

Shareholders' Information

43rd Annual General Meeting (AGM)

Day/Date	: Thursday, July 30, 2020
Time	: 2:30 p.m.
Venue	: AGM would be held at Rama & Sundri Watumull Auditorium, K. C. College, Dinshaw Wacha Road, Churchgate, Mumbai 400 020 and through two way Video-Conference facility (VC).

E-voting Period

Starts	: Monday, July 27, 2020 at 10:00 a.m.
Ends	: Wednesday, July 29, 2020 at 5:00 p.m.
Cut-off date for e-voting	: Thursday, July 23, 2020
	: 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.

Book Closure	: From Monday, July 13, 2020 to Thursday, July 30, 2020 (both days inclusive).
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Payment of Dividend

Recommended dividend	: ₹ 21 per equity share of ₹ 2 each.
Probable date of payment	: Friday, July 31, 2020 (subject to the approval of the Members at the 43 rd AGM).

Financial Year	: April 1 to March 31
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Financial Calendar – 2020-21

Type of meeting	Purpose in brief	Indicative Schedule
Audit & Governance Committee/Board Meeting	To review and approve the un-audited financial results for the quarter ending June 30, 2020, subject to a limited review.	Thursday, July 30, 2020
Audit & Governance Committee/Board Meeting	To review and approve the un-audited financial results for the quarter/ half-year ending September 30, 2020, subject to a limited review.	By first week of November 2020
Audit & Governance Committee/Board Meeting	To review and approve the un-audited financial results for the quarter/ nine months ending December 31, 2020, subject to a limited review.	By last week of January 2021
Audit & Governance Committee/Independent Directors/Board Meeting	To consider various matters including risk management and board evaluation.	March 2021
Audit & Governance Committee/Board Meeting	To review and approve the audited financial results for the year ending March 31, 2021 and recommend dividend, if any, for the financial year ending March 31, 2021.	By second week of May 2021

Additional meetings of board and committees thereof may be convened as and when deemed necessary.

Tax Deducted at Source (TDS) on Dividend

The Finance Act, 2020 abolished the Dividend Distribution Tax (DDT) regime w.e.f. April 1, 2020 and introduced the system of dividend taxation under which the Corporation would be required to deduct tax at source (TDS), in respect of payment of dividend to its shareholders, resident as well as non-resident, if so approved at the ensuing AGM. The rate of TDS to be applied by the Corporation would depend upon the status of the recipient and is explained herein below:

- (i) **Resident shareholders:** In case of resident shareholders, Section 194 of the Income-Tax Act, 1961 (I-T Act) provides mandate for withholding tax at the rate of 10% on dividend income. The Central Board of Direct Taxes issued a Press Release dated May 13, 2020 stating that TDS rates on the amount paid or credited to residents during the period from May 14, 2020 to March 31, 2021 has been reduced by 25%. Thus, in case of resident shareholders, withholding tax at the rate of 7.5% (instead of 10%) on dividend income shall apply under Section 194 of the I-T Act. However, in case of shareholders who have not submitted their Permanent Account Number (PAN) with the Corporation/Depository Participant (DP), TDS at the rate of 20% will apply.

Accordingly, Members who have not provided their PAN are requested to provide the same to the Corporation (in respect of shares held in physical form) or to the DP (in respect of shares held in electronic form), on or before Saturday, July 11, 2020.

Resident shareholders, being an individual, whose total dividend income in a financial year exceed ₹ 5,000 and who wish to receive dividend without deduction of tax at source may submit a declaration in Form No. 15G/15H, in original to the Corporation at its Registered Office. Template of Form No. 15G/15H can be downloaded from the website of the Corporation, <https://www.hdfc.com/investor-services#dividend> or by writing an e-mail to investorcare@hdfc.com.

Shareholders are requested to note that while submission of original form is mandatory, they may submit the said documents online at https://investorservices.hdfc.com/isd_form15gh.

- (ii) **Non-resident shareholders [other than Foreign Portfolio Investors/Foreign Institutional Investors (FPI/FII)]**

In case of non-resident shareholders, Section 195 of the I-T Act provides mandate for withholding tax at the rate of 20% plus applicable surcharge and health and education cess of 4% on dividend income making effective rate of TDS as under:

For non-resident shareholders other than foreign companies and firms:

Particulars	Surcharge Rate	Effective TDS rate
Dividend Income not exceeding INR 50,00,000	Nil	20.80%
Dividend Income exceeds INR 50,00,000 but does not exceed INR 1,00,00,000	10%	22.88%
Dividend Income exceeding INR 1,00,00,000	15%	23.92%

For non-resident shareholders being foreign companies:

Particulars	Surcharge Rate	Effective TDS rate
Dividend Income not exceeding INR 1,00,00,000	Nil	20.80%
Dividend Income exceeds INR 1,00,00,000 but does not exceed INR 10,00,00,000	2%	21.216%
Dividend Income exceeding INR 10,00,00,000	5%	21.84%

For non-resident shareholders being a firm:

Particulars	Surcharge Rate	Effective TDS rate
Dividend Income not exceeding INR 1,00,00,000	Nil	20.80%
Dividend Income exceeding INR 1,00,00,000	12%	23.296%

In respect of non-resident shareholders (including foreign companies and firms), the TDS rates mentioned above will be further subject to any benefits available under the Double Taxation Avoidance Agreement (DTAA) read with Multilateral Instrument (MLI) provisions, if any, between India and the country in which the non-resident shareholder is considered as resident in terms of such DTAA read with MLI.

In order to claim the benefit under DTAA, the non-resident shareholders would be required to submit the following documents each financial year on or before the record date fixed for determining the shareholders who are eligible to receive the dividend, if so approved at the respective AGMs:

- Tax Residency Certificate (TRC) issued by the Tax/Government authority of the country in which the non-resident shareholder is a resident (valid for the relevant financial year);
- Form 10F containing therein information to be provided under Section 90(5)/90A(5) of the I-T Act, if not so covered in TRC (valid for the relevant financial year);
- Declaration from non-resident shareholders stating the following (template available on the website of the Corporation):
 - That the shareholder did not at any time during the relevant year have a permanent establishment in India;
 - That the shareholder is the beneficial owner of the dividend;
 - That the construct and affairs of the shareholder is not arranged with the main or principal purpose of obtaining any tax benefits, directly or indirectly, under the Tax Treaty; and
 - That the arrangement of the shareholder is not covered under impermissible avoidance arrangement.
- PAN – In absence of PAN, TDS rate of 20% plus applicable surcharge and health and education cess of 4% will apply.

Please note that the Corporation in its sole and absolute discretion reserves the right to call for any further information and/or to apply rate of TDS as per the I-T Act.

(iii) Non-resident institutional shareholders (FPI/FII)

In case of FPI/FII shareholders, Section 196D of the I-T Act provides mandate for withholding tax at the rate of 20% plus applicable surcharge and health and education cess of 4% on dividend income making effective rate of TDS as under:

For FPI/FII shareholders other than being a company or a firm:

Particulars	Surcharge Rate	Effective TDS rate
Dividend Income not exceeding INR 50,00,000	Nil	20.80%
Dividend Income exceeds INR 50,00,000 but does not exceed INR 1,00,00,000	10%	22.88%
Dividend Income exceeds INR 1,00,00,000 but does not exceed INR 2,00,00,000	15%	23.92%
Dividend Income exceeds INR 2,00,00,000 but does not exceed INR 5,00,00,000	25%	26.00%
Dividend Income exceeding INR 5,00,00,000	37%	28.50%

For FPI/FII shareholders being a company:

Particulars	Surcharge Rate	Effective TDS rate
Dividend Income not exceeding INR 1,00,00,000	Nil	20.80%
Dividend Income exceeds INR 1,00,00,000 but does not exceed INR 10,00,00,000	2%	21.216%
Dividend Income exceeding INR 10,00,00,000	5%	21.84%

For FPI/FII shareholders being a firm:

Particulars	Surcharge Rate	Effective TDS rate
Dividend Income not exceeding INR 1,00,00,000	Nil	20.80%
Dividend Income exceeding INR 1,00,00,000	12%	23.296%

For the purpose of withholding tax, it may not be possible to consider applicable DTAA benefits, if any, in case of FPI/FII shareholders since the provisions of Section 196D of the I-T Act do not provide so.

Listing on Stock Exchanges

Equity Shares

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

BSE Limited (BSE) Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001. Tel. Nos.: +91 22-2272 1233/34 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 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

Outstanding GDRs/ADRs/Warrants or any other Convertible Instruments

The Corporation has not issued any such securities that were outstanding for conversion as on March 31, 2020.

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 NSE.

Commercial Papers

The Commercial Papers issued by the Corporation and outstanding as on March 31, 2020 are listed for trading on the wholesale debt market segments of BSE and/or 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 debt instruments issued, bank facilities and deposits taken by the Corporation is provided in the notes forming part of the financial statements of the Corporation for the year ended March 31, 2020 and on the website of the Corporation.

Listing Fees

The listing fees have been paid to BSE and NSE for the financial year 2020-21. 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 account details 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 DP for any of the aforesaid services, excluding services relating to unclaimed dividend.

Share Transfer System

Members holding shares in physical form are requested to note that in accordance with 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 the electronic form. However, transfer deed(s) lodged on or before March 31, 2019 and returned due to deficiency in the document(s) may be re-lodged for transfer.

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. Listed below are the service standards adopted by the Corporation in respect of various services being rendered by the ISD:

Nature of Service	No. of Working Days*
Transposition of names	3
Change of address/NACH/bank details	3
Registration of Nomination	3
Issue of duplicate/revalidation of dividend warrant(s)	5
Split/Replacement/Consolidation of share certificate(s)	5
Re-materialisation of shares	5
Transmission of shares/Deletion of name	7
Release of unclaimed shares/Processing of claims – IEPF	7
Dematerialisation of shares	10
Issue of duplicate share certificate(s)	15

* Subject to receipt of valid documents, its verification and receipt of requisite approvals. The above-mentioned services are dependent upon receipt and verification of physical documents and accordingly, these services were suspended during the period of lockdown on account of COVID-19 pandemic. However, these services were rendered within the extended regulatory/statutory deadlines.

The adherence to the said service standards is regularly reviewed by the company secretary and a report is provided to the Members of 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 adopted by the Corporation. Investors can also escalate their grievance in the manner as made available on the website of the Corporation.

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

Received from	No. of complaints received		
	2017-18	2018-19	2019-20
Stock Exchanges and SEBI including SCORES	6	10	4
NHB, MCA and others	-	-	-
Directly received from investors	-	2	-
Total No. of complaints received	6	12	4
Total No. of complaints redressed	6	12	4
No. of complaints pending	-	-	-

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.

Unclaimed Dividend

During the year, the Corporation undertook the following initiatives to reduce the quantum of unclaimed dividends:

- annual reminders were sent to the concerned shareholders to claim dividend; and
- directly credited the unclaimed dividend to the shareholders' accounts, who had updated their bank details with the Corporation/depositories.

Despite the above initiatives, unclaimed dividend amounting to ₹ 2,05,13,823 in respect of the financial year 2011-12 was transferred to the Investor Education and Protection Fund (IEPF) on September 5, 2019, in compliance with the provisions of Section 125 of the Companies Act, 2013. Further, unclaimed dividend in respect of the financial year 2012-13 is due for transfer on August 19, 2020. Concerned shareholders are requested to claim their dividend at the earliest but before the last date as mentioned herein below.

The details of the unclaimed dividends as on March 31, 2020 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	Unclaimed dividend as on March 31, 2020 (₹)	Unclaimed dividend as % to total dividend	Date of declaration	Last date for claiming the dividend from the Corporation prior to its transfer to IEPF
2012-13	3,062	2,36,79,241	0.12	July 19, 2013	August 19, 2020
2013-14	3,006	2,85,27,086	0.13	July 21, 2014	August 20, 2021
Interim Dividend 2014-15	4,595	49,24,846	0.16	March 19, 2015	April 20, 2022
Final Dividend 2014-15	3,517	2,70,22,008	0.13	July 28, 2015	August 26, 2022
Interim Dividend 2015-16	5,182	81,38,580	0.17	March 21, 2016	April 19, 2023
Final Dividend 2015-16	4,261	3,50,87,360	0.16	July 27, 2016	August 25, 2023
Interim Dividend 2016-17	4,904	82,39,479	0.17	March 3, 2017	April 1, 2024
Final Dividend 2016-17	4,232	3,91,41,285	0.16	July 26, 2017	August 24, 2024
Interim Dividend 2017-18	4,599	63,84,753	0.11	March 16, 2018	April 16, 2025
Final Dividend 2017-18	3,639	2,75,10,665	0.10	July 30, 2018	August 28, 2025
Interim Dividend 2018-19	4,288	67,36,496	0.11	March 6, 2019	April 6, 2026
Final Dividend 2018-19	3,741	3,05,68,510	0.10	August 2, 2019	August 31, 2026

The details of the unclaimed dividend are available 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.

Summary of the claims received/processed by the Corporation in respect of unclaimed shares under the Listing Regulations during the financial year 2019-20 and its status as at March 31, 2020, is detailed as under:

Particulars	No. of shareholders	No. of equity shares of ₹ 2 each
Aggregate number of shareholders and the outstanding equity shares lying in the Unclaimed Suspense Account as at April 1, 2019.	12	12,900
Number of shareholders who approached the Corporation for transfer of equity shares from the said Unclaimed Suspense Account during the year ended March 31, 2020.	-	-
Number of shareholders to whom equity shares were transferred from the Unclaimed Suspense Account during the year ended March 31, 2020.	-	-
Aggregate number of equity shares that were transferred in favour of the IEPF Authority during the year ended March 31, 2020.	10	9,900
Aggregate number of shareholders and the outstanding equity shares lying in the Unclaimed Suspense Account as at March 31, 2020.	2	3,000

The concerned shareholder(s) 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 its verification may either transfer the shares lying in the Unclaimed Suspense Account to the depository account provided by the concerned shareholder(s) or deliver the physical share certificate to his/her registered address.

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, 2019, the Corporation transferred 77,370 equity shares of ₹ 2 each corresponding to the unclaimed dividend for the financial year 2011-12 to IEPF. Prior to the said transfer, the Corporation had sent reminders to the concerned shareholders and published notices in widely circulated English and Marathi newspapers requesting them to claim the dividend(s) prior to transfer of corresponding shares to IEPF.

The status of shares transferred to IEPF Authority as on March 31, 2020, is detailed as under:

Particulars	No. of shares
Balance as at April 1, 2019	14,83,758
Transferred during financial year 2019-20	77,370
Claims processed by IEPF Authority during the financial year 2019-20	74,300
Balance as at March 31, 2020	14,86,828

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

Shareholder 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, Government of India 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 statutory 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.

For more details, the concerned shareholders are requested to refer to the 'Refund' section of www.iepf.gov.in or contact the nodal officer/deputy nodal officers of the Corporation, details of whom are available at <https://www.hdfc.com/investor-services#dividend>.

Updation of Bank Account details

In view of the COVID-19 pandemic, the resultant lockdown of postal services and in line with the relaxations granted by SEBI and MCA, the Corporation would be able to dispatch the dividend warrant/demand draft only upon normalization of postal services and accordingly, the Members are requested to update their bank account details with the Corporation (in respect of shares held in physical form) or with their respective DP (in respect of shares held in electronic form) on or before Saturday, July 11, 2020, so that the dividends paid by the Corporation get directly credited in their bank account.

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 'Investors' section on the website of the Corporation. Shareholders holding shares in electronic form are requested to contact their DP.

Nomination stands automatically rescinded on transfer/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 website 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. 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, 2020

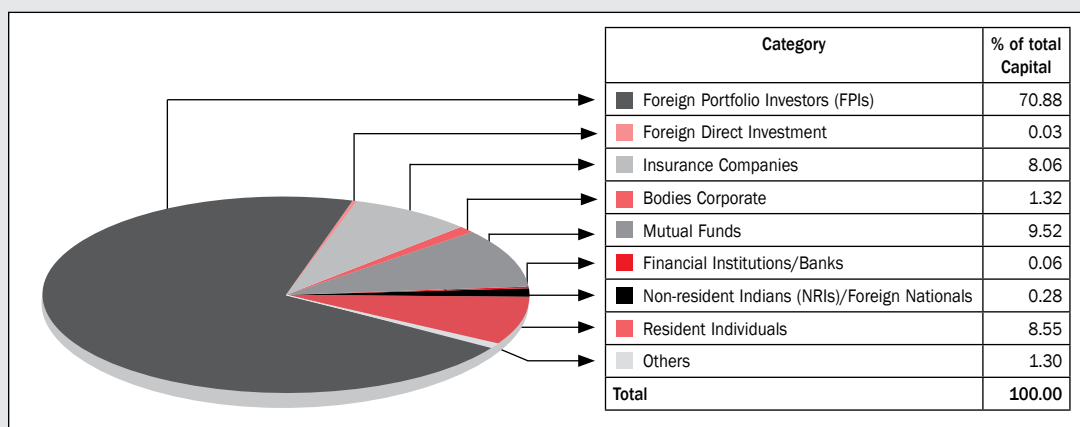
	No. of shareholders	% to total no. of shareholders	No. of shares of ₹ 2 each	% to Capital
Held in electronic mode				
a. NSDL	2,66,591	56.12	169,76,73,183	98.02
b. CDSL	2,04,075	42.95	2,77,66,616	1.60
Sub Total (a+b)	4,70,666	99.07	172,54,39,799	99.62
Held in physical mode	4,440	0.93	66,11,390	0.38
Total	4,75,106	100	173,20,51,189	100

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

Distribution of Shareholding as at March 31, 2020

No. of shares held	No. of shares	% to Capital	No. of shareholders	% to total no. of shareholders
1	76,915	0.00	76,915	16.19
2 - 10	9,03,433	0.05	1,54,088	32.43
11 - 100	62,48,838	0.36	1,55,796	32.79
101 - 200	33,31,723	0.19	21,889	4.61
201 - 500	79,44,022	0.46	22,360	4.71
501 - 1,000	1,32,88,576	0.77	15,879	3.34
1,001 - 5,000	5,04,13,339	2.91	22,956	4.83
5,001 - 10,000	1,44,99,511	0.85	2,062	0.44
10,001 - 50,000	3,71,35,677	2.14	1,636	0.34
50,001 - 1,00,000	2,68,41,179	1.55	376	0.08
1,00,001 and above	157,13,67,976	90.72	1,149	0.24
Total	173,20,51,189	100	4,75,106	100

Shareholding Pattern as at March 31, 2020



Details of shareholding based on category of investors and shareholding pattern as at March 31, 2020 are provided in Form No. MGT-9 (Extract of Annual Return), which is annexed to the Directors' Report.

Major Shareholders

Details of shareholders holding 1% or more of the total issued and paid-up share capital of the Corporation as at March 31, 2020 are given below:

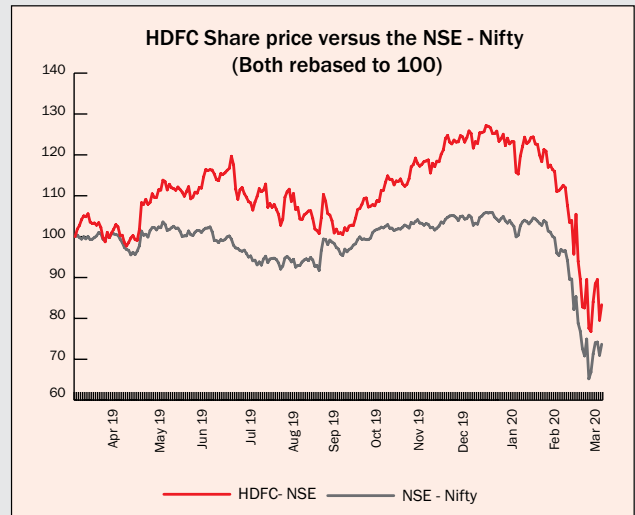
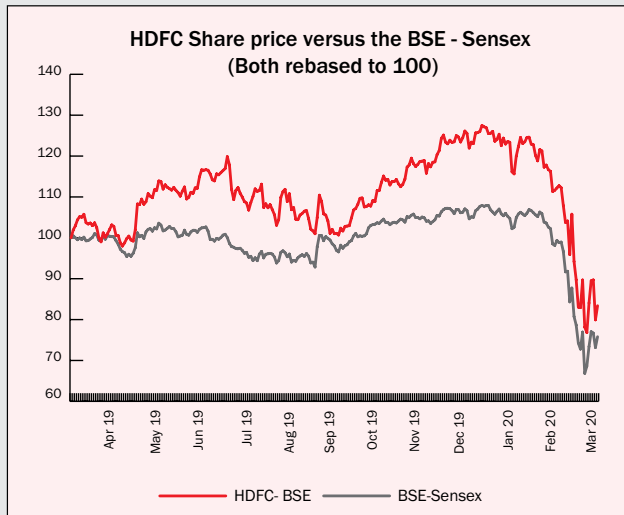
Sr. No.	Name of the shareholder	No. of shares	% to Capital
1	Life Insurance Corporation of India	8,09,15,574	4.67
2	Invesco Oppenheimer Developing Markets Fund (formerly 'Oppenheimer Developing Markets Fund')	5,76,03,762	3.33
3	Government of Singapore	5,58,83,616	3.23
4	SBI-ETF Nifty 50	4,41,59,115	2.55
5	Vanguard Total International Stock Index Fund	3,01,70,722	1.74
6	Vanguard Emerging Markets Stock Index Fund, A Series of Vanguard International Equity Index Funds	2,53,87,780	1.47
7	ICICI Prudential Life Insurance Company Limited	2,08,32,314	1.20
8	Government Pension Fund Global - Norway	1,93,01,652	1.11
9	Europacific Growth Fund	1,89,26,695	1.09
10	Stichting Depositary APG Emerging Markets Equity Pool	1,85,17,062	1.07
11	HDFC Trustee Company Limited - A/C HDFC Hybrid Equity Fund	1,78,77,559	1.03
12	UTI - Nifty Exchange Traded Fund	1,75,88,944	1.02
13	People's Bank of China	1,74,92,909	1.01
	Total	42,46,57,704	24.52

Stock Market Price Data

The monthly high and low price and the volume of shares traded on BSE and NSE during the financial year 2019-20 are as under:

Month	BSE			NSE		
	High (₹)	Low (₹)	No. of shares traded	High (₹)	Low (₹)	No. of shares traded
April-19	2,070.60	1,930.00	17,73,476	2,073.00	1,929.60	5,52,53,410
May-19	2,209.00	1,901.15	22,51,337	2,210.00	1,901.30	8,14,40,629
June-19	2,234.00	2,134.00	10,76,041	2,235.00	2,133.50	5,50,98,746
July-19	2,357.00	2,109.50	30,45,155	2,357.85	2,107.70	5,89,53,623
August-19	2,239.85	1,972.35	31,24,336	2,240.00	1,973.00	8,48,52,098
September-19	2,194.75	1,960.40	42,55,799	2,194.80	1,960.00	10,61,87,104
October-19	2,174.00	1,951.10	43,65,568	2,174.20	1,951.25	7,29,72,134
November-19	2,352.80	2,120.10	28,33,286	2,352.00	2,120.10	7,61,79,009
December-19	2,459.00	2,247.00	31,18,569	2,459.30	2,246.45	6,70,05,468
January-20	2,499.65	2,371.65	30,99,211	2,499.90	2,371.40	6,03,88,269
February-20	2,486.90	2,164.25	26,92,760	2,487.00	2,162.30	6,90,99,582
March-20	2,248.80	1,473.10	82,74,042	2,248.35	1,473.45	17,51,55,568

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



Web links

As required under the various provisions of the Companies Act, 2013, Housing Finance Companies-Corporate Governance (NHB) Directions, 2016, Listing Regulations and other applicable laws and for availability of information for the stakeholders, the web link of the important documents placed on the website of the Corporation is provided below:

Sr. No.	Details of document	Web links
1.	Code of Conduct for Non-Executive Directors	https://www.hdfc.com/allpolicies/Code-of-Conduct-for-NED.pdf
2.	Code of Conduct for Executive Directors and Senior Management	https://www.hdfc.com/allpolicies/Code-of-Conduct-for-ED-and-SM.pdf
3.	Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information	https://www.hdfc.com/allpolicies/Code_of_practices_and_procedures_fair_disclosure.pdf
4.	Corporate Social Responsibility Policy	https://www.hdfc.com/allpolicies/CSRPolicy.pdf
5.	Whistle Blower Policy	https://www.hdfc.com/allpolicies/whistle-blower-policy-041119.pdf
6.	Policy on Material Subsidiary Companies	https://www.hdfc.com/allpolicies/Policy_Material_Subsiaries.pdf
7.	Policy on Related Party Transactions	https://www.hdfc.com/allpolicies/Revised_RPT_Policy.pdf
8.	Remuneration Policy for the Directors, Key Managerial Personnel, Senior Management and other employees	https://www.hdfc.com/allpolicies/Policy_on_Remuneration_July_2018.pdf
9.	Policy on Determination of Materiality	https://www.hdfc.com/allpolicies/Policy_on_determination_of_materiality_Final.pdf
10.	Web Archival Policy	https://www.hdfc.com/allpolicies/Web-Archival-Policy.pdf
11.	Policy on Business Responsibility	https://www.hdfc.com/allpolicies/BR-Policy.pdf
12.	Dividend Distribution Policy	https://www.hdfc.com/allpolicies/Dividend%20Distribution%20Policy.pdf
13.	Policy on Management of Conflict of Interest	https://www.hdfc.com/allpolicies/Policy-on-Management-of-Conflict-of-Interest.pdf
14.	Policy on Health and Safety of Employees	https://www.hdfc.com/allpolicies/policy-on-health-and-safety-of-employees.pdf
15.	Board Diversity Policy	https://www.hdfc.com/allpolicies/Board_Diversity_Policy.pdf
16.	Policy on Succession Planning	https://www.hdfc.com/allpolicies/Policy_on_Succession_Planning.pdf
17.	Policy on Protection of Women against Sexual Harassment	https://www.hdfc.com/allpolicies/policy-on-protection-of-women-against-sexual-harassment.pdf
18.	Policy for Fit and Proper Criteria of Directors	https://www.hdfc.com/allpolicies/Policy_on_Fit_and_Proper_Criteria_HDFC.pdf
19.	Policy on Appointment of Directors and Members of Senior Management	https://www.hdfc.com/allpolicies/Policy_on_Appointment_of_Directors.pdf
20.	Disclosure under the SEBI (Share Based Employee Benefits) Regulations, 2014	https://www.hdfc.com/investor-relations#annual-reports

Sr. No.	Details of document	Web links
21.	Board Familiarisation Programme	https://www.hdfc.com/allpolicies/Board-Familiarisation-Programme.pdf
22.	Board Familiarisation Update	https://www.hdfc.com/allpolicies/BoardFamiliarisationUpdateApril2020.pdf
23.	Letter of Appointment to Independent Directors	https://www.hdfc.com/allpolicies/Letter-of-Appointment-to-Independent-Directors_0.pdf
24.	Internal Guidelines on Corporate Governance	https://www.hdfc.com/allpolicies/Internal-Guidelines-on-Corporate-Governance.pdf
25.	Business Responsibility Report 2019-20	https://www.hdfc.com/investor-relations#annual-reports
26.	Integrated Report	https://www.hdfc.com/investor-relations#annual-reports
27.	Memorandum and Articles of Association	https://www.hdfc.com/sites/default/files/memorandum-and-article-of-association.pdf
28.	Composition and terms of reference of key committees	https://www.hdfc.com/investor-services#board-committees
29.	Various disclosures made to stock exchanges under the Listing Regulations	https://www.hdfc.com/investor-services#disclosures
30.	Credit ratings for the debt instruments issued, bank facilities and deposits	https://www.hdfc.com/investor-services#credit-ratings