


<b>Indian Overseas Bank</b> Central Office, #763, Anna Salai, Chennai 600002		Ref. No. :MISC/356 /2022-23 Date :24.08.2022 Issuing Department: General Administration
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To All Branches, Regional Offices & Other Offices

**DOCUMENT HANDLING AND RETENTION POLICY 2019-  
SECOND ANNUAL REVIEW**

We refer to Management Service Department Circular No. MISC / 261 /2013-14 dated 08/04/2013, General Administration Department Circular No. MISC/79/2020-21 dated 06.11.2020, Circular No. MISC/196/2021-22 dated 28.07.2021 on Document Handling and Retention.

The First Annual Review of Document Handling and Retention Policy of the Bank has been approved by our Bank's Board on 14.06.2021. The Second Annual Review of Document Handling and Retention Policy of the Bank has been approved by our Bank's Board on 06.08.2022.

The modifications in the existing policy are enclosed in Annexure I

The Board approved Second Annual Review Policy is enclosed as Annexure II.

Further, any changes suggested by RBI/any other regulatory authority during the currency of the said policy will automatically form part of the policy.

The policy is valid up to 28.02.2023.

  
**Susil Kumar Ghosh**  
General Manager





**ANNEXURE - I**  
**DOCUMENT HANDLING AND RETENTION POLICY 2019 -**  
**SECOND ANNUAL REVIEW - MODIFICATIONS**

SN	Referred Section	Modification
1	Section-2 of Banking Companies (Period of Preservation of Records) Rules, 1985	Maintenance of "Standing Instructions Daily List" of 'Eight years' is changed as 'Five Years'
2	Prevention of Money Laundering Act, 2002 and Prevention of Money Laundering (Maintenance of Records), Rules 2005	<ul style="list-style-type: none"> <li>• Rule-3 provides the types of transactions for which documents are to be maintained by the Banks.</li> <li>• Rule-6 provides that the records referred in Rule-3 shall be maintained for a period of 10 years from the date of cessation of the transactions between the client and the Banking Company.</li> <li>• Rule-7 provides the procedure and manner of furnishing information referred to in Rule-3 as specified by the RBI and SEBI.</li> <li>• Sub Clause-3 of Rule-10 provides that the records of the indemnity of the clients shall be maintained for a period of 10 years from the date of cessation of the transactions between the client and the banking companies.</li> </ul>
3	RTI Act, 2005	As per Section-8(3), the Public Authority, subject to Clause (a) (c) and (i) of Sub section-1 of Section-8, has to provide the information relating to any occurrence, event or matter which has taken place 20 years or prior to the date when the RTI application is made. But the CIC in File No. CIC/BS/A/2015/000383/9975 in matter between Mr. Avdhesh Kumar vs CPIO, Sr. Superintendent of Post Offices dated 15.03.2016 held that the RTI Act does not require the public authority to retain records for indefinite period. The information needs to be retained as per the record retention schedule applicable to the concerned public authority. Hence, Bank is in order in informing the RTI applicants that the record/information is maintained as per our Records Retention Policy and Bank will not be in a position to provide the information for the documents





		applicable to the concerned public authority. Hence, Bank is in order in informing the RTI applicants that the record/information is maintained as per our Records Retention Policy and Bank will not be in a position to provide the information for the documents destroyed beyond the prescribed period.
4	Regulation 9 of SEBI (Listing Obligations and Disclosures Requirements) Regulation 2015	The listed entity shall have a policy for preservation of documents, approved by its Board of Directors, classifying them in at least 2 categories as follows: <ul style="list-style-type: none"> <li>• Documents whose preservation shall be permanent in nature.</li> <li>• Documents with preservation period of not less than 8 years after completion of relevant transactions</li> </ul>
5	Banking Companies (Period of Preservation of Records) Rules 1985	"Purpose Statement", the sentence "in compliance with the provisions of the Right To Information Act, 2005" has been replaced with "in compliance with the provisions of Banking Companies (Period of Preservation of Records) Rules 1985".
6	The paragraph of "New Developments" may be modified:	"Now, various decisions given by the Central Information Commission held that the RTI Act does not require the public authority to retain records for indefinite period. The information needs to be retained as per the record retention schedule applicable to the concerned public authority.
7	"Introduction and Background" the 2 <sup>nd</sup> paragraph which deals with period of conservation of records as per Right to Information Act is not relevant, hence removed.	



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**Document Handling and  
Retention Policy  
- Second Annual Review**







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# introduction

## 1. Purpose Statement:

The preservation of business transactions and administrative records relating to Bank's decision-making is of utmost importance. Preservation and retention of documents in bank is governed by the provisions of Banking Companies (Period of Preservation of Records) Rules 1985. Therefore, handling and preservations of documents / records assumes great significance.

The Document Handling and Retention Policy for the Bank, approved in the year 2013, sets out the Bank's Policy & mechanism and related procedures for proper storage, retrieval and disposal of records. This document has been revised in lune with the recent developments, and now put up as, "*Document Handling and Retention Policy 2019*". It is pertinent to mention here that, for electronic data, Bank has separate Data Ownership and Data Retention Policy.

This policy also briefs the procedure when physical records are converted from paper form to non-paper form. In case if the converted electronic format becomes the prime record the same shall be maintained in accordance with Data Ownership and Data Retention Policy of the Bank.

## 2. Objectives:

The objective of this Policy is to:

- a) Understand the definitions of records, electronic records etc.
- b) Introduce record preservation schedule concept;
- c) Perceive the risks on record storage and maintenance;
- d) Procedure for storage of old records;
- e) Procedure for retrieval of old records;
- f) Classify record preservation schedule;
- g) Procedure for removal and disposal of old records / archives;
- h) Inspection system.

## 3. Definitions:

The Bank's decision making in the process of running the business, transactions and administration are documented by way of records. They are the means by which operational processes and functions are



performed. These records have to be preserved for various administrative, legal and regulatory requirements, governing the Bank.

**Record:**

The definition of 'Record' as per Section 2(i) of RTI is as follows :

- a) Any document, manuscript and file;
- b) Any microfilm, microfiche and facsimile copy of a documents;
- c) Any reproduction of image or images embodied in such microfilm (whether enlarge or not) and
- d) Any other material produced by a computer or any other device.

**Electronic Record:**

Electronic Record, as per Section 2(1)(f) of the Information Technology Act 2000 means:

*Data, record or data generated, image or sounds stored, received or sent in an electronic form or microfilm or computer generated microfiche.*

**4. Introduction and Background:**

Our Bank also has a Records Maintenance Policy (Systems and Procedures) in compliance to the above requirements. When this policy was revised in the year 2003, it had classified preservation of records based on legal, regulatory and other requirements of the Bank. Accordingly, the records were to be maintained by Bank either for a period ranging from ONE to 20 years or PERMANENTLY.

Meanwhile, the vast technological changes in the Banking Industry necessitated retention / preservation of huge electronic data. The Bankers' Book of Evidence Act, as amended from time to time, permits admissibility of electronic documents as evidence in the Courts of law. Hence, retention / preservation of electronic data also assume greater significance and accordingly, Bank had to have separate Data Ownership Policy and Data Retention Policy, circulated vide Ref. No. MISC/321/2013-14 dated 02.09.2013 and Ref. No. MISC/337/2013-14 dated 13.11.2013 respectively.

**New Developments:**

Now, various decisions given by the Central Information Commission held that the RTI Act does not require the public authority to retain records for indefinite period. The information needs to be retained as per the record retention schedule applicable to the concerned public authority.

In addition to the provisions of Banking Companies (Period of Preservation of Records) Rules 1985, the provisions of Information Technology Act 2000,



Prevention of Money Laundering Act (PMLA) 2002, Right To Information Act (RTI) 2005 and Regulation 9 of SEBI (Listing Obligations and Disclosures Requirements) Regulation 2015 are taken into consideration for verifying whether preservation of the records in our Bank is in consonance with the provisions of these Acts.

Under this context, the existing *Document Handling and Retention Policy* has been reviewed and revised, for adoption in the Bank.

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# Risks

## Risks on Record Storage and Maintenance:

The Government of India has by an order laid down certain regulations for the preservation of old records and documents of Banks. Under these regulations, certain records and documents are to be preserved permanently while some others are to be preserved up to prescribed period of time. There are certain inherent risks in retaining the records.

**Physical Records:** The risks involved in holding physical records, when stored in places that are not operated frequently are:

1. Insect attack;
2. Fire;
3. Weather, normal wear & tear and other factors;
4. Theft, mis-handling, mis-placement etc.

**Electronic Record:** The records stored in electronic form, is prone to the following risks:

1. Transmission of data from source system;
2. Processing, which introduce unintended changes to the original record;
3. Some types of malware may intentionally corrupt files;
4. Hardware and software failure;
5. Environmental threats such as temperature, humidity and magnetic field;
6. Obsolescence of hardware, system and application software.

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# Storage

## Storage of Old Records:

### A. Physical Records:

The Branches are to hold the records normally in the Branch premises itself. Where for some valid reasons viz., space constraints, high rentals, multi-storied buildings etc., if it is necessary to hold records at a different location, Branches shall do so with the prior approval of Regional Office.

In this regard, Regional Offices can explore the possibility of having common Off-Site record rooms for City Branches, in sub-urban areas / peripheral areas, where premises rent would be cheaper. This would bring down the cost of holding records considerably.

### Off-Site Records Rooms:

1. Regional Office shall identify and approve such Off-site Record Rooms, to keep all old records of Branches (in that Region). It shall however be noted that the records of each Branch are kept segregated and kept separately within the same off-site record room.
2. All records, older than three years, may be sent to such identified place for storage.
3. Branches to keep proper record of the documents sent to such off-site record rooms for preservation.
4. It is to be noted that all those documents requiring dual control viz., Security Documents, shall be kept in Branch only and not in off-site record rooms.

The risks involved in holding physical records, shall be mitigated by ensuring the following:

1. Records shall be kept neatly and methodically in conditions that are secure and clean with low risk of damage.
2. A Record Register shall be maintained in the Branches for description of each books and files. Separate page / sheet shall be used for each type of registers / ledgers / files / computer floppies, compact discs & other electronic medium authorized by Central Office / computer pullouts (binders / bound volumes / files) and their retention period recorded thereon.



3. If the records are maintained in approved places other than the Branch, then address of the location where the records are held should be clearly mentioned in the Record Register.
4. Old records shall be placed in charge of Record Keeper / Daftry who should be held responsible for the records lodged at Branches / Offices / Off-Site Record Rooms.
5. Manager / Deputy Manager from Branches or a designated Official from Administrative Offices shall inspect the record room once a month and ensure that the records are properly maintained. The Record Register and Record Requisition Register should be verified.
6. The electrical wiring inside the record room shall be properly concealed in casing, so as not to have exposed wiring. No adhoc / bare electric connection is to be permitted inside the record room. The record rooms shall have detachable plug and socket arrangement for power connection, to minimize the risk of fire due to electric short-circuit, during non-office hours.
7. *Fire Safety Measures: Physical records are prone to fire. Therefore, proper arrangements should be in place in line with the fire safety guidelines issued by the security department of the Bank. Fire Safety Audit and Electrical Safety Audit of the record room shall be conducted as per stipulations by the department time to time.*
8. Fire extinguishers (ABC - Dry Powder type) shall be available and fixed prominently outside the record room. The powder shall be refilled periodically, before its expiry.
9. Pest control/suitable treatment of the record room/godown to be conducted periodically to ensure safety of the records preserved.
10. Standard Operating Procedure:
  - (a) Each registers and files being conspicuously numbered and dated for easy reference.
  - (b) All records kept for preservation inside the Branch or with off-site record room, shall be given serial references / index number based on the number of years of storage. Such reference shall be only with the authentication of authorized official nominated for the Branch / Office etc.
  - (c) All Vouchers shall be stitched and stacked in racks, after proper indexing, up to a period of THREE years. Beyond THREE years, the same shall be packed month wise in gunny bags and stacked after indexing.

**B. Electronic Record:**

Electronic record shall be stored in any of the electronic media / storage form depending on the period of preservation.





1. If records are converted from paper form to non-paper form and the underlying paper documents have to be subsequently destroyed, then the converted format becomes the prime record. In such a case, a certificate of authenticity duly signed by the official responsible for overseeing the conversion process, shall be obtained at the time of conversion.
2. The following shall be noted:
  - i. The electronic record that is stored has to be reviewed as to its access and availability once in every six months.
  - ii. If the electronic record is stored away (moved) from the source system, then it shall be ensured that all relevant software to access such record is also stored appropriately.
  - iii. If such electronic record is stored in database or any such format, any changes made to the version of data base, tables, software procedures and application programs in the system that is currently in use; should be carried out and be in sync with the system where archived data is retained.
  - iv. However, it shall be ensured that when the physical records are converted from paper form to non-paper form, the converted electronic format shall be maintained in accordance with Data Ownership and Data Retention Policy.
3. Further, it is to be noted that certain documents that are to be mandatorily maintained in physical form, may also be kept in electronic form, for reference and operational convenience. This will avoid frequent handling of physical documents, so as to minimize physical damage to the documents while handling. However, it shall be ensured that such physical documents shall NOT be destroyed, but continued to be maintained safely.

**C. Website Content:**

In terms of Regulation 30(8) of SEBI (Listing Obligations and Disclosure Requirements), Bank shall have to disclose on its website all such events / information which have been disclosed to the stock exchanges(s) under this regulation, and such disclosure shall be hosted on the website of the listed entity for a minimum period of FIVE years and thereafter in terms of the archival policy of such entity, as disclosed on the website.

Accordingly, the following shall be noted for compliance in terms of SEBI guidelines:

1. The information disclosed to the stock exchanges shall be uploaded on the Bank website. All such disclosed information shall be hosted under



the section "Investor Relation" Section for a period of FIVE years from the date of first hosting such information.

2. The disclosures shall thereafter be archived in the folder named as "Past Events / Information" and shall be retained on the Bank's website in "Investors Relation" section, for a period of ONE year.
3. Data Owner: The Company Secretary shall ensure that the disclosures made to the Stock Exchange(s) are provided to the IT Department, Central Office for uploading on the website of the Bank concurrently with the announcement of events / information made to the Stock Exchange(s). In the absence of Company Secretary, DGM / AGM of Investor Relations Cell under Balance Sheet Management Department shall be responsible for ensuring above compliance.

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# Retrieval

## Retrieval of Old Records / Data / Archives:

### A. Physical Records:

- a) Retrieval of records from the Branch Record room shall be only through Record Keeper / Daftry.
- b) For retrieval of Records, from an off-site record room approved by Regional Office, Branch shall ensure the following:
  - Make a request to Regional Office with clear purpose and proper authentication, with a copy marked to the record room. Request to be considered for processing by the concerned Office within 24 hours.
  - The request is registered in the **Records Requisition Register**, clearly mentioning the details of items taken out with the initials of the receiver, date of re-deposit etc. The above shall have to be duly authenticated by the authorized official.
- c) No record shall be allowed to go out of Record Keeper / Daftry custody without being entered and receipted by the employee under due authority requiring it, in the **Records Requisition Register**.
- d) It shall be ensured that all such records are promptly returned and duly authenticated with date in the Register by the Record Keeper / Daftry in charge of Records.
- e) To avoid tampering:
  - Records are to be handed over only to Staff duly authorized by an Officer of the Bank.
  - On receiving back, the Record Keeper / Daftry has to physically verify the total number of vouchers again and tally with the totals recorded in the voucher register / cover sheet of the voucher bundle
- f) In all cases, where records are to be taken possession by the Police / Governmental authorities, a written requisition has to be taken and an acknowledgement obtained from the recipient in respect of the particular record to be taken possession of or delivered to, retaining copies of the records delivered.





- g) It is the duty of the Branch to ensure that, items / documents which are taken out from dual control are once again placed inside at the end of the day.
- h) A separate register shall be maintained for listing and recording all books of accounts, files and registers in current use with the respective current numbers and separate register for those items retained for preservation. The register shall be complete, recorded with updates.
- i) A proper labeling of each of the items, placed in the records, will facilitate easy location and handling of items in old records.

**B. Electronic Record / Data:**

Information must be consistently protected throughout its life cycle, from its origination to its destruction. Information must be protected in a manner commensurate with its sensitivity, regardless of where it resides, what form it takes, what technology was used to handle it, or what purpose(s) it serves. To achieve consistent information protection, employees will be expected to apply and extend these concepts to fit the needs of day-to-day operations. It is imperative that data, especially archived data, should be accessible in the future and software application and data base version changes should be applied to this data to ensure its accessibility.

**Access Control:**

- The Data Controller must grant permission, including the appropriate level of access (read and / or write access), for any data user.
- Head of the respective entities / Departments which are defined as Data Owner / Data Controller shall have the authority to grant approvals / permissions and for any other activity to be administered under the provisions of this policy.

Assignment of the Data Owner(s) / Controller(s) for any new data or information gathered or changes made to the Data Owner(s) / Controller(s) shall be approved by ED / MD&CEO.

**C. Website Content:**

The disclosed information on the Bank's website including the contents in the archived folder shall be accessible to public.

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# Classification

## Classification of Record Preservation:

The **retention period** of information is an important aspect in the **records life cycle**. It identifies the duration of time for which the information should be maintained or "retained", irrespective of format (paper, electronic, or other).

In order to have a Retention Schedule for records, common to all administrative Offices / Branches, a classification has been drawn in line with the Records Maintenance Policy (Systems and Procedures), 2003. In formulation of the Schedule, utmost care is taken to ensure that files are neither prematurely destroyed nor kept for period longer than required.

Schedules of books and files, which are maintained manually, at ADMINISTRATIVE OFFICES (Central Office, Zonal Offices, Regional Offices etc.), with the period for which these must be retained on record, are furnished as Annexure I to this policy. Similarly, schedules of books and files, which are maintained manually, at Branches, with the period for which these must be retained on record, are furnished as Annexure II to this policy.

The retention period specified in Annexures, in the case of a file, is to be reckoned from the year in which the file is closed (i.e., action thereon has been completed) and not necessarily from the year in which it is recorded.

In the case of records other than files, e.g., registers, the prescribed retention period will be counted from the year in which it has ceased to be current.

In exceptional cases, a record may be retained for a period longer than that specified in the schedule, if it has certain special features or such a course is warranted by the peculiar needs of the department. In no case, however, will a record be retained for a period shorter than that prescribed in the schedule.

If a record is required in connection with the disposal of another record, the former will not be weeded out until after all the issues raised in the latter have been finally decided, even though the retention period marked on the former may have expired in the meantime. In fact, the retention periods initially marked on such records should be consciously reviewed and, where necessary, revised suitably.

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# Disposal

## Removal and Disposal of Old Records:

As time passes, the period for preservation lapses and such items are permitted to be withdrawn from the records and disposed, appropriately. If the process of elimination of records is systematically done every year, the total quantum of records for disposal is not sizeable and will avoid accumulation and demand on space.

For destruction of records upon expiry of the period prescribed in this policy statement, control measures including (but not limited to) the following, shall be adhered to:

- 1) Authorization and approval prior to destruction, from next higher layer of authority;
- 2) Procedures for destruction of electronic media like tapes, floppies, etc. as per the Bank's Information Security Policy;
- 3) Branches / Offices of the Bank shall maintain record in the registers giving details of the documents in paper / electronic / other form destroyed, along with the date and means of destructions.

The destruction shall be by means of shredding and disposing the same, if the quantity is too small for sale or disposal to waste paper dealers. Regional Offices are required to call for rates from two or three waste paper dealers locally and dispose of the records duly shredding / tearing in to pieces in the presence of the Head of the Branch or a person designated by him / her for the purpose. Regional Offices can arrange for sale of old records by arranging common purchaser for the Region, through empanelment of vendors, as per Procurement policy of the Bank.

After disposal of the records, a certificate has to be sent to the concerned Regional Office about having destroyed the old records in pre-defined format.

In respect of old records of Regional Offices, General Administration Department, Central Office is the Competent Authority to permit the elimination. Regional Offices shall ensure compliance.

The procedure for elimination of records prescribed for Branches as above is applicable to Regional Offices also, while seeking permission from General Administration Department, Central Office for elimination of old records pertaining to them. General Manager of General Administration Department would be the Competent Authority.



#### A. Physical Records:

The process of elimination of records can be conveniently taken up by the Branches, preferably in the month of February, when relatively other works are not heavy. Method of shredding can also be used as it is safer and has realizable value too.

- a) All records, Books and Files shall be destroyed after the expiry of the respective retention period provided they are not required for any special reason.
- b) Wherever investigations / litigations are pending, records to the same such as Registers, Vouchers etc. should be preserved beyond the stipulated period, till such time the investigation / litigation is over and the destruction of records is to be approved by the Regional Office / Central Office.
- c) Prior permission from Regional Office / Central Office to be obtained to dispose off / destroy any records before the expiry of stipulated retention period or where a particular record is not listed. Head of the Region at Regional Offices and respective Vertical Head at Central Office would be the Competent Authority.
- d) Papers in all correspondence files both inward and outward should be scrutinized and only such of the papers which are not of any importance may be destroyed. Papers which are of a permanent nature should be filed again in a file to be marked "File of Permanent Nature" for the years from \_\_\_\_\_ to \_\_\_\_\_.
- e) Subject to the aforesaid conditions and keeping in view the time limits prescribed for preservation referred to above, annually a list of records proposed to be destroyed should be drawn up as per the organizational setup of the Bank and shall be submitted accordingly to the controlling Office(s) concerned, for approval. Such list shall be forwarded to the office concerned on or before 30<sup>th</sup> June every year. The said list to be drawn up and should be signed by Officer(s) concerned.
- f) **Written Off Loan Accounts:**
  - i. Written Off Loan Accounts for which CGTMSE / CGTSSI / CGFMU claims have already been settled and adjusted to the loan accounts, the loan papers, files, registers etc., be maintained for a period of 5 years from the date of closure and later eliminated, provided there is no chance of recovery.
  - ii. Written Off Loan Accounts for which, claims have been lodged with CGTMSE / CGTSSI / CGFMU but are pending for settlement, the loan papers, files, registers etc., be maintained for a period of





not less than 5 years from the date of closure of account of current calendar year.

- iii. Non- CGTMSE / CGTSSI / CGFMU loans (General Category) which, have been fully written off, the loan papers, files and registers for these loan accounts, be maintained for a period of 5 years from the date of closure and later eliminated, provided there is no chance of recovery.
- iv. Written Off Loan Accounts for which CGTMSE / CGTSSI / CGFMU claims have already been settled and adjusted to the loan accounts, the loan papers, files, registers etc., be maintained for a period of not less than 5 years from the date of closure of account of current calendar year.
- v. Written Off Loan Accounts for which, claims have been lodged with CGTMSE / CGTSSI / CGFMU but are pending for settlement, the loan papers, files, registers, etc., be maintained for a period of not less than 5 years from the date of closure settlement of the claim of the current calendar year or date of closure whichever is later.
- vi. Non - CGTMSE / CGTSSI / CGFMU loans (General Category), which have been fully written off, the loan papers, files and registers for these loan accounts be maintained for a period of not less than 5 years from the date of closure of the account, in the current calendar year.
- vii. Any Written Off Loan Account in which fraud has been detected or investigation is in progress and staff accountability is ascribed, in such cases prior permission to be obtained from the Competent Authority for elimination of records irrespective of the period since they are maintained.

**g) Government Transactions:**

The records pertaining to Government transactions should be destroyed only after getting prior permission from Government Accounts and Currency Chest Department, Central Office.

**B. Website Content:**

The information disclosed to the stock exchanges and uploaded on the Bank website, shall be removed from the website, as below:

- a) After the expiry of one year from the date events / information became past events / information, the archived disclosures / announcements shall be reviewed on half yearly intervals for removal from the Bank website.



- b) The information removed from the website, shall be preserved as hard copies, for such period as decided by Investor Relation Cell, Central Office, from time to time.

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# Miscellaneous

## Inspection and Follow-up:

If in the Inspection Report, a mention is made about the storage of records and the irregularities there in, the inspectorate will send a copy of the inspection report to the Regional Office for follow-up actions.

Such irregularities will have to be taken up with the Branch by the Regional Office and it has to be ensured that the Branch rectifies the irregularities within a reasonable time and reports to the Regional Office.

## Interpretation:

This Policy has been framed to comply with extant laws of the land, governing the Bank. If under any circumstances where the terms of this policy differ from any existing or newly enacted law, rule, regulation or standard governing the Bank, the law, rule, regulation or standard will take precedence over this policy.

## Conclusion:

### Validity of the Policy:

The policy shall be valid for a period of three years from the end of the month in which RMCB approves and shall supersede the existing policy. The policy shall be reviewed once in a year.

### Extension of Validity:

Managing Director and Chief Executive Officer is empowered to extend the validity of the policy for a period of six months in case of exigencies.

### Regulatory Guidelines:

Any guidelines given by RBI or any Statutory / Regulatory Authority in between, would become part of the policy, automatically.

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## Annexure I

PRESERVATION PERIOD OF RECORDS - FOR DEPARTMENTS AT CENTRAL OFFICE, ZONAL OFFICE, REGIONAL OFFICES, BRANCHES AND OTHER ADMINISTRATIVE OFFICES.

### SECTION: A

DEPARTMENTS' AT CENTRAL OFFICE, ZONAL OFFICES AND REGIONAL OFFICES

Records to be preserved for **THREE YEARS**

- 1) Identity Card Checking Registers
- 2) Faculty movement/ Register
- 3) Hindi classes Application of Members and Hindi Class Attendance Register, Honorarium Payment Register
- 4) TOLIC - Competition Winners File
- 5) Review of performance under various Schemes
- 6) Review of BC performance
- 7) Competition Result File (Hindi Day, All India Hindi Essay, Reserve Bank (in-house) House magazine, Raj Bhasha (in-house), Hindi Day Competitions -Winners List
- 8) Farm Bulletin file
- 9) Staff committee meeting files.
- 10) Approved Notes of RAM Rating validation
- 11) General Correspondence
- 12) **All miscellaneous reports**
- 13) **Budget utilization register**
- 14) **Review of vendors**
- 15) **SMS logs**
- 16) **System logs**

Records to be preserved for **FIVE YEARS**

- 1) Correspondence relating to nomination of Liaison Officers
- 2) Correspondence relating to transfer / additional qualification which are loaded in to computer data base on an ongoing basis.
- 3) Registers/Reports/Files:
  - Register for physically handicapped Conveyance Allowance
  - Night check / Day check files / register
  - Duty Register for watchman / Officers
  - Dispatch Register and Translation entry/exit register
  - Duplicate Keys Register
  - Caution Register
  - Visitors Register
  - Workers Register/ Gate pass- Workers Pass
  - Courier Register



- Inward/Outward Register (All Departments)
  - Vehicle Register
  - Identity Card Checking
  - Bio-metric reports
  - Letter Received Register
  - Loan Proposal Register
  - All Registers of IBR Department
  - Any other Register like Willful Defaulter, OTS etc.
  - Holiday OFF / Compensatory Off/ Permission Register
- 4) Internal /External Training - Correspondence
    - Seminars/Programmers/Original Training / Intensive Training /Work undertaken by Students and Apprentice training related file
    - Schedule File Correspondence and Registers relating to project
  - 5) Branch Visit Reports
  - 6) CSO's Visit Reports
  - 7) Organization Chart files
  - 8) Executive Visits to Branches files
  - 9) QPRs, OLIC Minutes and Half-yearly Reports received from Regional Offices
  - 10) Files relating to adhoc references/ Miscellaneous File
  - 11) Sanction copies from regional Offices
  - 12) Copy of monthly reports on cash verification at Currency Chest by Regional Offices
  - 13) Monthly position of Currency Chest Balances
  - 14) Special Deposit Scheme 1975
  - 15) REC Schemes sanctioned (after the Closure)
  - 16) Correspondence with Regional Offices/departments/branches/ interest rate & any other clarifications sought on scheme related queries
  - 17) Scheme wise/Interest Rate correspondence with Regional Offices/ Branches
  - 18) Quarterly Return of GPPR outstanding
  - 19) Provident Fund Check Lists
  - 20) Returns relating to ending non-vigilance cases
  - 21) Official Language Department Letters
  - 22) Statements of RBI Account.
  - 23) SHG Linkage Proposals (after the closure)
  - 24) Review of Security Arrangements sent to RBI
  - 25) All Review Papers/ Review of Vendors
  - 26) Suspense and Sundry Creditors Review
  - 27) Review of Concurrent Audit report of Overseas Branches
  - 28) Regional Rural Banks Board Minutes and Agenda Notes
  - 29) Agenda and Minutes received from all the districts of Tamil Nadu
  - 30) SLBC Agenda received from other states



- 31) DICGC Statements
- 32) DICGC claim papers after the settlement of claim
- 33) Claim against Bank clause file after final disposal and statements received from ROs.
- 34) Returns received from Regional Offices, Member Banks and Lead District managers
- 35) Suit File Accounts – Balance books; statistical Returns received from ROs/branches/ Files after the closure or writing –off of the accounts /Miscellaneous correspondence with Branches and ROs
- 36) Copies of Quarterly CRCC reports submitted by Regional Offices/Overseas branches/branches.
- 37) CRCC un-availed/un-hedged declarations submitted by the branches.
- 38) STL/LR/IRS/LCR reports submitted to RBI
- 39) Daily LR/STL reports
- 40) MID office reports.
- 41) Statistical Data reported to other Departments
- 42) Compliance Certificate
- 43) RBS return.
- 44) Exam fee, Exam Day Conveyance and related matters.
- 45) Incident Reports
- 46) Charges statement of Regional Offices
- 47) Correspondence relating to confidential Reports
- 48) Government Communications
- 49) Master copies of transfer orders issued-Clerical
- 50) Files relating to Bonus, OT wages and F.16
- 51) IR Clearance File
- 52) Misc. matters of all Regions
- 53) Central Office/Staff Security/ Chief Security Officer –Correspondence
- 54) Guard/Guns files
- 55) Police Verification files
- 56) Review of Meeting of Chairman of Regional Rural Banks
- 57) All Customers related i.e. Meeting files, Customer Advisory Service, Seminar on Customer Service, Customer Education, Customer Day files
- 58) Copies of Preventive Vigilance meetings & OR statements submitted by Regional Offices/Zonal Offices
- 59) Files relating to Quarterly Meetings
- 60) Monitoring implementation of instructions of Government and Reserve Bank of India
- 61) Statement received from Regional Offices regarding Export Credit eligible for refinance / UBD outstanding eligible for rediscounting
- 62) Interest advices files
- 63) Correspondence –FEDAI/RBI/Branches
- 64) Nostro statement of accounts from foreign correspondence
- 65) General correspondence with Regional Offices
- 66) Industry wise and sectoral Flow of credit





- 67) Export credit data
- 68) Lease of the vacated premises-files
- 69) Lease of Officers Quarters, after surrender.
- 70) Empanelment files from the date of empanelment
- 71) AMC Contract files from the date of award of work
- 72) Concurrent Audit report of Finacle - Hard copy(monthly)
- 73) Reference on miscellaneous legal matters (after disposal of the related issues referred)
- 74) Legal Opinions of general nature
- 75) Minutes and notes of CO committees such as IT Steering Committee, IT Project Committee, ACE meeting
- 76) Files-donations: Visit of parliament Committees
- 77) Ghosh Committee recommendations
- 78) Notes placed to PRMC, BPRC etc.
- 79) Software Development life cycle documents and change management document.
- 80) Creation of GL code (file)
- 81) Lost/hot List/cancellation file
- 82) Profit and Loss Turn-over/ Commission file
- 83) Other Bank's card/TOD and OD/Staff file
- 84) Business/ Corporate card/third party letter
- 85) Duplicate cards issued / P & L Turn Over
- 86) Register of Passport permissions issued
- 87) Register relating to CAS, Hindi Increment and Festival Advance
- 88) Filing registers (officer, clerical, sub-staff)
- 89) Settlement of complaints / Staff lapses/ Analysis of complaints
- 90) Correspondence / Miscellaneous files related to staff matters.
- 91) ATMs and SPNS/MSD Files/FRD/Marketing Dept. / File
- 92) Joint publicity file
- 93) Warning Bulletin file
- 94) Important functions celebrated by our Bank-files
- 95) Copies of QPRs sent to Ministry/Reserve Bank of India
- 96) Various Study notes placed to top management on Concentration Risk, Stressed sectors, Liquidity Ratio, Stock approach, Reputation Risk and Downtime analysis etc.,
- 97) Financial Disclosures data/outsourcing reports submitted to RBI/BSMD etc.,
- 98) All MOUs, after expiry
- 99) HR Correspondence - File
- 100) All Correspondence with ZO / RO / Branches
- 101) IBA/RBI/MOF communications file
- 102) Statistical Data reported to IBA/RBI/NHB/SLBC/MOF and other Regulators
- 103) Change Request approvals by ISD, CO to network division.
- 104) Correspondence pertaining to repatriation of members





- 105) Outfit allowance notes / records (Overseas Branches)
- 106) Correspondences on Customer services/complaints
- 107) Guidelines / directives from ministry of finance/IBA
- 108) Documents provided by Outsourced Vendor for ADF and MIS file
- 109) Office Notes
- 110) Loan Related: (Five years after closure of loan)
- Permission to extend guarantee for study loan and credit facilities for close relatives
  - List of OTS Settled accounts
  - Review of loans sanctioned by Regional Offices
  - Review of OTS/Write-off proposals sanctioned by Regional Offices
  - NHB soft- loan accounts after closure
  - Loan proposal /sanction (after the closure)
  - Loan Proposal / Sanction (after the closure)
  - Sanction endorsements, Notes, files and registers relating to Staff Consumer Loan
  - Any other loan related documents
- 111) IOB ONLINE-archives
- 112) Incoming/outgoing hardware register
- 113) Bills payment register
- 114) Sanction note file
- 115) Source code of critical systems developed in-house (CROWN,
- 116) FINS, TRIMS, AIMS, CHRIS) for a period of five years after withdrawal of package from production environment.
- 117) RFP / Tender documents
- 118) Data archives (on media) from other than the critical systems other than the following:
- Critical systems (CBS data from inception of CROWN) CHRIS/AIMS/TRIMS/FINS) along with required application for reading /accessing the data-20years
  - For new application, user departments must specify the period as required-20 years

Records to be preserved for **EIGHT YEARS**

- 1) Approved List of Lorry Companies
- 2) Sports files- General expenses
- 3) Interbank Expenses - Files
- 4) Agreement / Bonds
- 5) Registers-Medical Reimbursement / Social Security Benefit Scheme/ Voluntary Contribution for Retirement Benefit Scheme
- 6) Provident Fund Registers
- 7) Standing Committee Meeting on Security
- 8) SLSC Meeting
- 9) Vouching Check List/Fair List/Adjustment books



- 10) Claim Papers of accounts of deceased customers
- 11) Profit and Loss registers and files relating to advertisement / sponsorship under Publicity Budget
- 12) Correspondence relating to posting of Officers
- 13) Budget Utilization Register
- 14) Vani Printing File (Quotation, Expenditure) etc.
- 15) Tender opening register
- 16) Purchase order Register/file
- 17) Software purchase register

Records to be preserved for **TEN YEARS**

- 1) Records of subscribers of sovereign gold bond schemes and other schemes
- 2) Scheme formation –files
- 3) Files related to sanctions advised to RO/ZOs on concessions/relaxation in scheme norms - Account specific actions
- 4) BSRB / IBPS Correspondence
- 5) Overseas staff matters
- 6) Registration memo files relating to clerical Staff
- 7) Circulars relating to deceased staff members
- 8) Staff death Circular file/ Scavenger wages file
- 9) Ex-servicemen's files
- 10) TA/LFC Registers
- 11) SC/ST cell-Files relating to Government instructions
- 12) Pension cell – Daily Payments; Journal and general correspondence
- 13) Branch credit advice-PF
- 14) Dacoity/ Robbery/Burglary/fire incidents Correspondence
- 15) Uniform and liveries (Security Department)
- 16) Crime Rate Analysis
- 17) Petty cash – Vouchers and Register
- 18) Goiporia Committee Recommendations
- 19) Banking Ombudsman related Correspondences
- 20) Treasury
  - Special Fortnightly returns
  - Interest provision on Call Money transactions
  - Paid COD receipts / related files.
  - Contract Note File
  - Interest Rate file
- 21) Registers –Suspense/Sundry creditors/Banker's cheques/ Capital work-in-progress
- 22) Payment details for the Officers quarters rent
- 23) Major repair and renovation project files.
- 24) Office Copies of returns submitted to RBI/ NABARD/DFS





- 25) Annual Credit Plan booklets for each District
- 26) Reimbursement claims submitted to NABARD / STATE GOVT. / CENTRAL GOVT.
- 27) RBI Inspection reports of Branches and Regional Offices
- 28) RBI/Indian Banks Association/NHB/MOF/GOI and other regulatory related correspondence documents
- 29) Annual Financial inspection by RBI
- 30) NABARD Refinance Register
- 31) BC Office Note, after termination
- 32) CO Inspection reports of Branches - Soft copy in eTHIC server and hard copy at Inspectorate (In case of CO Inspection reports of branches, it is to be noted that eTHIC package was introduced from 01.04.2013. Soft copies of CO Inspection Reports are available in the package for inspections conducted from 01.04.2013. Besides this hard copies are also taken. So in all the cases where CO Inspection was conducted upto 31.03.2013, hard copies are to be preserved for 10 years. For CO Inspections conducted through eTHIC package, both soft copy and hard copy is to be preserved for 10 years)
- 33) Inspection Progress Report
- 34) Credit card Division:
  - Lost Cards applications –Duplicate not issued
  - Cancelled due to non-payment
  - Cancelled /surrendered applications
  - Copies of Credit card monthly claims raised against branches
  - Complaint register
- 35) DPG (Directorate of Public Grievances) Complaints
- 36) Correspondence on Customer complaints received through Ministry/Other Regulators (after disposal of the complaints)
- 37) Complaints / Suggestion received/ Grievance cell/ Redressal meeting
- 38) TUF Files, after closure of Accounts
- 39) Files related to Subsidy received from Government/Other Nodal Agencies
- 40) HLCC(GM)/HLLCC(ED)/CAC Notes
- 41) SLA (Service Level Agreement)
- 42) NDA (Non-disclosure Agreement)
- 43) Standard Operating Procedures
- 44) Concurrent Audit reports of branches - Hard copy at branch and Soft copy at RO/Inspectorate
- 45) Revenue Audit reports of branches - Hard copy at Branch and soft copy at RO(if soft copy is not received, Hard copy to be preserved)
- 46) Concurrent Audit reports of CO Departments
- 47) DC Audit, DR Audit of DR Centres
- 48) IS Audit reports of CO Departments/Branches/RCCS



- 49) Reply to Audit Reports (IS Audit / IS Security / other Audit – Reply to CS ITE, etc.)
- 50) Reply to RTI queries
- 51) Management Audit reports of Zonal Offices - Soft copy
- 52) CGRR Audit reports of CO Departments/ROs - Soft copy at Inspection Dept /hard copy at user Dept.
- 53) Migration Audit report - Hard& Soft copy
- 54) Ministry of Home Affairs –Prabodh, Praveen, Pragya, Hindi typing, Hindi Stenography Exam Results, BOH Exam Results/Unicode Training list. IOB Praveen file (containing particulars on question paper setting, evaluators, examination day expenditures, Central office exam arrangement expenditures)
- 55) Cash Incentive Sanction Register
- 56) All Notes put up to various layers of Authorities with respect to individual NPA account with Book outstanding Rs.50 Crores and above
- 57) Details of accounts sold to ARC
- 58) All circulars related to any matters other than listed under permanent head.
- 59) Parliamentary Committee–Visits, reports, replies (Central Office, regional Office, Branches)
- 60) OTS/Write-Off Proposals - Sanction (after the closure)
- 61) Purchase order Register file
- 62) Files-Purchase of car, other office equipment etc.
- 63) Sponsoring Official Language Activities, Donations etc., File
- 64) Hindi Day Celebrations: Statement of accounts and expenditure

#### Records to be preserved for **THIRTEEN YEARS**

- 1) Staff welfare-files
- 2) Matters relating disputes/cases/Vigilance matters
- 3) Staff Car loan sanction endorsement / Register
- 4) Files relating to claims arising out of frauds from the date of final decision
- 5) RLASC Minutes
- 6) Files relating to Welfare and Travels
- 7) CSS review notes
- 8) Quarterly Review Note on slippages during the quarter put up to ED / CMD / MD&CEO.
- 9) SMA Review notes.
- 10) Stock Audit Review Reports
- 11) LRM Review Reports
- 12) All Audit Reports (Internal & External)





- 13) Central office-Official Language Implementation Committee Minutes Register
- 14) CAF-1A review notes

Records to be preserved for **TWENTY YEARS**

1)IT related

- External software licenses
- Project files of completed projects
- Media for released products
- Data relating to CBS & other major migration projects
- Customer related data on media

2)DATS/ media files are to be disposed as per it security policy

3)Data archives on media (tape or disk)

- Critical systems (CBS data from inception of CROWN) CHRIS/AIMS/TRIMS/FINS) along with required application for reading /accessing the data
- For new application, user departments must specify the period as required.

Records to be preserved **PERMANENTLY**

1) Circulars:

- CGTSSI / CGTMSE / CGFMU Circulars
- ECGC Circulars
- CCS circulars
- Central Office-Official Language Department circulars, Official Language Manuals
- Interest Rate (Advances) Circulars
- Discretionary powers/ Service charges/ Locker Rent –circulars
- Circulars issued by CVC/Ministry/RBI/IBA etc., related to Vigilance Department.
- Circulars issued register

2) Selective credit control directives

3) Share Clearance Register / file

4) All pension files

5) Compassionate Appointment –Office Notes

6) Seniority List of Officers

7) Circulars file relating to Clerical section

8) Dossiers on subordinate staff and sweepers

9) PF nominations files/LIC files

10) Out of turn promotions file

11) Recruitment file

12) Registers relating to Transfer requests ; Roll numbers; Sub staff Vacancy; and appointment of sweepers

13) Registers relating to salary payments / overheads



- 14) All dossiers, service files and papers relating to promotions
- 15) Registers for voluntary retirement.
- 16) Pension Cell: Service files of retirees/ deceased from 1<sup>st</sup> January 1986; PPO file; Pension Fund Collection investment Register; VRS application Register
- 17) Registers: Department/ Voluntary retirement /Special Leave/ Disciplinary authority/Clerical officers/ Sub-staff
- 18) Record of Terminations (box files) for all regions
- 19) Letter of voluntary cessation of employment
- 20) Files relating to conciliation proceedings/ Industrial disputes, written petitions and miscellaneous legal matters
- 21) Returns relating to Movable/Immovable properties of staff members
- 22) Returns relating to investment in shares and debentures
- 23) Appellate Authority Order Register
- 24) Files related to disciplinary proceedings.
- 25) Files related to sabattical leave, permission accorded for employment after retirement, clearances for leaving abroad etc.
- 26) Files relating to Vigilance and non-vigilance cases relating to employees
- 27) Suspension orders, charge sheets, original orders, appellate orders and review orders issued to the employees.
- 28) Agency Arrangements with foreign correspondence including private exchange houses
- 29) Form-A and Form-X Registers
- 30) All Ledgers/ Balance books
- 31) Funds Books
- 32) Export Credit Refinance Consolidation Register
- 33) Government Securities Registers or Ledgers
- 34) Registers or ledgers of Bank's own investments
- 35) Licenses Registers of Branches/Offices
- 36) Studies conducted by Costing Cell and other Sections of the Department
- 37) All Capital Projects including purchase of property, new construction etc.
- 38) All Bank owned property documents
- 39) Furniture and Fixture Registers
- 40) Library Register
- 41) Guidelines on various Government sponsored Schemes/other schemes
- 42) SLBC Agendas and minutes
- 43) Books relating to merged / segregated entries
- 44) CO/DDR Remittance summaries
- 45) Register of Panel Lawyers
- 46) Systems and procedures - Correspondence file
- 47) CCCP and R Claim Fraudulent transactions in accounts



- 48) Overdue accounts
- 49) Copies of Credit Card monthly billing statements sent to cardholders (Credit card Division)
- 50) All files with regard to examination of Staff accountability
- 51) General Ledger/GL monthly extract
- 52) Profit and Loss supplementary /Ledger
- 53) Bank Balances ledgers (Nostro accounts)
- 54) Bank supplementary / Ledger
- 55) Unclaimed Balances Accounts Ledgers and statements received from Branches
- 56) Suspense/ Sundry Creditors ledgers
- 57) Tax Audit Report
- 58) Return of Income
- 59) Assessment Orders
- 60) Appeal papers
- 61) Appellate Orders
- 62) Other correspondences related to Income Tax
- 63) All the files relating to lower tier II and upper tier II instruments
- 64) All files relating to perpetual tier I instruments
- 65) Dividend payment files
- 66) Annual Reports
- 67) AGM / EGM related files/ Minutes of EGM / AGM
- 68) Files relating to raising of Capital
- 69) Directors' files
- 70) Constitution of share transfer, share grievances and director appointment files.
- 71) Share holding Pattern
- 72) Corporate Governance files
- 73) NSE and BSE files
- 74) SEBI related matter files
- 75) Files related to quarterly compliance
- 76) Quarterly results submitted to NSE and BSE in the SEBI format file
- 77) Policy on appointment of Statutory Central Auditors and Statutory Branch Auditors
- 78) External software licenses
- 79) Annual Action plan of Ministry of Home Affairs, Government of India
- 80) Office Memorandum, Inspection of central offices, Branches, Ministry of Home Affairs, Ministry of finance (Banking division), Government of India, Reserve Bank of India and replies and reports thereon.
- 81) Inspection file of Area Implementation Office, Kochi-of Ministry of Home Affairs
- 82) RBI related:
  - Reply submitted to RBS/RBI/AFI.
  - SME – RBI Circulars





- Circulars issued by MSD and Operations Department on KYC / AML / TF& circulars by RBI on KYC
  - Correspondence Files with RBI / IBA
  - RBI Automated Data Flow – Correspondence File
  - RBI and Ministry of Finance directives – files
  - All DSB returns submitted to RBI
  - Agri-RBI circulars; guidelines on various Schemes
  - RBI and NABARD circulars
- 83) Shields, Certificates, Cups and photographs of important Events
- 84) Official Language Systems, Procedure, rationalization File
- 85) Hindi Library Books, Library Purchase and stock Registers and Movement Register, specimen of Hindi /BL/TL Documents, Registers, Brouchers, Pamphlets, Publications
- 86) Correspondence Files with FIU-IND (Financial Intelligence Unit – India)
- 87) Hard copy of ATR filed with FIR-IND (Financial Intelligence Unit – India)
- 88) RGG (Returns Governance Group) – File
- 89) Policies
- 90) Loan related files:
- Staff:
- PF loan Register
  - All files relating to PF Loans
  - Clearances for Staff loan etc.
  - Staff Housing Loan files of individual members
- Non-Staff:
- All files / records relating to existing borrower accounts
  - All borrower files
  - Credit Files List of Willful Defaulters
  - List of Non-Co-Operative Borrowers
  - List of Fraud Declared NPA accounts
  - All documents, records and files
- 118) Office Notes:
- Office notes relating to policy decisions and guidelines, procedures/ background papers in respect of permanent circulars
  - Office Notes, files, roster (with regular changes and updation).
- 119) **Board related files:**
- Board Notes for opening and closing of Currency Chests.
  - Board Notes on manpower planning and training statistics SC/ST cell: Rosters and Board Notes
  - Agendas, minutes, action and ATR of all Risk Management Committee meetings i.e. ORMC, CPC, ALCO, PRMC, TMC, AC-ED & AC-GM (CO) etc.
  - RMCB, ACB, MCB and Board approved Notes relating to Policies Studies, information notes etc.,



- All review notes put up to ACB / Management Committee of Board / Board / GM Committees
- Board Notes relate to various schemes
- Board Notes relating to Performance Budgeting, Credit Planning, Branch Expansion, Costing and MOU cell
- Share transfer memorandum books / Board notes / Minutes
- Share grievance Committee Board note / Minutes
- Green Files (containing Board notes & sanctions of borrowers)
- MD&CEO Sect/ ED sect/ Board services file
- Copies of all recorded Board Notes
- Board Services files
- Half-Yearly report on Official Language Implementation submitted to Board
- Board notes for purchase of equipment for Branches
- Board Reviews - Quarterly Reviews
- Review Notes put up to various Authorities including Board

Records to be preserved for **Other Periods:**

1. Records to be preserved till Next Inspection by RBI/AFI/STATUTORY AUDITORS /INSPECTION DEPARTMENT
  - a. Deals slips/position sheets/ R returns.
  - b. IR/CAR reports.

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## Annexure II

LIST OF BOOKS AND FILES INDICATING THE PERIOD UP TO WHICH THEY SHOULD BE PRESERVED BY **BRANCHES**

### SECTION: B

**BRANCHES – Books and Files to be Preserved by Branches.**

I.a Branches: : To be preserved for **TWO YEARS**

I.a.(i) BOOKS:

1. Pass Books Dispatch Register
2. Bills Realized / Returned Register
3. Stationery Requisition Book
4. Local Delivery Book

I.b. Branches: : To be preserved for **THREE YEARS**

I.b.(i) BOOKS:

1. Statements Dispatch Register
2. Outward Cash Remittance Register (thro' Staff)
3. Outward Cash Remittance Register (thro' post)
4. Inward Cash Remittance Register
5. Business Referred Register
6. Post Parcel Register
7. GR/PP Forms Dispatched Register
8. DP Register for Advances against bills for collection
9. Stationery Stock Register
10. Tokens issued Register
11. Petty Cash Book
12. Leave Register

I.b(ii) FILES:

1. Leave Application and other General Correspondence of all Staff
2. Stationery indent and Invoices
3. Closed Jewel Loan Applications (From date of closure of accounts)

I.c. Branches: To be preserved for **FIVE YEARS**

I.c(i) BOOKS:

1. Stopped Cheques Register





2. Cheque Book Register
3. Cheques Referred Register
4. Cheques Returned Register
5. Receiving Counter Scrolls
6. Paying Counter Scrolls
7. Cash Balance Book
8. Vault Register
9. Shares and Securities ex-custody Register
10. Business Proposal Register
11. Padlock Register
12. Delivery Order Book
13. Bills Acceptance Register
14. Letter Received Register
15. Letters Dispatch Register
16. Letter received and dispatched to Central Office
17. Register of Daily Outstanding under advances to Directors
18. Pass book issued Register

I.c (ii) FILES

1. Cheque Book Acknowledgement
2. Insurance policies lapsed
3. Returns (Office copies)
4. Miscellaneous Returns by branches to RO/CO
5. Proposal files from the date of closure of borrowal accounts
6. Cheques requisition Letters
7. Correspondence of complaints
8. Manager's Certificate
9. Correspondence of Loss of Keys, Cash Shortage, loss of Tokens etc.
10. Compulsory Deposit (ITP) Scheme: All primary Records where payment has been made to legal heirs
11. Documents relating to closed advances (after closure five years)

I.d. Branches : : To be preserved for **SIX YEARS**

I.d(i) FILES

1. Periodical Progress Reports of RBI Inspection Reports
2. Miscellaneous correspondence (Procedure and Routine)

I.e Branches : : To be preserved for **EIGHT YEARS**

i.e (i) BOOKS

1. Cash Scroll
2. Remittance Register



3. Bills Register
4. Demand Liability Register
5. Demand Loan liability Registers
6. Drawing Power Register
7. Stock Register
8. Stocks and Shares Register
9. Safe Custody Register
10. Standing Instructions Daily List ✓

I.e(ii) FILES

1. Application for overdrafts / Loans and advances (after closure)
2. Account opening forms of closed accounts from the date of closure of the account (If no litigation of investigation is pending)
3. Standing Instructions regarding Current Deposits
4. Relieving Officer's Certificate
5. Other closed documents (from the date of closure)

I.f. BRANCHES :: To be preserved for **TEN YEARS**

I.f (i) BOOKS

1. Accounts opened and closed Register
2. Keys register
3. Locker Due date Diary
4. Locker Rent due Notice Register
5. Limits book
6. Insurance Policy
7. Godown Register
8. Godown Inspection Register
9. Tokens Record book
10. Supplementary Cash book
11. Staff Attendance Register
12. Food Credit Register (Fort Mumbai Branch / any other Branch handling the matter)
13. Account Opening forms, inventories prepared in respect of articles in safe custody and safety locker and nomination forms.
14. Clearing lodgment Printouts
15. Cash transactions of more than Rs.10 Lakhs or its equivalent in foreign currency.
16. Records relating to series of cash transactions below Ten Lakhs or its equivalent in foreign currency where the transactions taken place in a month.
17. Cash transactions involving forged or counterfeit currency or any forgery of a valuable security or a document has taken place facilitating the transactions.
18. Suspicious transactions whether or not made in cash or by way of:



- a. Cheques including 3<sup>rd</sup> party cheques/pay orders/demand drafts/cashiers cheques/electronic receipts or credits/electronic payments or debits.
- b. Travelers cheques.
- c. Transfer from one account to another account of our Bank including Nostro and Vostro accounts.
- d. Credit or debits from D-mat accounts/security account in any currency.
- e. Remittances in favour of other customer of our Bank or 3<sup>rd</sup> party residing in India or abroad through own account or in any currency through any mode.
- f. All loans and advances including credit or loan substitute, investment and contingent liability.

**1.f(ii) FILES**

1. Confidential opinions
2. Half – yearly Balance statements
3. Central Office Statements to RBI and registrar of Joint Stock Companies
4. Companies balance sheets
5. Closed Account papers under ARDRS 1990
6. All inspection reports (in case when an investigation is pending , the reports shall be preserved till the investigation is complete / the Vigilance Department permits destruction in writing )
7. Stock statements relating to advances
8. RBI Inspection reports of Branches and Regional Offices
9. CO Inspection reports of Branches
10. Credit Linked Capital Subsidy scheme files (Teynampet Branch / any other Branch handling the scheme)
11. Concurrent Audit reports of branches
12. Revenue Audit reports of branches
13. Specific cheques required for any investigation, enquiry (Beyond Ten years)
14. Truncated images of all Government Cheques with themselves or through the National Archival System put in by National Payment Corporation of India(NPCI).

**1.g BRANCHES : : To be preserved for TWELVE YEARS**

1. Paid cheques
2. Vouchers
3. Treasury:
  - Bills Purchased and Discounted Register





- LC bills Receivable Register
- Letters of credit Opened Register
- Letters of credit Inward register
- Bills for collection Register
- Forward Sales Contract Register
- Forward Purchase Contract Register
- Forward Sales Register
- Forward purchase Register

I.h BRANCHES : : To be preserved for **TWENTY YEARS**

I.g.(i) BOOKS

1. Standing Instructions Register /
2. Locker Rent Register
3. Documents Execution Register
4. Credit Card Application cum Sanction Register
5. PMS-Purchase Register
6. PMS-Sales Register
7. Daily Transaction Log Sheets bound Volumes
8. Month wise Computer print-out of Exceptional transactions approved by Authorized Officials



i.j. BRANCHES: : To be preserved **PERMANENTLY**

1.h.(i) BOOKS

1. Power of Attorney Register
2. Current Accounts Ledgers
3. Cash Credit Ledgers
4. In-operative Current Account Ledgers
5. Unclaimed Balances transferred to CO Register
6. Savings Bank Ledgers
7. All Term Deposits Register
8. Equitable Mortgage Registers
9. Special Deposit Registers
10. Overdue Deposit Registers
11. Overdrafts & Loan Registers
12. Safe Custody Register / Ledger
13. Security Register/Ledger
14. Safe Deposit Locker Key Register
15. Register of Lockers Broken Open
16. Safe Deposit Register
17. Guarantee Register
18. Furniture and Fixtures Register
19. Premises Register
20. Branch Statistics Books
21. Trade, Industries and Crop Register
22. General Ledger and GL Balance Books
23. Branch Documents Register
24. Credit Card Ledger(cc.12)
25. Hot lists and Warning Bulletins on Credit Cards
26. Computer print-out of Daily GL balances (Bound Volumes)
27. Half-yearly GL Code wise Computer print out
28. Half-yearly Profit and Loss Codewise computer print-out
29. Monthly Computer print-out of SB/CD/CC Ledger extracts in bound volumes

1.h(ii) FILES:

1. All files relating to Merchant Banking activities
2. Indemnities executed by constituents
3. Special letters file
4. Specimen Signature Cards of Closed Accounts
5. Surrendered Safe Custody Receipts
6. Surrendered Safe Deposit Receipts
7. Safe Vault and Safe Custody Application
8. Disciplinary Proceedings taken against Bank Award Staff/ Officers



9. Claim papers and Documents of deceased constituents
10. Files containing Permanent Circulars and RBI circulars
11. Malaysian Government Pension Files (Adyar Branch / any other Branch handling the matter).

**1.k BRANCHES :: Records relating to Government Transactions:**

The records pertaining to Government transactions should be destroyed only after getting prior permission from Government Accounts and Currency Chest Department, Central Office. The period for which the records should be preserved is shown below for the information of branches.

**Records prescribed as here under:**

- Scheme for acceptance of Income and other Direct Taxes
- Scheme for collection of Central Excise, Customs and other dues.

Sl.No	Record/Register	Form No.	Period of preservation (in years)
<b>Part: A: Scroll and Summary Records</b>			
	Receipt Scroll	PSB.7 (F421/471)	Ten
2	Payment Scroll	PSB.7	Ten
3	Daily Summary	PSB.8(receipts)	Three
4	Daily Summary	PSB.8 (payments)	Three
5	Daily Record of collection	PSB.9	Three
6	Advice of transaction of Focal Point Branch	PSB.10	Three

Part: B: Records prescribed under Scheme for payment of Central/ Civil/ Defence/ Railways/ State Government Pension

Sl.No	Record/Register	Form No.	Period of preservation (in years)
1.	Application for drawal of pension	F.429/472/489	Permanent
2.	Application for family pension	F.432/475	Permanent
3.	Index Register for Pension payment (Link branch)	F.438/478/493	Permanent
4.	Index Register (Link/Paying Branch)	F.437/478/493	Permanent
5.	Pension Payment Account Register	F.436/479/493	Twenty Five
6.	Pension Payment Scroll	F.434/489/491	Five
7.	Summary Sheets-Link Branch	F.434/481/494	Five





## PART II-RECORDS REQUIRED FOR INVESTIGATION

Branches and regional offices are advised to note that all records, books and files shall be destroyed after the expiry of the respective retention period mentioned in the above schedule provided they are not required for any special reason. Wherever investigations/Litigations are pending, records to the same such as registers, Vouchers etc. should be preserved beyond the stipulated period, till such time the investigation/litigation is over and the destruction of related records is approved by the Regional Office/ Central office.

### SECTION: C

#### BRANCHES – Printouts to be Preserved by Branches.

**Note:** These documents pertain to the period prior to Finacle.

#### C.1 To be preserved **PERMANENTLY**

##### Account Ledger

(Module-name-Report -name)

1. Adv-Ledger printout
2. Bc-bc/gc ledger
3. cdcc-ledger print
4. clg-ledger
5. ddr-ledger
6. dep-ledger
7. de-IA Ledger printout
8. expo-cheques ledger printout
9. expo-liability ledger printout
10. expo-bills ledger printout
11. expo-FC reporting details
12. expo-inward remittances ledger
13. fets-ledger printout
14. gl-balance sheet printout
15. gl-general ledger printout
16. gl-daybook printout
17. ibp-ibp bills ledger printout
18. ibp-ibp liability ledger printout
19. ibp-ibp margin register printout
20. ibsa-ibsa responding details
21. icb-icb ledger printout
22. impo-merchant contracts ledger printout
23. impo-imp bills ledger printout
24. pc-pc ledger printout
25. sb-sb ledger printout



26. sc-susp/scrs ledger printout
27. Master Modification
28. Adv-Master modification
29. cdcc-master modification
30. dep-fenrb ac opened and eliminated
31. lc-lc amendments report
32. sb-sb master modification report

**C 2: To be preserved for TEN YEARS**

Balance Reports

1. Adv-Balance report
2. Bc-balances
3. Cdcc-outstanding balances
4. Cdcc-tod balances
5. DPr-balances
6. Dep-balances
7. Dep -IA, IAP Balances
8. Expo-cheques balances printout
9. Expo-bills balance printout
10. Expo- margin balances
11. Fets-fet outstanding reports
12. Gl-pl balance printout
13. lbp-ibp outstanding report
14. lbp-ibp liability/margin balances
15. lcb – icb balances printout
16. Impo-merchant contract balances
17. Impo-impo bills balancing
18. Impo-impo liability balancing
19. Lc-lc daily statement
20. Pc-pc balances printout
21. Pc-pc liability printing
22. Sb-sb balances report
23. Sb-sb-tod balances report
24. Sc-susp/scrs outstanding report

Supplementaries

1. Adv-supplementary
2. Be-Supplementary
3. cdcc-Supplementary
4. Ddr-supplementary
5. Dep-supplementary
6. Expo-supplementary



7. Fets-supplementary
8. Gl-gl-pl supplementary
9. Gl-extrn ctr details printout
10. Inp-ibp supplementary
11. lbsa -lbsa supplementary
12. Impo-impo supplementary
13. Pc-pc supplementary
14. Sb-sb supplementary
15. Sc-susp/scrs supplementary

Others

1. Adv Interest List
2. Adv-details of interest applied
3. Adv-borrower profile
4. Adv-interest rates
5. Adv-security details
6. Adv-npa account details
7. Batch-details printout
8. Bc-outstanding report
9. cdcc-interest list
10. cdcc-interest rates
11. cdcc-penalty collected
12. cdcc-sb-stop cheques printout
13. cdcc-cdcc unclaimed balances transferred to co
14. ddr-outstanding
15. ddr-summary
16. ddr-issue details
17. ddr-paid details
18. dep-interest rates
19. dep-interest provision list
20. dep-tds deducted
21. dep-tds exemptions list
22. dep-list of deposits under lien
23. Expo-expo interest working list
24. lbp-ibp interest rates
25. lbp-ibp interest working list
26. Pc-pc interest rates list
27. Pc-details of pc interest applied
28. Pc-pc interest working list
29. Pc-ecgc premium worksheet
30. Sb-sb interest list
31. Sb-sb penalty collected report
32. Sb-sb blocked accounts report
33. Sb- sb unclaimed balances transferred to co





Exception Reports

1. Adv-Exception Report
2. cdcc-exception report
3. Pc-pc exceptions report
4. Sb-sb exceptions report

Transaction Logs

1. Gl- lot entries printout
2. Gl -transaction log printout
3. Gl- gl posted log

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