97,068	0.22	25,738	4.40
201 - 500	87,13,584	0.48	24,902	4.26
501 - 1,000	1,36,04,863	0.75	16,450	2.82
1,001 - 5,000	5,02,00,910	2.78	23,000	3.93
5,001 - 10,000	1,50,02,130	0.83	2,135	0.37
10,001 - 50,000	3,80,23,190	2.11	1,675	0.29
50,001 - 1,00,000	2,85,88,498	1.58	404	0.07
1,00,001 and above	163,69,59,340	90.74	1,233	0.21
Total	180,39,46,433	100	5,84,323	100

Shareholding Pattern as at March 31, 2021

Category	No. of Shareholders	No. of shares	% to Capital
Resident Individuals	5,52,556	15,39,31,282	8.53
Foreign Portfolio Investors (FPIs)	1,875	131,29,41,292	72.78
Foreign Direct Investment	1	4,93,669	0.03
Insurance Companies	39	13,48,24,237	7.47
Bodies Corporate	2,567	1,93,64,292	1.07
Mutual Funds	37	15,05,13,134	8.34
Financial Institutions/Banks	16	8,23,938	0.05
Non-resident Indians (NRIs)/Foreign Nationals	13,192	52,71,153	0.29
Others*	14,040	2,57,83,436	1.44
Total	5,84,323	180,39,46,433	100

*Includes (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, 2020		Shareholding as at March 31, 2021	
	No. of shares	% of total shares	No. of shares	% of total shares
Life Insurance Corporation of India*	8,09,15,574	4.67	8,37,70,642	4.64
Invesco Oppenheimer Developing Markets Fund*	5,76,03,762	3.33	7,02,97,956	3.90
Government of Singapore*	5,58,83,616	3.23	4,71,76,565	2.62
SBI-ETF Nifty 50*	4,41,59,115	2.55	4,44,27,065	2.46
Vanguard Emerging Markets Stock Index Fund, A Series of Vanguard International Equity Index Funds*	2,53,87,780	1.47	2,35,76,167	1.31
Vanguard Total International Stock Index Fund*	3,01,70,722	1.74	2,17,32,990	1.20
JP Morgan Funds - Emerging Markets Equity Fund [#]	1,63,25,343	0.94	1,94,30,513	1.08
Axis Mutual Fund Trustee Limited A/C Axis Mutual Fund A/C Axis Long Term Equity Fund [#]	1,70,26,927	0.98	1,88,99,369	1.05
Government Pension Fund Global -Norway*	1,93,01,652	1.11	1,88,87,621	1.05
Kuwait Investment Authority Fund 601 [#]	1,36,15,126	0.79	1,88,84,232	1.05
ICICI Prudential Life Insurance Company Limited [@]	2,08,32,314	1.20	1,70,07,986	0.94
Stichting Depository APG Emerging Markets Equity Pool [@]	1,85,17,062	1.07	1,44,90,249	0.80
Europacific Growth Fund [@]	1,89,26,695	1.09	65,97,000	0.37

1. * Common top 10 shareholders as at April 1, 2020 and March 31, 2021

@ Top 10 shareholders only as at April 1, 2020

Top 10 shareholders only as at March 31, 2021

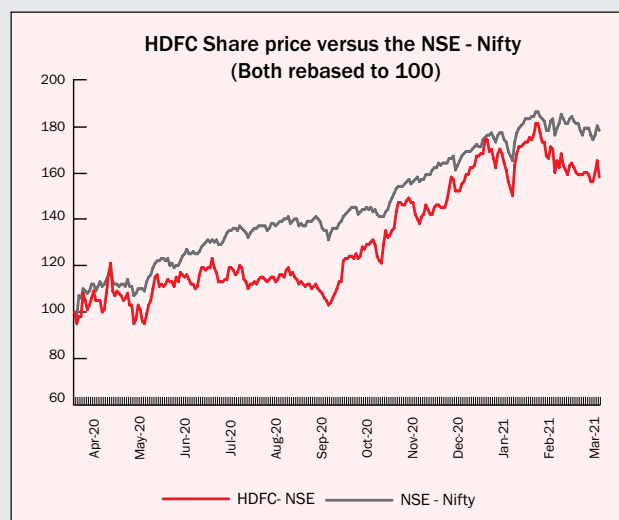
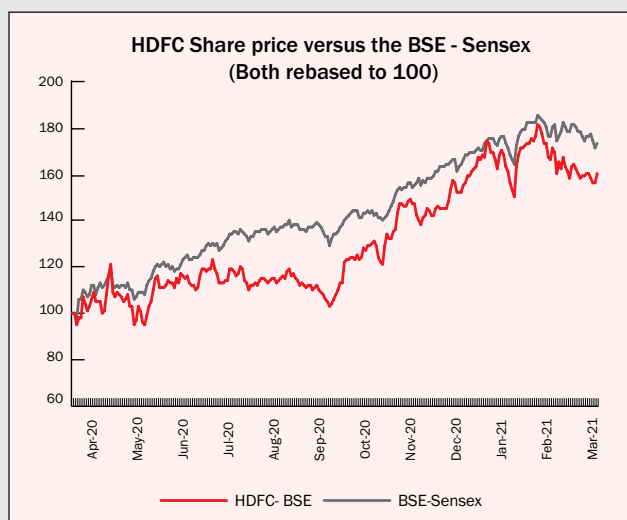
2. During the year, the paid-up shares of the Corporation increased by 7,18,95,244 equity shares of ₹ 2 each pursuant to allotment of equity shares on QIP basis and upon exercise of stock options.

Stock Market Price Data

The monthly high and low price and the volume of shares traded on BSE and NSE during the financial year 2020-21 are as under:

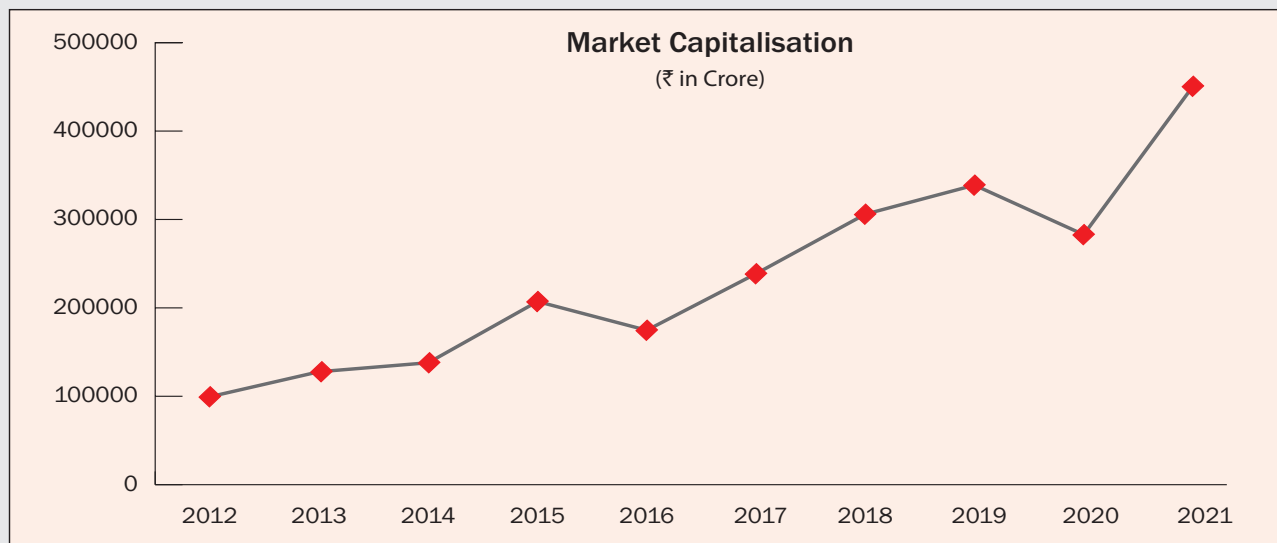
Month	BSE			NSE		
	High (₹)	Low (₹)	No. of shares traded	High (₹)	Low (₹)	No. of shares traded
April-20	1,926.40	1,483.15	51,38,478	1,927.00	1,482.25	14,37,96,902
May-20	1,860.00	1,486.45	57,40,838	1,856.00	1,486.00	15,17,75,963
June-20	1,874.00	1,700.20	71,53,777	1,874.20	1,701.30	14,70,90,243
July-20	1,947.85	1,750.65	47,60,489	1,947.90	1,750.00	11,59,75,104
August-20	1,921.50	1,730.75	37,73,095	1,921.90	1,730.10	9,49,71,601
September-20	1,883.10	1,623.00	62,64,581	1,884.00	1,623.00	8,01,02,932
October-20	2,083.65	1,747.50	41,32,862	2,083.95	1,750.00	11,55,02,925
November-20	2,385.50	1,921.00	54,87,551	2,386.55	1,916.00	11,78,23,616
December-20	2,575.00	2,218.15	1,33,53,719	2,575.00	2,217.65	9,30,84,649
January-21	2,777.70	2,365.40	45,40,329	2,777.15	2,364.60	9,24,55,196
February-21	2,895.35	2,394.60	43,56,688	2,896.00	2,391.85	8,65,03,506
March-21	2,666.00	2,430.80	27,83,486	2,667.95	2,431.10	7,98,46,638

Source: www.bseindia.com and www.nseindia.com.



Market Capitalisation

The Market Capitalisation of the Corporation based on year-end closing prices quoted in the NSE is given below:



Web links

As required under the various provisions of the Companies Act, 2013, Housing Finance Companies - Corporate Governance (NHB) Directions, 2016, 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 links 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 2020-21.	https://www.hdfc.com/investor-relations#annual-reports
2.	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.	https://www.hdfc.com/allpolicies/policy-on-protection-of-women-against-sexual-harassment.pdf
3.	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.	https://www.hdfc.com/allpolicies/CSR%20Policy-%20For%20upload.pdf
4.	Letter of Appointment to Independent Directors	The draft letter sets out the terms and conditions for appointment of Independent Directors of the Corporation.	https://www.hdfc.com/allpolicies/Letter%20of%20Appointment%20to%20ID.pdf

Sr. No.	Document	Purpose	Web links
5.	Whistle Blower Policy	The Policy outlines the whistle blower mechanism of the Corporation.	https://www.hdfc.com/allpolicies/Whislte%20blower%20policy%20-%20November%202020.pdf
6.	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.	https://www.hdfc.com/allpolicies/Policy_on_Remuneration_July_2018.pdf
7.	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.	https://www.hdfc.com/allpolicies/Policy_on_Appointment_of_Directors.pdf
8.	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	https://www.hdfc.com/investor-services#board-committees
9.	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.	https://www.hdfc.com/allpolicies/Policy_Material_Subsiadiaries.pdf
10.	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.	https://www.hdfc.com/allpolicies/Code-of-Conduct-for-NED.pdf
11.	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.	https://www.hdfc.com/allpolicies/Code-of-Conduct-for-ED-and-SM.pdf
12.	Board Diversity Policy	The Policy provides a framework and set standards for having a diversified Board.	https://www.hdfc.com/allpolicies/Board_Diversity_Policy.pdf

Sr. No.	Document	Purpose	Web links
13.	Policy on Related Party Transactions	The Policy outlines the mechanism for dealing with related party transactions.	https://www.hdfc.com/allpolicies/Revised_RPT_Policy.pdf
14.	Board Familiarisation Programme	The document provides the various familiarisation programme that would be conducted by the Corporation for its directors.	https://www.hdfc.com/allpolicies/Board-Familiarisation-Programme.pdf
15.	Policy on Determination of Materiality	This Policy provides for a mechanism for determination of materiality of certain events/information for appropriate disclosures as required under Listing Regulations.	https://www.hdfc.com/allpolicies/Policy_on_determination_of_materiality_Final.pdf
16.	Web Archival Policy	The Policy ensures protection, maintenance and archival of the disclosures, documents and records that are placed on Corporation's website.	https://www.hdfc.com/allpolicies/Web-Archival-Policy.pdf
17.	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.	https://www.hdfc.com/allpolicies/BR-Policy.pdf
18.	Business Responsibility Report 2020-21	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.	https://www.hdfc.com/investor-relations#annual-reports
19.	Board Familiarisation Update	The document contains the details of familiarisation programmes conducted by the Corporation for its directors during the respective financial year.	https://www.hdfc.com/allpolicies/Board_Familiarisation_Update_2021.pdf
20.	Disclosure under the SEBI (Share Based Employee Benefits) Regulations, 2014	Provides disclosures with respect to the various Employee Stock Option Schemes of the Corporation.	https://www.hdfc.com/investor-relations#annual-reports
21.	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.	https://www.hdfc.com/allpolicies/Code_of_practices_and_procedures_fair_disclosure.pdf
22.	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.	https://www.hdfc.com/allpolicies/Policy_on_Fit_and_Proper_Criteria_HDFC.pdf

Sr. No.	Document	Purpose	Web links
23.	Internal Guidelines on Corporate Governance	The document provides for internal guideposts to maintain highest standards of Corporate Governance within the Corporation.	https://www.hdfc.com/allpolicies/Internal-Guidelines-on-Corporate-Governance.pdf
24.	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.	https://www.hdfc.com/allpolicies/Policy-on-Management-of-Conflict-of-Interest.pdf
25.	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.	https://www.hdfc.com/allpolicies/Policy_on_Succession_Planning.pdf
26.	Policy on Health and Safety of Employees	The Policy provides guidelines for ensuring safety of its employees at workplace.	https://www.hdfc.com/allpolicies/policy-on-health-and-safety-of-employees.pdf
27.	Human Rights Statement	The Statement provides the broad framework to ensure that all stakeholders are treated with utmost respect and dignity.	https://www.hdfc.com/allpolicies/Human%20Rights%20Statement.pdf
28.	Diversity and Inclusion Policy	The Policy provides for non-discriminative approach while engaging with its stakeholders.	https://www.hdfc.com/allpolicies/DIVERSITY%20AND%20INCLUSION%20POLICY.pdf
29.	Code of conduct for Employees	The Code outlines the framework for ethical conduct expected from employees of the Corporation.	https://www.hdfc.com/allpolicies/CODE%20OF%20CONDUCT%20-%20December%202020_MD.pdf
30.	Credit ratings	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.	https://www.hdfc.com/investor-services#credit-ratings
31.	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.	https://www.hdfc.com/investor-services#dividend
32.	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.	https://www.hdfc.com/allpolicies/Dividend%20Distribution%20Policy.pdf
33.	Memorandum and Articles of Association	-	https://www.hdfc.com/sites/default/files/memorandum-and-article-of-association.pdf