

PROCESS FOR E-VOTING AND PARTICIPATION AT THE AGM THROUGH VIDEO CONFERENCE

A. E-voting

In compliance with the provisions of Regulation 44 of the Listing Regulations, Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended, MCA circulars and the Secretarial Standard on General Meetings issued by The Institute of Company Secretaries of India, the Corporation is providing a facility to all its Members to enable them to cast their vote on the resolutions listed in this Notice by electronic means i.e. remote e-voting prior to the AGM and also during the AGM (for those Members who have not exercised their votes through remote e-voting).

SEBI vide circular SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 9, 2020, has enabled e-voting for all the individual demat account holders by way of a single login credential through their demat accounts and/or website of the depositories/depository participants (DP), in an attempt to increase the participation of the shareholders as also improve the efficacy of the voting process.

I. Process for remote e-voting

Individual Shareholders holding shares in electronic form				Shareholders holding shares in physical form or shareholders other than individual			
NSDL		CDSL		Login through DP			
<i>Members already registered for NSDL IDeAS facility :</i>	<i>Members not registered for NSDL IDeAS facility :</i>	<i>Members who have opted for Easi / Easiest facility :</i>	<i>Members not registered for Easi/ Easiest facility :</i>	Member can also login using the login credentials of their demat account through their DP registered with NSDL/ CDSL for e-voting facility.	Visit the e-voting website of NSDL at https://www.evoting.nsdl.com either on a Personal Computer or on a mobile.		
Please visit the e-Services website of NSDL: https://eservices.nsdl.com either on a Personal Computer or on a mobile.	May register at the option available at https://eservices.nsdl.com either on a Personal Computer or on a mobile. Select "Register Online for IDeAS" Portal or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp	Please click on https://web.cdslindia.com/myeasi/home/login or www.cdslindia.com and click on New System Myeasi.	May register at the option available at https://web.cdslindia.com/myeasi/Registration/EasiRegistration	After login, you will be able to see e-voting option . Click on e-voting option.	Click on "Shareholder/Member" login.		
Click on the "Beneficial Owner" icon under "Login" which is available under "IDeAS" section on the homepage of e-services.	Alternatively, the Members may visit the e-Voting website of NSDL at https://www.evoting.nsdl.com either on a Personal Computer or on a mobile.	Kindly enter your User ID and Password.	Alternatively, the Member can directly access e-voting page by providing Demat Account Number and PAN from a link in www.cdslindia.com home page.	After successful authentication, you will be redirected to NSDL/CDSL website, wherein you can see e-voting feature .	Kindly enter your User ID and Password/OTP/Verification Code as shown on the screen. Alternatively, if you are registered for NSDL eservices i.e. IDeAS, you can log-in at https://eservices.nsdl.com with your existing IDeAS login. Once you log-in to NSDL eservices after using your log-in credentials, Click on e-voting services . Click on "Access to e-voting" under e-voting services and you will be able to see e-voting page.		
Kindly enter your User ID and Password.	Click on "Shareholder/Member" login.	After successful login of Easi/Easiest, you will be also able to see the E-voting Menu .	An OTP will be sent on the registered mobile number and e-mail id for user authentication.		Manner of holding shares i.e. Demat mode (NSDL or CDSL) or Physical mode and the USER ID is:		
After successful authentication, you will be able to see e-voting services .	Kindly enter your User ID (i.e. your 16 digit demat account number held with NSDL), Password/OTP and a Verification Code as shown on the screen and Click on Login. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-voting services .				NSDL	CDSL	Physical
					8 Character DP ID followed by 8 Digit Client ID (For example if your DP ID is IN300*** and Client ID is 12***** then your user ID is IN300***12*****).	16 Digit Beneficiary ID (For example if your Beneficiary ID is 12***** then your user ID is 12*****).	EVEN i.e. 116024+ Folio Number registered with the Corporation (For example, if your Folio Number is 001*** and EVEN is 116024 then your user ID is 116024*****).
Click on "Access to e-voting" under e-voting services and you will be able to see e-voting page.		Click on the link of e-voting service provider i.e. NSDL.			After successful login as mentioned above, you will be able to see all the companies "EVEN" in which you are holding shares and whose voting cycle and General meeting is in active status.		
Click on options available against Housing Development Finance Corporation Limited or e-voting service provider i.e. NSDL and you will be re-directed to NSDL e-voting website for casting your vote during the remote e-voting period or joining virtual meeting & voting during the meeting.				Select "EVEN" of Housing Development Finance Corporation Limited i.e. 116024 .			

- After successful login as mentioned above, cast your vote by selecting appropriate option i.e. assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on “Submit” and also “Confirm” when prompted.
- Once you cast vote and upon confirmation, the message “Vote cast successfully” will be displayed. Thereafter, you will not be allowed to modify your vote.
- In case of any queries, please refer to the FAQs-Shareholders and e-voting User Manual-Shareholder available in the Downloads section at www.evoting.nsdl.com or call on Toll Free Nos.: 1800 1020 990 and 1800 224 430 or send a request to Ms. Pallavi Mhatre, Manager at evoting@nsdl.co.in.

II. Process for e-voting during the AGM

- Necessary arrangements have been made for those Members who have not cast their vote through remote e-voting, for voting during the AGM by electronic means.
- The procedure for e-voting on the day of the AGM is same as the instructions mentioned above.
- Once the Chairman announces the commencement of voting, this facility would be made available for 30 minutes.
- Members who have cast their vote electronically may participate at the AGM but shall not be entitled to vote again.

B. Participation at the AGM through VC

- Members can attend the AGM through VC by following the process for e-voting as mentioned above.
- After successful login, members can see link of “VC/OAVM” placed under “Join General Meeting” menu against **Housing Development Finance Corporation Limited**.
- Members are requested to click on VC/OAVM link placed under Join General Meeting menu. The link for VC/OAVM will be available in Shareholder/Member login where the EVEN i.e. **116024** of **Housing Development Finance Corporation Limited** will be displayed.
- You would be able to participate in the AGM and your attendance would be counted for the purpose of quorum.
- The Members can also view the proceedings of the AGM through the Corporation’s website.
- Please note that the Members connecting from mobile devices or tablets or laptop via mobile hotspot may experience audio/video loss due to fluctuation in their respective network. It is therefore recommended to use stable Wi-Fi or LAN connection to mitigate any kind of technical glitches. Members are encouraged to join the Meeting through laptop for better experience. Further Members will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.

- The link for joining the AGM through VC will be activated 30 minutes before the scheduled start-time of the AGM and will remain open throughout the AGM.
- Members facing any problem in attending the AGM through VC can contact Mr. Anubhav Saxena, Assistant Manager at anubhavs@nsdl.co.in or call on Toll Free Nos.: 1800 1020 990 and 1800 224 430.
- Password details for shareholders holding shares in physical form or shareholders other than individuals are given below:
 - If you are using NSDL e-voting system for the first time, you will need to retrieve the ‘initial password’ which was communicated to you by NSDL. Once you retrieve your ‘initial password’, you need to enter the ‘initial password’ and the system will force you to change your password.

How to retrieve your ‘initial password’?

- a. If your e-mail address is registered in your demat account or with the Corporation, your ‘initial password’ is communicated to you on your e-mail address. Trace the e-mail sent to you from NSDL in your mailbox from evoting@nsdl.co.in. Open the e-mail and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8-digit Client ID for NSDL account, last 8 digits of Client ID for CDSL account or folio number for shares held in physical form. The .pdf file contains your ‘User ID’ and your ‘initial password’.

b. In case you have not registered your e-mail address with the Corporation/DP, you may obtain the User ID and password by sending a request to evoting@nsdl.co.in.

- If you are unable to retrieve or have not received the 'initial password' or have forgotten your password:
- a. Click on "Forgot User Details/ Password?" (If you are holding shares in your demat account with NSDL or CDSL) option available on www.evoting.nsdl.com.
- b. "Physical User Reset Password?" (If you are holding shares in physical form) option available on www.evoting.nsdl.com.
- c. If you are still unable to get the password by aforesaid two options, you can send a request at evoting@nsdl.co.in mentioning your demat account number/ folio number, PAN, name and registered address.
- d. Members can also use the OTP based login for casting the votes on the e-voting system of NSDL.
- After entering your password, click on Agree to "Terms and Conditions" by selecting on the check box.
- Now, you will have to click on "Login" button.
- After you click on the "Login" button, Home page of e-voting will open.
- Kindly follow the e-voting process mentioned above for casting your vote.
- Helpdesk for Individual Shareholders holding securities in demat mode for any technical

issues related to login through Depositories i.e. NSDL and CDSL:

Login type	Helpdesk details
Individual Shareholders holding securities in demat mode with NSDL	Contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at Toll Free Nos.: 1800 1020 990 and 1800 224 430.
Individual Shareholders holding securities in demat mode with CDSL	Contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or call at 022 - 2305 8738 or 022 - 2305 8542/43.

- Some of the important details regarding the remote e-voting facility are provided below:

Cut-off date for determining the Members entitled to vote	Tuesday, July 13, 2021
Commencement of remote e-voting period	Friday, July 16, 2021 at 10:00 a.m.
End of remote e-voting period	Monday, July 19, 2021 at 5:00 p.m.

The remote e-voting module will be disabled by NSDL after **5:00 p.m.** on **Monday, July 19, 2021**.

- Any person holding shares in physical form and non-individual shareholders, who becomes a Member of the Corporation after dispatch of the Notice of the AGM and holds shares as on the cut-off date or who has not registered his/her e-mail address with the Corporation/DP, may obtain the User ID and password by sending a request to evoting@nsdl.co.in.

In case of Individual Shareholders holding securities in demat mode who becomes a Member of the Corporation after sending of the

Notice and holding shares as on the cut-off date, may follow steps mentioned above for casting his/her vote during the remote e-voting period or joining virtual meeting and voting during the meeting.

- A person who is not a Member as on the cut-off date for e-voting should treat this Notice solely for information purposes.
- The voting rights of the Members shall be in proportion to their share in the paid-up equity share capital of the Corporation as on the cut-off date i.e. Tuesday, July 13, 2021.
- In case of joint holders, the Member whose name appears higher in the order of names as per the Register of Members of the Corporation will be entitled to vote at the AGM, provided the votes are not already cast through remote e-voting.
- **As per the directions of SEBI and MCA, the option of appointing proxies shall not be available to the Members of the Corporation for this AGM. Accordingly, Proxy Form and Attendance Slip including Route Map are not annexed to this notice.**
- Institutional/corporate members intending to participate and vote during the said AGM, are requested to send a certified copy of the board resolution authorising their representative(s) to attend and vote on their behalf, to the Scrutinizer by sending an e-mail to scrutinizer@hdfc.com with a copy marked to evoting@nsdl.co.in by quoting the concerned DP ID and Client ID or Folio Number.