

# **POLICY ON PRESERVATION OF DOCUMENTS**

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## **POLICY FOR PRESERVATION OF DOCUMENTS**

### **1. PREFACE AND OBJECTIVE**

Bandhan Bank Limited (the “**Bank**”), being a listed entity, is obligated to frame a policy for preservation of documents in terms of Regulation 9 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Listing Regulations**”). As per the Listing Regulations, the Bank is required to frame a policy for preservation of documents, approved by its Board of Directors, classifying documents in at least two categories: (a) documents whose preservation shall be permanent in nature; and (b) documents with preservation period of not less than eight years after completion of the relevant transaction. The Bank may keep such documents in electronic mode. In this regard, and in accordance with Regulation 9 of the Listing Regulations, the Bank has framed this Policy for Preservation of Documents (“**Policy**”).

### **2. SCOPE**

This Policy is applicable to the Bank as whole, i.e., all branches, offices and departments of the Bank. It shall be ensured that the Bank maintains both electronic and physical documents as per various statutory requirements and are subject to the same degree of confidentiality and care as required under various statutes.

### **3. GOVERNING LAWS**

The regulations governing preservation of records / documents are the following:

- Banking Regulation Act, 1949
- The Companies Act, 2013
- Listing Regulations
- Income Tax Act, 1961
- The Indian Evidence Act, 1872
- The Banking Companies (Period of Preservation of Records) Rules, 1985

- Information Technology Act, 2000 and rules under the same
- Prevention of Money Laundering Act, 2002 & Prevention of Money-Laundering (Maintenance of Records) Rules, 2005
- Banker's Book of Evidence Act 1891
- Right to Information Act 2005
- Master Circular - Detection and Impounding of counterfeit Notes
- Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015
  
- Other applicable statutes, regulations, circulars, notifications and guidelines etc.

All the above regulations and guidelines require the Bank to store/preserve various kinds of records for different retention periods. Additionally, these records also form the backbone for addressing queries / requests of the stakeholders. The proper maintenance and retrieval of records, thus, is of utmost importance. Accordingly, the Policy shall be governed by the provisions of the aforesaid statutes, regulations, circulars, notifications, etc., or as amended from time to time.

#### **4. CLASSIFICATION OF DOCUMENTS**

In accordance with the Listing Regulations, documents shall be classified in the following categories:

- (a) Documents whose preservation shall be permanent in nature; and
  
- (b) Documents with a preservation period of not less than eight years after completion of the relevant transaction ("**Temporary Documents**").

All documents of the Bank shall be preserved in accordance with this Policy. Any change in the governing laws affecting the change in period of preservation of documents shall prevail over this Policy.

In the event that documents are lost or destroyed due to attributable causes such as natural calamities, fire, theft, etc., the respective custodian shall be responsible for recreating the

documents and subsequently handing them over to the Record Management Services for proper preservation.

## **5. DOCUMENTS TO BE PRESERVED**

The minimum retention requirements for the Bank's documents are provided in Retention Schedule Departments, Annexure A (GB) & Annexure-I (EEB) to this Policy.

## **6. MODE OF PRESERVATION**

The Bank shall preserve these records either in physical or electronic mode. The applicable provisions of laws, rules and regulations with regard to electronic maintenance of records shall be adhered to. The retention period of preservation of documents shall remain the same, irrespective of maintenance of documents in physical or electronic format or both.

All policies, documents and other information required to be displayed on the website of the Bank as per various statutory requirements shall be on display on the Bank's website till they are replaced by an updated version. Thereafter they will be archived and preserved in a secured way.

## **7. RECORDS TO BE SENT FOR STORAGE**

All Records generated during the course of our regular and routine operations and are required to be preserved for more than 1 year under the above regulations shall be sent for storage by the Department Liaison officer, as may be decided by the respective Head of the Department, from time to time, who is the SPOC between the department and the Record Management Services (RMS) team. In addition, any system generated report/s with retention period more than 1 year shall be sent to Record for storage.

While the Record owners, i.e., the respective departments shall have the prerogative to decide on sending / not sending any records to storage but any addition / deletion to the above requirements shall require the approval from the appropriate authority.

## **8. DESTRUCTION OF RECORDS SENT FOR STORAGE**

Each record shall have the destruction date mentioned on it. The only exception to this rule shall be in the case of records, which need to be stored for perpetuity, for e.g., records under the Companies Act, 2013 or under the Banking Regulation Act, 1949, etc.

The destruction date shall be captured in the catalogue / inventory created for each record. A report for all Records which will fall due for destruction will be provided one month prior to the date of destruction of Records to the department/s, asking for a confirmation to destroy the Records.

## **9. ORIGINAL DOCUMENTS RETRIEVAL AND NON RECEIPT OF ORIGINAL DOCUMENTS RETRIEVED EARLIER**

In the event that original documents retrieved have not returned to the Records Centre of record keeper within 30 days, a reminder shall be sent by the record keeper to the concerned person within 1st week of the following month. A second/ final reminder shall be sent by the record keeper on the expiry of a further 15 days marking CC to one & two level higher reporting authority. If original record is not returned within 7 days of 2nd reminder by user department same will be considered as not part of inventory for carrying forward. Revised inventory will be shared with the departments / branches/ BUs with proper mail communication marking CC to one & two level higher reporting authority.

A monthly report providing department wise details of original documents retrieved but not returned to record keeper shall be sent to respective concerned persons for review. In case any records are required to be retained for any investigation, a permanent retrieval request shall be sought by the respective record owner.

Data shall be kept properly with proper maintenance and preservation of account information in a manner that allows data to be retrieved easily and quickly whenever required or when requested by the competent authorities.

Various scenarios of document retrieval:-

- a) Requirement of government department- (FCU, ED, RBI, Legal Notice, Police Notice, etc.).
- b) Requirement of cybercrime.
- c) Audit purpose (Internal/ External).

## **10. RESPONSIBILITY**

The heads of respective departments of the Bank shall be responsible for preservation of the documents in terms of this Policy, in respect of the areas of operations falling under the charge of each of them, and such heads of departments shall ensure compliance with this Policy. The Head /In Charge RMS shall be the facilitator for retain/preserve or destroy the Records as per the instruction received from the respective department heads.

Additionally, all the employees in the permanent rolls of the Bank are responsible for taking into account the potential impacts on preservation of the documents in their area of work / assignments and their decision to retain/preserve or destroy documents pertaining to their area. The ownership by the Employees in maintaining the statutory records and documents in appropriate manner would of immense help to the Bank and would save the Bank from potential litigation and legal costs, etc.

Approval Authority for Archival/ Pick up/Retrieval/ Destruction

- a) For archival of documents, Cluster Head (General Banking) / Divisional Manager (Emerging Entrepreneurs Business) and for department Vertical/ Departmental Head are approval authority
- b) For Pick up (Sign off of loading chart) Branch Head/Assistant Branch Manager (General Banking) & Banking Unit Manager/ Assistant Banking Unit Manager (Emerging Entrepreneurs Business) and for department SPOC are approval authority
- c) For retrieval of original documents, Cluster Head (General Banking) / Divisional Manager (Emerging Entrepreneurs Business) and for department Vertical/ Departmental Head are approval authority

For retrieval of scan (through password authentication) documents, Cluster Head/Branch Head (General Banking) / Divisional Manager/Banking Unit Manager (Emerging Entrepreneurs Business) for department Vertical/ Departmental Head are approval authority

4) For destruction of documents Head-Operations and for department Vertical/ Departmental Head are approval authority

## **11. DESTRUCTION OF DOCUMENTS AND PULPING CERTIFICATE**

Destruction of documents as a normal administrative practice shall be followed for the records which are duplicate/unimportant/irrelevant. Temporary Documents may be destroyed after the completion of the prescribed retention period. The respective Department Heads of the Bank may direct the employees from time to time, to follow up with the RMS team for destruction of the redundant records which are no longer required as per Annexure A. A copy of the catalogue of the records destroyed will be held in the respective department/s. The redundant documents will be shredded or otherwise rendered unreadable confidential paper records and to be pulped.

### **Pulping Certificate:-**

Post verification redundant documents by RMS department & necessary approval from respective Cluster/Division/ Department physical destruction will be done by the empanelled service provider. On basis of total pulp value certificate will be provided by the service provider to RMS department. The same will be forwarded to respective Cluster/Division/Departments by RMS department.

## **12. GENERAL**

Notwithstanding anything contained in the Policy, the Bank shall ensure compliance with any additional requirements as may be prescribed under any laws/regulations either existing or arising out of any amendment to such laws/regulations or otherwise and applicable to the Bank, from time to time.

Latest copy of Policy shall be available in Banks' website.



### **13. REVIEW OF THE POLICY**

The Policy shall be reviewed periodically and any amendments or modifications to this Policy shall be effected subject to approval of the Board.

This Policy may be amended, modified, supplemented or substituted from time to time to ensure compliance with the Applicable Laws. In case of no change in the Applicable Laws necessitating the review / amendment of this Policy, it shall be taken up for review preferably once in a year.

### **14. LAWS TO TAKE PRECEDENCE**

If any of the provisions of this Policy are inconsistent with the Applicable Laws, then the provisions of Applicable Laws shall prevail over the Policy to that extent and the Policy shall be deemed to have been amended so as to be read in consonance with Applicable Laws. As this Policy is pursuant to the Applicable Laws, if any change to Applicable Laws or interpretation thereof necessitates any change to the Policy, then this Policy shall be read so as to accommodate the changes.

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## PRESERVATION PERIOD FOR DEPARTMENTS

### Retention Schedule

Sr. No.	Record / document Category	Record / Document Type	Minimum Retention Requirement	Respective Department
1.	Board meeting & committee meeting records	Board minutes	Permanent	Secretarial
		Committee minutes		
		Adopted policies/ codes	8 Years	
		Attendance registers of the Board and Board Committee meetings	8 financial years from the date of last entry made therein	
		Notice and Agenda Papers	8 financial years	
		Disclosure of Interest	8 years from the end of the financial year to which it relates	
2.	General meetings (including postal ballots) records	Notices, scrutiniser’s report and related papers	8 financial years	Secretarial
		General Meeting Minutes	Permanent	
3.	Other secretarial records	Incorporation certificates	Permanent	Secretarial
		Memorandum and Articles of Association		
		Documents filed with Registrar of Companies at the time of incorporation of the Bank		
		Common seal, as may be required by law		
		Annual reports	8 Years	
		Various Statutory Registers	As per applicable provisions of law	
		Share transfer, transmission, etc., including shares transferred to IEPF through Corporate Actions	Permanent	
		Court / National Company Law Tribunal Orders relating to the matter of Shareholders		

Sr. No.	Record / document Category	Record / Document Type	Minimum Retention Requirement	Respective Department
		Copies of all annual returns along with certificates and documents required to be annexed thereto	8 years from the date of filing with the registrar	
4.	SEBI & Stock Exchange records	Quarterly/ Annual/ Non-Quarterly/ Other compliances submitted from time to time	8 Years	Secretarial
5.	RBI records	<ul style="list-style-type: none"> <li>Correspondences with statutory bodies</li> <li>Forms, Statutory returns/ reports etc</li> </ul>	Permanent	Compliance
6.	Insurance records	<ul style="list-style-type: none"> <li>Insurance policy execution/ renewal certificate</li> <li>Insurance claims under various policies</li> </ul>	8 years from the lapse of the policy/ settlement of the claim	TPP
7.	Contracts/ Agreements/ Maintenance contracts etc	<ul style="list-style-type: none"> <li>Renewal</li> <li>Modification/ amendment</li> <li>Termination of contracts/ agreements</li> </ul>	8 years from termination contract/ agreements	Respective Department of the Bank
8.	Licences obtained from various statutory authorities	<ul style="list-style-type: none"> <li>All licences/ permits</li> <li>Renewals</li> </ul>	Permanent	Administration, Project & Premises
9.	Property records	<ul style="list-style-type: none"> <li>Agreements/ contracts</li> <li>Documents relating to acquisition and sale of property</li> </ul>	Permanent	Administration, Project & Premises
10.	Legal	<ul style="list-style-type: none"> <li>Correspondence with Courts/ other statutory bodies regarding any petition/ case/ suit etc.</li> <li>Intellectual Property Documents</li> </ul>	Permanent	Respective Department of the Bank
11.	All confidential agreements of Non-disclosure	<ul style="list-style-type: none"> <li>Confidentiality agreements</li> <li>Non-disclosure agreements</li> </ul>	Permanent	Respective Department of the Bank
12.	Personnel records and HR Records	<ul style="list-style-type: none"> <li>Official personnel files of active employees</li> <li>Official personnel files of inactive employees</li> </ul>	To be retained during active employment 8 years from the date of termination of employment	Human Resource

Sr. No.	Record / document Category	Record / Document Type	Minimum Retention Requirement	Respective Department
13.	Labour law records	<ul style="list-style-type: none"> <li>· Registration/ renewal certificates under various labour laws</li> <li>· Maintenance of various registers under labour laws</li> </ul>	Permanent	Human Resource
14.	Finance	<ul style="list-style-type: none"> <li>· Audited financial statements</li> <li>· Interim Financial Statements</li> <li>· Auditors reports</li> <li>· General Ledger</li> <li>· Bank Statement</li> </ul>	Permanent	Finance & Accounts
		<ul style="list-style-type: none"> <li>· Books of accounts and supporting documents, vouchers, records</li> </ul>	8 years following the relevant financial year	
15.	Taxation	<ul style="list-style-type: none"> <li>· Registration/ amendment certificates under various relevant provisions in force</li> <li>· Correspondence with statutory bodies</li> <li>· Annual Information Returns – Income Tax</li> <li>· GST Records</li> <li>· Tax computation details</li> <li>· Tax Returns</li> <li>· Tax Bills, Receipts, Statements</li> </ul>	Permanent	Taxation
		<ul style="list-style-type: none"> <li>· Preservation of specific books of accounts</li> </ul>	8 financial years following the relevant financial year	
16.	Compliance	Records pertaining to transactions listed out in Rule 3 of The Prevention of Money-Laundering (Maintenance of Records of the Nature and Value of Transactions, The Procedure and manner of Maintaining and Time for Furnishing Information and Verification and Maintenance of Records of the Identity & their address obtained while opening account and during the course of business relationship of the Clients of the Banking Companies, Financial	5 years from the date of cessation of the transactions between the client/customer and the Bank	Compliance

Sr. No.	Record / document Category	Record / Document Type	Minimum Retention Requirement	Respective Department
		Institutions and Intermediaries) Rules, 2005.		
17.	Miscellaneous	Records, if any, as required to be maintained under various applicable laws and as prescribed under the Banking Operation Manual of the Bank.	As provided under the respective laws and the Banking Operational manual of the Bank	Operations
18.	Internal Audit	Internal Audit Report	8 Years	Internal Audit

**Enclosed:-**

**Annexure- A** (Documents Level Preservation Period of General Banking)

**Annexure- I** (Documents Level Preservation Period of Emerging Entrepreneurs Business)

**Annexure-A**

**Preservation Periods of Banking Records: General Banking**

1. Records Preservation Period of various sections		
Sr. No	Subject	Preservation Period
1	<b>Medical, Telephone and Car booking Section</b>	
	Telephone, mobile, Car Booking related Various Statements/Correspondence	6 Years
	Staff Transferred, Medical Assistance Facility related General Correspondence	
	Medical bills paid	3 Years
	Head Office Instruction, Correspondence with Head Office/ Zonal/ Divisional Office	Permanent
2	<b>Leave / Increment Section</b>	
	1) Privilege Leave, Sick Leave, Extra Ordinary Leave Applications and Special Casual Leave application	1) 3 Years

	2) Casual Leave Applications	2) 1 Year
	Pay fixation circulars	Permanent
	Service Sheets	30 Years after retirement
3	<b>Discipline &amp; Vigilance Section</b>	
	Vigilance & Discipline Statements & Correspondence	15 Years
	Strike Call, Court Liabilities, Transfer of Service Records, Late Attendance	5 Years
	Service Files of the employees in Department	5 Years after retirement
	Head Office Circulars	Permanent
4	<b>Inspection &amp; Audit Section</b>	
	Office Circulars, Revision of Audit Guidelines	Permanent
	Inspection Report, Compliance report , Concurrent Audit, Central Self-Assessment Audit, Special Audit (Inspection Department), Inspection Reports Regional Offices, Misc. Files, Surprise verification of Cheques, Position of work in Establishment ,Section- Audit Report, Compliance-Audit Report, Regional Offices-Audit Reports	6 Years
5	<b>Dead Stock &amp; Stationery Section</b>	
	ECS Payment, Payment of Photocopy Charges, AMC of Electronic equipment & systems, Electricity & telephone Bills Payment , Miscellaneous & General Bill payment, Bank Guarantee copies , Insurance of Bank Property, Budget Provisions, Stationery Issued records	3 Years
	Computer Software, Hardware, Old Software-Info experts, Purchase of Furniture Cabin, Repairs of Furniture, Purchase of office Equipment, Physical Verification of Stationery Articles, Computer Consumables, RBI News Letters and Priced Publications, Repairs to Banks' Property other than buildings,	5 Years
	Quarterly Statements of supply / Purchase	6 Years

Sr. No	Subject	Preservation Period
	Inspection/ Audit Compliance/ Library Books	10 Years
	Depreciation of Dead Stock Articles/ Annual Closing	Permanent
6	<b>Staff Section</b>	
	Employee related Correspondence/ Departmental Examinations- Promotion to Higher Level/ Miscellaneous records	5 Years
	All retirement related correspondence & files	5 Years after retirement
	Sanction Strength/ Review of Temporary Post/ Circulars	Permanent
	Correspondence relating to payments to employees	5 Years
	Master Circulars on Retirement Review/ Correspondence Relating to Review of Post	Permanent

7	<b>Training Section</b>	
	Staff Evaluation and Assessment, Miscellaneous File Calendar of Programme, Committee Meetings, Faculty Support at STCs , Faculty Support, Mentoring in RBI, Prospectus received from External Institutions , Awards, Training Budget	5 Years
	Training Records , Foreign Training Permanent Circulars, Training Circulars, Incentive Scheme /Awards	Permanent
8	<b>Account Section</b>	
	Concurrent Audit Records, Compliance and Payment of Fees to the Audit Firm, Official Entertainment invoices (Tea, Lunch etc.) Cheque Payment – Law Charge, Cash/Cheque Payment- Postage (Speed Post, Franking Machine, Professional Courier etc.) Cash Payment- Petty Cash expenses, Presentation of Memos and approvals, Sundry Debtors Account, Suspense Account- Balancing of all other Accounts- Responding of Entries, Local Conveyance Bills, Filling of Income Tax Return, Inspection Report Compliance- Inspection Department. Management Audit & Systems Inspection reports, Specimen Signatures, Budget Provision- Quarterly Review and Annual Budget, Miscellaneous Correspondence with statutory bodies, Cash Verification advices received from HO, Newspaper Bills- Payment and Correspondence- Annual Closing of Bank's Accounts, Re-imbursement of Official Entertainment Expenses to Officers.	8 Years
	Charges Account- Monthly Statement – Sundry Deposits Accounts, Suspense Account etc. , Important Circulars received from Head Office Department	Permanent

9	<b>Receipt &amp; Dispatch Section</b>	
	Miscellaneous Letters & Postal Dockets/ Time Management Attendance/ Disposal of pending Letters and Miscellaneous Matters/ Courier Receipts/ Courier Agreements with vendors	3 Years
	Preservation of Records	Permanent
	Franking Machines Papers	5 Years
	Monthly Work Certificates/ Application Tracking System	6 Years

2. Trade Division		
Sr. No	Subject	Preservation Period

1	General Correspondence with all Offices ( including ROs)	10 Years
2	Correspondence related to Government queries/ Parliament questions/ issues related with inter-institutional retreats like data collection/ submission / EOUs etc.	Permanent Pos-10 Yrs.
3	Half yearly XOS Statements (not mandatory with wef Half yearly June 2009)	5 Years
4	Correspondence regarding non-receipt of caution-list data etc.	Permanent
5	GR matching/ GR destruction etc.	Permanent
6	Revision of Softex procedure	Permanent
7	Correspondence regarding Softex Forms. Issues like numbering, loss of forms in transit, printing etc.	5 Years
8	Correspondence regarding the issues raised by ADs/ ROs, phase-wise Changes in the New XOS Package conducting of training sessions/ workshops etc.	Permanent
9	Correspondence by email regarding the issues raised by ADs/ROs	5 Years
10	Method of Payment	Permanent
11	Miscellaneous matters	3 Years
12	Insurance-Policy	Permanent
13	Insurance-Correspondence (GIC/LIC)	Permanent
14	Bank Guarantees/ LCs	10 Years
15	Court Cases	Permanent
16	Parliamentary Questions	Permanent
17	Originator and beneficiary information relating to wire transfers	5 Years
18	Documents evidencing import into India(For cases under investigation documents may be destroyed after obtaining clearance from investigating agency)	1 Years
<b>3. Overseas Investment Division</b>		
<b>Sr. No</b>	<b>Subject</b>	<b>Preservation Period</b>
1	Policy Files	20 Years
2	Approval Files	20 Years

3	Inspection Audit files/ RBI Audit files	20 Years
4	Legal Department correspondence & copies of important Decisions	20 Years
5	Destruction of records	20 Years
6	File Registers	20 Years
7	Agenda Notes & Minutes of Special Committee Meetings	20 Years
8	ED & CBI Cases	20 Years
9	Legal Cases	Permanent



10	Parliament Questions	10 Years
11	Correspondence with Government of India / Other Organizations regarding Data / Periodical Reports	10 Years
12	General Correspondence with parties	3 Years
13	General Correspondence with Regional Offices	3 Years
14	Ordinary Leave / Casual Leave applications / advice	1 Years
15	CL Sheets	1 Year
16	Staff & other matters	1 Year

<b>4. Cell for Effective Implementation of FEMA (CEFA)</b>		
<b>Sr. No</b>	<b>Subject matter</b>	<b>Preservation Period</b>
1	Documents/ papers related to Compounding process of contravention cases	10 Years
2	ED/ CBI, Court cases	Permanent
3	Policy files	Permanent
<b>5. Computer Division</b>		
<b>Sr. No</b>	<b>Subject matter</b>	<b>Preservation Period</b>
1	Applications for Migration	Permanent
2	Audit Trail of Applications	8 Years
3	BCP Document for Applications	Permanent
4	Inspection/ Audit	10 Years
5	Budgetary Provision & Review	10 Years
6	Technical Evaluation Committee Meetings and Agenda	5 Years
7	Integrated Forex Management Systems	Permanent
8	Registration Authority	7 Years
9	Digitization of Records	Permanent
10	Information Security Policy	Permanent
11	AMC for Applications	Permanent
12	New application Software Development	Permanent
13	Miscellaneous Correspondence	3 Years
<b>6. Forex Market Division</b>		
<b>Sr. No</b>	<b>Subject matter</b>	<b>Preservation Period</b>
1	Policy files	Permanent
2	Approval Files	Permanent
3	Inspection Files	Permanent

4	Forex Turnover Data files	10 Years
5	Breach of KYC/AML/Guidance's File	10 Years
6	All Statements-Monthly, Quarterly, half –yearly,Yearly	3 Years
7	Other Miscellaneous Files, correspondence etc.	3 Years

#### 7.Planning and Correspondence Division

Sr No	Subject matter	Preservation Period
	<b>FEMA Policy issues</b>	
1	Current-Capital Accounts / SEZ / FERA Cases / High Level committee on Capital Markets / Committee of Capital Account convertibility / Committee of Financial Sector Reforms / FCRA, 1976	Permanent
	Meeting of the Standing Consultative Committee	2 Years
	Opening of FED Offices etc.	Permanent
	EEFC /RFC Accounts	5 Years
	<b>Government business</b>	
2	Joint Parliamentary Committee	Permanent
	Parliament Questions	5 Years
	Immunity Scheme	Permanent
	<b>Material contribution to</b>	
3	Monetary Credit Policy	5 Years
	RBI Bulletin	2 Years
	<b>Conferences</b>	
4	Authorized Dealers	2 Years
	Regional Offices	2 Years
	Video Conference with ROs	3 Years
	Regional Directors of RBI	5 Years

	<b>Customer Service</b>	
5	Citizen Charter	3 Years
	Complaints (including fictitious offers)	3 Years
	Public awareness	3 Years
	FEMA exhibitions	3 Years
	<b>Meetings</b>	
6	Head Office Executive Board	5 Years
	Memorandum to HO Executive Board	3 Years
	<b>Legal Cases</b>	
7	Engagement of Advocate	10 years
	Statement of Pending Court cases and other routine matters	Permanent
8	<b>Right to information Act-Correspondence</b>	3 Years

**Note:** Files containing correspondence, form etc. of parties whose cases are under investigation of DoC, CBI etc. or are pending in a Court of Law shall be preserved for a period of ten years from the date of final disposal case.

## 8.General Banking Operations

Sr No	Subject matter	Preservation Period
1	Cheque Book Register	5 Years
	Delivery Order Register	5 Years
	Outward Mail Register	8 Years
	Inward Mail Register	8 Years
	Account opening forms, inventories prepared in respect of articles in safe custody and safe deposit locker and Nomination forms	10 Years
	Standing Instruction regarding Current Account	8 Years
	Safe Custody Register	8 Years
	Cash Remittance Register	10 Years
	Cash Balance Register	10 Years
	Vault Register	10 Years
	Petty Cash Register	10 Years
	10 Lacs & above Cash Transactions Register	10 Years
	Cleaning Registers	10 Years
	Vouchers (Cash receipt & Payment, Transfer, RTGS/ NEFT/ IPMS/ DD issue)	10 Years
	Deliverables Returned /Delivery/Destroyed/Stock Register	10 Years
	DD/PO Counter Stock/Issue/ Delivery Register	10 Years
	Current Account with Other Bank Reconciliation Register	10 Years
	Branch Key Cum Key Movement Register	10 Years
	Files relating to claims of deceased customers	10 Years
	Files relating to break opening of lockers/vaults	10 Years
	Stop payment Instruction file	10 Years
	Files on Unclaimed Accounts	10 Years
	Files on unclaimed deposit where the liability continues to be outstanding	Permanent
	Non-Profit Organisations Customer Registration records registered on the DARPAN Portal of NITI Aayog	5 Years
	Re-KYC (SMS/ e-mail/ Letters)	5 Years
	System logs shall invariably be maintained in case of any activity in or activation of inoperative accounts/unclaimed deposits for concurrent audit purpose	6 Months
2	<b>Loans &amp; Advances:</b>	
	Demand Loan Liability Registers	8 Years
	Overdraft and loan registers	10 Years

	Loan Document files (other than those returned to borrower)	12 Years
3	<b>Records relating Prohibitory or Attachment Orders, Claim cases, Suits, matter of investigation and Department Inquiry):</b>	
	Vouchers and other records such as ledgers, registers, books, forms, etc. Which are required as evidence in any matter of investigation of which have to be produced in a Court of Law are to be preserved until the final verdict of the Court-	
	Records relating to prohibitory or attachment orders served on the Bank or claim cases in respect of balances and securities in the accounts of deceased customers should be preserved until the prohibitory or attachment orders are vacated or claims are finally settled. Records relating to suits that have been filed/ decreed must be preserved unit the suits/decrees are finally settled. Records relating to matters which are in dispute should not be destroyed except with the specific sanction of Zonal Office	
	Branch Documents Register	Permanently
	Register of Old Records	Permanently
	Register of Old Records destroyed	Permanently
	Power of Attorney Register	Permanently
	Policies Formed by the Bank under various laws and regulations	Permanently

**Note: 1) Preservation period starts from the date of closer of relationship (liability/asset).**

**2) For other records where point no one is not applicable like registers, cash vouchers etc. From date of creation of records.**

#### Annexure – I

##### Preservation Periods of Emerging Entrepreneurs Business (Group), SBAL Records

SL No.	Description (Purpose of Use)	Retention Period	Remarks
1	Movement Cum Attendance Register (Staff movement)	3 Year	
2	Monitoring Register(Comment of senior officer on visit of Branch)	6 Year	
3	Monthly Fund Plan – Branch wise (Fund required from HO)	1 Year	Need to be retained till next audit date
4	Monthly Fund Plan- CO wise (Fund required from HO)	1 Year	Need to be retained till next audit date
5	Daily Sheet (BHIF-5 + BHIF-7)	1 Year	Related to accounts

6	Challan Book (Transfer of material from DM to RM, RM to BM)	3 Year	
7	Leave Form (Leave application form)	3 Year	To be held in the leave file of the Branch
8	Acknowledgement (Acknowledgement of fund received)	3 Year	
9	Log Book (Checking of TA bill)	3 Year	
10	Inter Office Memo (01 Pad= 25 Sheet) (Information passing on to HO)	8 Year	
11	Monthly Branch Performance Report	1 Year	
12	Kacha Register	10 Year	
13	Admission Receipt Book		Since discontinued w.e.f. July 2011.
14	NPS Register	10 Year	
15	NPS Receipt Book	10 Year	
16	Cash Denomination Register	10 Year	
17	HO Approval Copy	Perpetual	
18	Cheque Issue Register & Counterpart of Cheques	5 Year	
19	Manual & Circulars	Perpetual	
20	Loan Application Form ( Application Form)	12 Year	Excepting the Overdue Loans, which should be held in a separate file
21	Guarantee Bond (Part of the Loan Application Form)	12 Years	
22	Mortgage Related Agreement paper (Part of the Loan Application Form)	12 Years	
23	Memorandum Of Deposit of Title Deed (Part of the Loan Application Form)	12 Years	
24	Power Of Attorney (Part of the Loan Application Form)	12 Years	
25	Demand Promissory Note (Part of the Loan Application Form)	2 Years	

26	Instalment letter (Part of the Loan Application Form)	12 Years	
27	Loan Sanctioned Letter (Part of the Loan Application Form)	12 Years	
28	Loan Approval Terms and Condition (Part of the Loan Application Form)	12 Years	
29	Loan Receiving Letter (Part of the Loan Application Form)	12 Years	
30	Ascent Letter (Part of the Loan Application Form)	12 Years	
31	Loan Agreement Paper (Part of the Loan Application Form)	12 Years	
32	Mortgage Deed Physical verification report (Part of the Loan Application Form)	12 Years	
33	Survey Form (Part of the Loan Application Form)	12 Years	
34	Master Roll (Acknowledgement of loan disbursement )	10 Years	Related to accounts
35	Cash Book (Receipt and payment of cash)	10 years	
36	Ledger Book (Summary of cash book)	10 years	Soft Copy Perpetual
37	Stock Book (Asset Register) (Details of Asset held at branch)	10 years	
38	Group Register (Collection from group member)	10 years	
39	Withdrawal Register (Payment to staff)	10 years	Since discontinued w.e.f. July 2011.
40	T.A Bill (Payment of travelling exp.)	10 Years	Held in the Voucher Block
41	Night Stay Bill (Part of TA Bill)	10 Years	Related to accounts
42	Staff Final Payment (On resignation of staff)	10 years	
43	Debit Voucher- Cash- Red (Account's purpose)	10 years	
44	Debit Voucher- Cheque- Green (Account's purpose)	10 years	
45	Contra Voucher- White (Account's purpose)	10 years	
46	Journal Voucher- Blue (Account's purpose)	10 years	
47	Fund Approval (Fund Transfer from one branch to other)	Current Year	Need to retained till next audit date
48	Requisition (Requisition of stock)	3 Years	

49	Socio Economic Survey Form (Initial status of borrower)	Perpetual	
50	Pay Roll (Payment to staff)	Perpetual	Since discontinued w.e.f. April 2014.
51	Memo (Action against staff)	Perpetual	To be held in the Personal File
52	Staff Basic Information Sheet (Information of staff at the time of joining)	Perpetual	Held in Personal File
53	Annual Report	Perpetual	
54	Swabalamban Form (Copy)	Perpetual	
55	PF Form-2 (Nomination Form related to PF Payment)	Perpetual	Held in HO
56	PF Withdrawal (F19)	Perpetual	Held in HO
57	PF Withdrawal (F10C)	Perpetual	Held in HO
58	Confirmation in Regular Employment	Perpetual	Held in HO
59	Probationary Appointment Letter	Perpetual	To be held in the Personal File
60	Fixed Deposit Receipts / Proof of Investments with Banks / Mutual Funds etc.	Perpetual	Held in HO
61	Lease / Title Deeds of various Properties	Perpetual	Held in HO
62	Trust Deeds	Perpetual	Held in HO
63	Group Resolution Register	10 Years	
64	Deposit cum Withdrawal Register	10 Years	
65	Cash Balance Register	10 Years	
66	Vault Register	10 Years	
67	Cash Remittance Register	10 Years	
68	Key Movement Register	10 Years	
69	Deliverable Register	10 Years	
70	Expenditure Register	5 Years	
71	Staff Information Register	Perpetual	
72	BU Manager Group Visit Register	8 Years	
73	Account Opening Register	8 Years	
74	Visitor's Register	6 Years	
75	Death Case Register	10 Years	
76	Register for Problematic Customer	8 Years	
77	Group Location Register	8 Years	
78	Overdue Register	8 Years	
79	Complaint Register	3 Years	
80	Biometric Recapturing Register	8 Years	
81	Black List Register	8 Years	
82	Disbursement Register	12 Years	

83	Vouchers File	10 Years	
84	Day Book File	10 Years	
85	Audit Report File	6 Years	
86	Remittance Slip File	10 Years	
87	Staff joining transfer and release order, VAS and Resignation File	Perpetual	
88	Rejected Loan Form File	8 Years	
89	Death Case Paper File	10 Years	
90	Expenditure File	5 Years	
91	Office Premises File	Perpetual	

**Note: 1) Preservation period starts from the date of closer of relationship (liability/asset).**

**2) For other records where point no one is not applicable like registers, cash vouchers etc. From date of creation of records.**

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