

**Policy Number: TP83\_OS\_1 of 2\_FY 24**

**Policy on Preservation of Documents**



**Operations Department**

*Date of Current Version: 19.03.2024*

*Date of Previous Version: 05.07.2022*

**Record of Last 3 y Amendments**

<b>Reviewer</b>	<b>Approver</b>	<b>Approval Date</b>
ITOPS	Board	05-07-2022
ITOPS	Board	12-08-2021
ITOPS	Board	08-07-2020



**POLICY  
ON  
'PRESERVATION OF DOCUMENTS'**

## TABLE OF CONTENTS

<b>Sl. No.</b>	<b>Particulars</b>	<b>Page No</b>
1	Preface	3
2	Objectives	3
3	Custodian & Policy Review	5
4	Key Terms and Definitions	5
5	Authority to approve the Policy	6
6	Applicable Laws	6-10
7	Scope	10
8	Mode of Preservation	10
9	Risk related to fire	10
10	Outsourcing of storage services	11
11	Destruction of records	11
12	Classification of records	11-48
13	RACI Matrix	49

# **POLICY ON PRESERVATION OF DOCUMENTS**

## **I. PREFACE**

This document aims to articulate the high-level policy statement of the Bank concerning the retention and preservation of its documents and records, in alignment with applicable legal requirements. The policy underscores the assurance that all essential documents and records of the Bank receive adequate protection and preservation in adherence to statutory mandates. Additionally, it asserts that records no longer necessary or devoid of value are appropriately disposed of through established procedures. The primary objective of the Policy is to guide the Bank's staff in understanding their responsibilities in retaining and preserving documents and records mandated by statutory and regulatory provisions.

Establishing a well-defined policy and a robust system for preserving Records is deemed essential for the efficient functioning of an organization, particularly a bank serving a diverse clientele. Given the constant engagement with electronic data and high-risk security documents, it emphasizes the need for a robust storage, retrieval controls, and disposal mechanisms.

The document recognizes that data retention is integral to an organization's overall Data Management process, driven by business, legal, regulatory, and compliance considerations. Anticipating forthcoming Data Protection and Privacy laws emphasizing the "Right to Forget" and "Right to Erasure," the document stresses the importance of instituting governance around Data Retention and disposal to maintain optimal data levels for performance efficiency and storage optimization.

Given the evolving legal and regulatory landscape, the document emphasizes the need for periodic reviews of the policy to accommodate new or revised statutory and regulatory guidelines from regulatory bodies or government authorities pertaining to record-keeping in the Bank.

## **II. OBJECTIVES**

The policy aims to achieve the following objectives:

### **1. Efficient Preservation of Records**

- a. Ensure records are preserved efficiently, securely, and cost-effectively.
- b. This facilitates easy identification and retrieval of records by branches/offices of the Bank, meeting their operational, business, legal and decision/policy making needs of the Bank.

### **2. Record Retention Policy**

- a. Establish and maintain a convenient, safe, storage area for records at each branch/office of the Bank.
- b. Mandate the management of records at branches/offices in accordance with specified procedures for custody, upkeep, inspection, retention, and destruction of records.
- c. Specify that important records be retained for predetermined periods, while vital records are to be retained permanently at their designated locations.
- d. Recognize that records, largely in paper form in non-computerized systems/processes and/or in electronic form in computerized systems/processes, will continue to be retained. The policy suggests that, on a case-to-case basis, records can be held in the form of "digitized images" with suitable backups, aiming to enhance the ease and efficiency of retrieval and referencing.

- 3. Maintenance of Original Records**  
Directs that original records, even when converted into "digitized images" must be maintained throughout their prescribed retention periods.
- 4. Storage for Digitized Records**  
Digitized records shall be stored until the expiry of their retention periods. In case no specific retention period is prescribed for digitized records, the retention period thereon shall be deemed equivalent to the retention period of the physical counterparts of the digitized records.
- 5. Supervised Conversion Process**  
Requires the supervised conversion of records from paper to image form, with proper documentation of the process.
- 6. Minimum Retention Periods**  
Specifies minimum retention periods for records at various levels (Branches, Administrative Offices/ Departments, Zonal Offices, etc.), acknowledging the possibility of extending retention in special circumstances like legal cases or disciplinary matters.
- 7. Dynamic Nature of Policy**  
Acknowledges the dynamic nature of the policy, subject to periodic review to accommodate changes in record retention practices due to statutory/legislative changes.
- 8. Exclusion of Discontinued Records**  
The records that have been discontinued but are still within their retention period will continue to be governed by this policy until expiration of their respective retention period.
- 9. Tidiness and Methodical Record Keeping**  
Requires orderly storage of records in record rooms/ godowns, either by itself or through a Service Provider, with systematic numbering and entry into a register. Any record removal should be duly recorded.
- 10. Preservation of Uncovered Documents**  
Dictates that documents not explicitly covered in the policy must be preserved following the provisions of the respective Acts, Rules, Guidelines, and Regulations under which those documents are maintained.
- 11. Internal Records Retention**  
Specifies that records/documents specific to the internal use of departments/administrative offices must have their retention periods approved by the respective heads based on operational requirements, policy, and statutory/regulatory rules.
- 12. Application of Security Arrangements**  
Ensures that security arrangements related to data/information, as outlined in the Information Security Policy and Standards, apply mutatis mutandis (with necessary changes) to retained records.

### **13. Retention Period Extension for Legal Matters**

The retention period prescribed for a record involved in, any dispute before any court/authority, shall commence from the date of the final resolution of the matter/dispute.

## **III. CUSTODIAN & POLICY REVIEW**

The Custodian of this Policy shall be Operations Department. In the dynamic and rapidly evolving banking environment, changes are unavoidable. The extent of changes, including additions, deletions, or modifications in records, will be evaluated by the respective departments. The Policy will be reviewed on an annual basis for incorporating additions/deletions/modifications. This ensures that the policy remains adaptive and aligned with the evolving needs of the banking landscape.

## **IV. KEY TERMS AND DEFINITIONS**

- **“Applicable Law”** means any Law, Rules, Circulars, Guidelines or Standards issued by the Central Government, Reserve Bank of India, Securities Exchange Board of India, Ministry of Corporate Affairs, The Institute of Company Secretaries of India or any other statutory/regulatory authorities, in which the preservation of the Documents is prescribed, and are applicable to the Bank.
- **“Data”** is a set of information, knowledge, facts, concepts, instructions or numbers, prepared or collected in a formalized manner or information in an electronic form that can be stored and used by a system.
- **“Digital Data”** is data that is created using IT or computer applications and can be interpreted by other applications. Data Retention is the process of continued storage of an organization's data for various compliance and business requirements for a specified period. It comprises of Active data and Archived data.
- **“Data Archival”** means proper maintenance and storage of data electronically/physically, which can be used as and when needed.
- **“Data Purging”** or disposal is the method of erasure or deletion of data from the storage systems, on successful completion of the retention periods prescribed under this Policy. Purging deletes the data permanently and sets free the memory space or storage for other usage.
- **“Document”** is a paper or any other material thing affording information, proof or evidence of anything like Files, Vouchers, Registers, Ledgers, Cash Scrolls, Manuals, Agreements, Paid Cheques, Drafts, Orders, Declarations, Forms, Books, 9 Tapes, Floppies, CDs, DVDs, Electronic Storage Devices, etc. and the like as required to be maintained under any applicable law or regulation for the time being in force or in existence, maintained in physical or electronic form or both and does not include multiple or identical copies.
- **“Listing Regulations”** shall mean Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

- **“Preservation”** means to keep the records in good order, preventing them from being altered, damaged or destroyed by ensuring and implementing proper standards for securing such preservation.
- **“Record”** means any document or other source of information compiled, recorded or stored in written form or on film or by electronic process or in any other manner or by any other means. In other words, records can be defined as information created, received, and maintained as evidence and information by the bank, in pursuance of legal obligations or in the transaction of business.

## **V. AUTHORITY TO APPROVE THE POLICY**

The authority to approve the Policy lies with the Board of Directors. Departments concerned contribute their inputs on records relevant to them, including the proposed retention periods. When determining the retention period for any record, factors such as its significance, utility, and frequency of necessity (particularly in relation to court cases, RTI queries, complaints, etc.) are taken into account. The respective departments, drawing from their practical experience and exposure, make decisions on these parameters. However, a critical condition for establishing the retention period is the thorough consideration of Applicable Law which play a pivotal role in shaping the overall policy on record retention.

## **VI. APPLICABLE LAWS**

This Policy adheres to all Applicable Laws. When establishing the retention periods for records, due consideration has been given to the Applicable Laws. In any scenario where the terms of this Policy deviate from existing or newly enacted laws, rules, regulations, or standards governing the Bank, the applicable law, rule, regulation, or standard will take precedence over this policy. Any alteration in the prescribed archival period in Applicable Laws will apply mutatis mutandis to this Policy, notwithstanding any inconsistency herein. During the preservation of records, compliance with the requirements of the following Acts/Statutes has been carefully considered to ensure adherence to statutory and regulatory provisions, especially those stipulated in:

### **❖ Bankers Books Evidence Act, 1891**

“Bankers’ books” include ledgers, day-books, cash-books, account-books and all other records used in the ordinary business of a bank. Subject to the provisions of this Act, a certified copy of any entry in a banker’s book shall in all legal proceedings be received as prima facie evidence of the existence of such entry, and shall be admitted as evidence of the matters, transactions and accounts therein recorded in every case where, and to the same extent as, the original entry itself is now by law admissible, but not further or otherwise.

### **❖ Banking Regulation Act, 1949**

Preservation of records by banks for a prescribed period is a statutory requirement also. Section 37 of the Banking Laws (Amendment) Act 1983 has incorporated a Section 45Y in the Banking Regulation Act, 1949 which provides that the Central Government may after consultation with the RBI by notification in the Official Gazette, make rules specifying the period for which:

- a. A banking company shall preserve its books, accounts and other documents, and
- b. A banking company shall preserve and keep with itself different instruments paid by it.

❖ **Banking Companies (Period of Preservation of Records) Rules, 1985**

- a. Every Banking Company shall preserve in good order, its books, accounts and other documents like Cheque Book Registers, Vault Registers, etc., for a period of not less than five Years immediately preceding the current calendar Year.
- b. Every Banking Company shall preserve in good order, its books, accounts and other documents like All personal ledgers, Loans and Advance Registers and Ledgers, Fixed Deposit Registers or Ledgers, Drawing Power Registers, Stock Registers of Goods Pledged, Equitable Mortgage Registers, Paid Cheques, Pay-in-slips etc., relating a period not less than eight Years immediately preceding the current calendar Year.
- c. Notwithstanding anything contained in rules as stated above, the Reserve Bank may, having regard to factors specified in sub-section (1) of section 35A, by an order in writing, direct any banking company to preserve any of the books, accounts or other documents mentioned in those rules, for a period longer than the period specified for their preservation, in the said rule.

❖ **Information Technology Act, 2000**

**Retention of electronic records:** Where any law provides that documents, records or information shall be retained for any specific period, then, that requirement shall be deemed to have been satisfied if such documents, records or information are retained in the electronic form, if:

- a. the information contained therein remains accessible so as to be usable for a subsequent reference;
- b. the electronic record is retained in the format in which it was originally generated, sent or received or in a format which can be demonstrated to represent accurately the information originally generated, sent or received;
- c. the details which will facilitate the identification of the origin, destination, date and time of dispatch or receipt of such electronic record are available in the electronic record: Provided that this clause does not apply to any information which is automatically generated solely for the purpose of enabling an electronic record to be dispatched or received.

These provisions do not apply to any information which is automatically generated solely for the purpose of enabling an electronic record to be dispatched or received.

**Guidelines for retention of Logs:** In terms of Government of India, Ministry of Electronics and Information Technology (MeitY) CERT-In Directions under sub-section (6) of section 70B of the Information Technology Act, 2000 relating to information security practices, procedure, prevention, response and reporting of cyber incidents for Safe & Trusted Internet dated 28.04.2022, all service providers, intermediaries, data centers, body corporate and Government organizations shall mandatorily enable logs of all their ICT systems and maintain them securely for a rolling period of 180 days and the same shall be maintained within the Indian jurisdiction. These should be provided to CERT-In along with reporting of any incident or when ordered / directed by CERT-In.

❖ **Prevention of Money Laundering Act, 2002 and Prevention of Money Laundering (Maintenance of Records), Rules 2005: (Reference: RBI Master Circular No. RBI/2015-16/42 dated 01.07.2015)**

➤ **Maintenance of records of transactions (nature and value)**

Banks should introduce a system of maintaining proper record of all transactions prescribed under Rule 3 of Prevention of Money Laundering (Maintenance of Records) Rules, 2005 (PML Rules, 2005), including without limitation, the following:



- a. All cash transactions of the value of more than Rupees Ten Lakh or its equivalent in foreign currency;
- b. Series of all cash transactions integrally connected to each other which have been individually valued below Rupees Ten Lakh, or its equivalent in foreign currency which are that have taken place within a month and the monthly aggregate which exceeds rupees ten lakhs or its equivalent in foreign currency. It is clarified that for determining 'integrally connected transactions' 'all accounts of the same customer' should be taken into account.
- c. All transactions involving receipts by non-profit organizations of value more than rupees ten lakh or its equivalent in foreign currency.
- d. All cash transactions where forged or counterfeit currency notes or bank notes have been used as genuine and where any forgery of a valuable security or a document has taken place facilitating the transaction and
- e. All suspicious transactions, whether or not in cash, made as mentioned in the Rules.

Banks are required to maintain all necessary information in respect of transactions prescribed under PML Rule 3 so as to permit reconstruction of individual transaction, including the following information:

- a. the nature of the transactions;
- b. the amount of the transaction and the currency in which it was denominated;
- c. the date on which the transaction was conducted; and
- d. the parties to the transaction.

#### ➤ **Preservation of Records**

1. Banks/FIs should take appropriate steps to evolve a system for 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.
  - a. In terms of PML Amendment Act 2012, Banks/FIs should maintain for at least five Years from the date of transaction between the bank/FI and the client, all necessary records of transactions, both domestic or international, which will permit reconstruction of individual transactions (including the amounts and types of currency involved, if any) so as to provide, if necessary, evidence for prosecution of persons involved in criminal activity.
  - b. Banks/FIs should ensure that records pertaining to the identification of the customers and their address (e.g. copies of documents like passports, identity cards, driving licenses, PAN card, utility bills, etc.) obtained while opening the account and during the course of business relationship, are properly preserved for at least five Years after the business relationship is ended as required under Rule 10 of the Rules *ibid*. The identification of records and transaction data should be made available to the competent authorities upon request.
  - c. Banks/FIs may maintain records of the identity of their clients, and records in respect of transactions referred to in PML Rule 3 in hard or soft format.
  - d. Banks/FIs are required to pay special attention to all complex, unusual large transactions and all unusual patterns of transactions, which have no apparent economic or visible lawful purpose. It is further clarified that the background including all documents/office records/memorandums pertaining to such transactions and purpose thereof should, as far as possible, be examined and the findings at branch as well as Principal Officer level should be properly recorded. Such records and related documents should be made available to help auditors to scrutinize the transactions and also to Reserve Bank/ other relevant authorities. These records are required to be preserved for five Years as is required under PMLA, 2002.

2. In terms of the amendment to Prevention of Money Laundering (Maintenance of Records) Rules, 2005 vide gazette notification No. SO1074(E) dated 07.03.2023 by the Ministry of Finance, Department of Revenue, Government of India under sub-rule 9(9A), every Banking Company, shall register the details of a client, in case of a client being a non-profit organization, on the DARPAN Portal of NITI Aayog, if not already registered, and maintain such registration records for a period of five years after the business relationship between a client and a reporting entity has ended or the account has been closed, whichever is later.
3. Rule No.10 of Prevention of Money Laundering (Maintenance of Records), Rules 2005(**Maintenance of the records of the identity of clients**) which is amended vide gazette notification No. G.S.R 652(E) dated 04.09.2023 by the Ministry of Finance, Department of Revenue, Government of India. The amended Rule 10 provides as under:
  - a. Every reporting entity shall maintain the physical copy of records of the identity of its clients obtained in accordance with rule 9, & 10 after filing the electronic copy of such records with the Central KYC Records Registry.
  - b. The records of the identity of clients shall be maintained by a reporting entity in the manner as may be specified by the Regulator from time to time.
  - c. Where the reporting entity does not have records of the identity of its existing clients, it shall obtain the records within the period specified by the regulator, failing which the reporting entity shall close the account of the clients after giving due notice to the client.

Explanation. - For the purpose of this rule, the expression "records of the identity of clients" ("**Identification Records**") shall include updated records of the identification data, account files, business correspondence and result of any analysis undertaken under rule 3 and rule 9".

❖ **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 two categories as follows:

- a. Documents whose preservation shall be permanent in nature.
- b. Documents with preservation period of not less than eight Years after completion of relevant transactions:

Provided that the listed entity may keep documents specified in clauses (a) and (b) in electronic mode.

❖ **IRDAI (Minimum Information Required for Investigation and Inspection) Regulations-2020**

All the records relating to KYC/ other records of client, details of complaints received from customers, details of Specified Persons i.e. CIFs / SPs etc., shall be maintained by sourcing Branch / Unit for a minimum period of 10 years from the date of last transaction on the respective records, or from the date of expiry of the policy, whichever is later.

❖ **Master Circular on Detection and Impounding of Counterfeit Notes circulated vide Circular notification No. RBI/2022-23/07 dated 1<sup>st</sup> April 2022**

- a. Counterfeit Notes received back from the police authorities / courts shall be carefully preserved in the safe custody of the bank and a record thereof be maintained by the branch

concerned. Bank shall also maintain a branch-wise consolidated record of such Counterfeit Notes.

- b. Counterfeit Notes at branches shall be preserved for a period of three Years from the date of receipt from the police authorities.
- c. Counterfeit Notes, which are the subject matter of litigation in the court of law shall be preserved with the branch concerned for three Years after conclusion of the court case.

❖ All/any other applicable law/statute

## **VII. SCOPE**

The policy's scope is to provide guidance and establish standard procedures for the storage, retrieval, and disposal of all significant documents, including those required to be preserved in accordance with statutory and regulatory requirements that may be amended periodically. This applies to all branches and other offices within the organization and encompasses both physical documents and digital data/digitized records.

The policy extends to IT-related data management instructions applicable to all employees and third parties/vendors with access to the Bank's data, whether in digital or digitized form, across all departments and units supporting the collaborative operational and functional aspects of the business. The scope includes data originating from or owned by the Bank, as well as data obtained from external sources, falling within the purview of this Policy.

## **VIII. MODE OF PRESERVATION**

The documents specified in the Annexures to this Policy shall be retained or preserved in one or more of the following formats:

- a. Physical Form (Hard Copy)
- b. Electronic/Digital or Digitized Forms/Scanned Copy (Soft Copy)
- c. Both Physical and Electronic/Digital or Digitized Forms

Preservation of documents must adhere to the following principles:

- a. **Integrity and Security:** Ensure that the preservation of documents prevents tampering, alteration, destruction, or any action that may compromise the content, authenticity, utility, or accessibility of the documents.
- b. **Accessibility Control:** Preserved documents should be accessible at all reasonable times. Access may be controlled by an Authorized Officer to safeguard the integrity of the documents and prevent unauthorized access.

Each Department/ function preserving documents should put in place SOP similar to the model format released by Operations Department in consultation with Legal Department in compliance with the requirements covered under sections VIII to XI.

## **IX. RISK RELATED TO FIRE**

Records are susceptible to hazards such as fire, and it is crucial to implement effective measures to prevent any fire incidents in areas where records are stored, preserved, or retained. In this regard, it is imperative to adhere to the internal policies in this regard, to mitigate the risk of fire incidents. Proper and adequate measures outlined in the internal policies will help ensure the safety and integrity of the records, minimizing the potential impact of fire-related risks.

## **X. OUTSOURCING OF STORAGE SERVICES**

Service Level Agreements shall be executed by the Bank with third-party vendors for storage of records outside the Bank’s premises, and the same shall be in accordance with the Outsourcing Policy of the Bank, and other applicable legal and regulatory guidelines.

**XI. DESTRUCTION OF RECORDS**

Destruction of physical records which are maintained in the premises of the Bank, and third party vendors shall be as per the internal policies of the Bank, and other applicable legal and regulatory guidelines.

Destruction of any digital records should be under guidance of IT Department and any chance of deletion or corruption of any other data should be avoided due to the methods adopted for deletion.

**XII. CLASSIFICATION OF RECORDS**

The documents / records are classified as under and to be retained and preserved for future as required under the relevant provisions of applicable Law & Rules:

Category A	The documents of permanent nature shall be maintained and preserved permanently by the Bank subject to the modifications, amendments thereof, which shall also be preserved perpetually.
Category B	The documents of the Bank to be maintained and preserved for specified time period after completion of the relevant transactions shall be preserved by the Bank for the term not less than ten years after completion of the relevant transactions subject to the modifications, amendments, addition, deletion or any changes made therein from time to time, which shall also be preserved in accordance with the aforesaid. Further the Bank may, if deemed fit and possible from time to time, maintain the mentioned documents in electronic form, to the extent possible.
Category C	Records for which the preservation period is not prescribed by statute/regulations. This includes records and registers where transactions are internal in nature and not included in any other category. Agreements/SLAs /Memorandums with any Third party, including FedServ shall be maintained for the prescribed period, post the termination of the arrangements.

**1. REGISTERS**

SI No	Record Type	Retention Period	Category
1	Bank Guarantee Register	Permanent	A
2	Bills Registers	10 Years	B
3	Clearing Registers	10 Years	B
4	Loan liability register	10 Years	B
5	Stocks and shares Register	10 Years	B

6	Safe Custody Register	10 Years	B
7	Cheque Book Issued Register	10 Years	B
8	Cheque Returned Register	10 Years	B
9	Safe and Furniture Register	10 Years	B
10	Vault Register	10 Years	B
11	Premises and Building Register	10 Years	B
12	Power of Attorney Register	10 Years	B
13	Stop Payment Instruction Register	10 Years	B
14	Equitable Mortgage Register/Visit Register	Permanent	A
15	Letter of Credit Register	10 Years	B
16	Key Register.-Godown etc.	10 Years	B
17	Despatch/Local Delivery Register	10 Years	B
18	Other Personal Ledgers	10 years	B

## 2. SCROLLS, CARDS, RECEIPTS AND BOOKS

SI No	Record Type	Retention Period	Category
1	Gold Loan cards	10 Years	B
2	Stock Register - Pledge	10 Years	B
3	Trust Receipt	10 Years	B

## 3. LEDGERS

SI No	Record Type	Retention Period	Category
1	Govt. securities Ledger	10 Years	B
2	Investment Ledger	10 Years	B

## 4. PAID INSTRUMENTS, VOUCHERS AND OTHER DOCUMENTS

SI No	Record Type	Retention Period	Category
1	Paid cheques/Drafts/Voucher relating to AWB/Pay orders/Div. Warrant/Refund Orders/All payment instruments	10 Years	B
2	Other vouchers incl. those relating to DD/TT/MT/AWB/loans and advances including LC and BG etc	10 Years	B
3	Postal receipts and acknowledgment Receipt and acknowledgment of Swift etc	10 Years	B
4	Account Opening forms, nomination forms, Standing Instructions etc. of closed accounts	10 Years	B
5	NACH mandate	10 Years from the date of submission of transactions to NACH	B
6	Invoices/Bills related to expenses	10 Years	B
7	All payment instructions relating to RTGS/NEFT transactions	10 Years	B
8	Vouchers relating to unpaid Demand Drafts	Permanent	A
9	Counterfeit Notes	5 years	B

#### 5. FILES (INCLUDING THOSE IN ELECRTONIC MEDIA)

SI No	Record Type	Retention Period	Category
1	Closed Loan Accounts-Personal files	10 Years	B
2	Correspondence with branches	5 Years	B
3	Audit reports of all branches/units where all comments are rectified and no comments relating to disciplinary proceedings pending.	10 Years	B
4	RBI inspection Reports where all comments are rectified and no comments relating to disciplinary proceedings pending	Permanent	A

5	Personal files of customers	10 Years	B
6	Confidential files	10 Years	B
7	Files relating to claims of deceased customers	10 Years	B
8	Files relating to break opening of lockers/vaults	10 Years	B
9	General correspondence	5 Years	B
10	Stop payment Instruction file	10 Years	B
11	Loan Document files [includes Loan Agreement, security agreement (viz. Letter of Request by Depositor, Letter in lieu of redeposit of Title Deed, Memorandum of Entry, Memorandum of Deposit of Title Deeds) and related documents	10 Years from the close of the respective loan accounts	B
12	DICGE/ECGC claim invoked files	10 Years	B
13	Balance sheet of Bank/Branch	10 Years	B
14	Long Form Audit Report	10 Years	B
15	Charge Taking Reports	10 Years	B
16	Files on Unclaimed Accounts	10 Years	B
17	Files relating to Income Tax, Tax deducted at source GST, Service Tax, VAT etc. ,if no pending correspondence or claim from Income Tax department, Central Excise department etc.	10 Years	B
18	Licenses, sanctions from RBI/Government/local bodies and the like for activities which are concluded and which are no more relevant	10 Years	B
19	Files relating to Fraud, dispute, suit, attachment orders of court etc	12 Years	B
20	Agreements/deeds related to vacated/disposed land and buildings once used by the bank as quarters or business purpose with bills/receipts of outgoings	10 Years	B
21	Non Disclosure Agreements, Service Level	5 Years	C
22	Agreements and Master ServiceAgreements executed by Bank and its partners	5 years	C

## 6. STATEMENTS AND PRINTOUTS

SI No	Record Type	Retention Period	Category
1	Flash Data Print outs	1 Year	B
2	<p>1. Recurring Operating Statements [includes Stock/ Receivable/ Book Debt Statements submitted by borrowers, Insurance Policies, Exchange of Information under Multiple Banking Arrangement, Stock &amp; Receivable Audit, Stock Inspection Report (C165R), Worksite Inspection Report of the works financed in contractors, broken period EC etc ]</p> <p>2. Documentary evidence in support of the compliance of Pre-Disbursement and Post Disbursement covenants</p>	10 Years	B
3	Statements, Exception Reports, ATM Printouts	2 Years	B

## 7. ELECTRONIC RECORDS

SI No	Record Type	Retention Period	Category
1	Images of payment instruments (CTS)	10 Years	B
2	Confirmations of E-mail, telegram, telephone, fax etc.	10 Years	B
3	Backups in floppies and CDs	10 Years	B
4	EXE files-files to run the software	10 Years	B
5	Source codes creating EXEs	10 Years	B
6	Logs of SMS OTP authentication taken for various services like BYOM, Federal 24 x 7, Fed e-Point services	10 Years	B
7	Logs of login sessions into Net Banking and other digital channels	10 Years	B
8	Logs of Aadhaar data received from UIDAI received as a part of e-KYC/Biometric KYC	10 Years	B



9	Logs of PAN data received from NSDL post verification of records for the purpose of account opening	10 Years	B
10	Logs of customer authentications done by the Bank in various digital platforms including those performed for the purpose of integrations for various Fintech partnerships	10 Years	B
11	Logs of e-mail communications received from customers and partners	10 Years	B
12	Audit trails of digital signatures executed by the Bank and with its employees/customers and partners	10 Years	B
13	Logs of the digital onboarding and under writing performed through the GO NO GO Platform of the Bank including customer authentications, KYC details captured, De-dupe check details, BRE score, maker checker details etc	10 Years	B
14	Audit trails of BYOM customer journey including OTPs sent by the Bank, customer acceptance of T & C, IP of the customer's device, details of amounts availed, details of beneficiary etc.	10 Years	B
15	Device authentication details for UPI and Mobile Banking platforms, performed by the Bank	10 Years	B
16	Audit trails of Customer Address Change, Mobile number change and other key fields updated by the Bank in Core Banking Solution	10 Years	B
17	Video recordings of Video KYC done by the bank	10 Years	B
18	Scanned files of physical records	Permanent	A

#### 8. DOCUMENTS RELATED TO SECRETARIAL AND BOARD RELATED MATTERS

SI No	Record Type	Retention Period	Category
1	Certificate of incorporation, Memorandum/Articles of Association and any Licenses and Permissions	Permanent	A
SI No	Record Type	Retention Period	Category
2	Listing Agreement	Permanent	A

3	Common Seal, if required by law	Permanent	A
4	Minutes of the Board Meeting, various Committees Meetings and General Meetings and Scrutinizer's report	Permanent	A
5	Statutory Forms and disclosures except routine compliances	Permanent	A
6	Statutory Registers that may be applicable for listed Banking Company	Permanent	A
7	Policies Formed by the Bank under various laws and regulations	Permanent	A
8	Court Orders relating to shareholder matters.	Permanent	A
9	Register of Members along with the Index	Permanent	A
10	Other records as may be required under any law(s), from time to time.	Permanent	A
11	Annual Returns and copies of all certificates and documents required to be annexed thereto.	8 Years	B
12	Books of account and supporting documents, vouchers, records, contracts, deeds, agreements, etc	8 Years	B
13	Attendance registers	8 Years	B
14	All notices under Section 184 of the Companies Act, 2013 read with Rule 9 of the Companies (Meetings of Board and its powers) Rules, 2014.	8 Years	B
15	Agenda papers. Notice of Board Meeting, Committee Meeting, General Meeting and other related papers.	8 Years	B

## 9. RECORDS RELATED TO FOREIGN ASSETS

SI No	Record Type	Retention Period	Category
1	Books of accounts and other documents (in physical format) in relation to any asset, including any financial interest in any entity, located outside India	10 Years	B

## 10. Department Wise Records

### Micro and Rural Banking Department

Sr. No	Title of Record/Ledger	Electronic/Physical	Place of Storage	Tenure	Category
1.	Dispatch Register	Physical	Internal	10 years	B
2.	Inward Register	Physical	Internal	5 years	C
3.	GEO	Physical	Internal	5 years	C
4.	Local Delivery register	Physical	Internal	10 years	B
5.	Federal Ashwas Trust Documents	Physical	Internal	5 years	C
6.	Office Order	Physical	Internal	5 years	C
7.	Safe Custody register	Physical	Internal	10 years	B
8.	Hardware Register	Physical	Internal	5 years	C
9.	Business Continuity Plan	Physical	Internal	5 years	C
10.	Outsourced Staff Register	Physical	Internal	5 years	C
11.	BC & DSA Agreements	Physical	Internal	5 years	C
12.	Personal Files	Physical	Internal	5 years	C
13.	Management Audit & External Audit	Physical	Internal	10 years	B
14.	Personal files	Physical	Internal	5 years	C

#### **Agri Business Department**

Sr. No	Title of Record/Ledger	Electronic/Physical	Place of Storage	Tenure	Category
1.	General Matters	Physical	Internal	5 years	C
2.	Mis Data	Physical	Internal	5 years	C
3.	Statutory - Auditors.	Physical	Internal	10 years	B
4.	Circular-RBI/NABARD/IBA etc.	Physical	Internal	Permanent	A
5.	Scale Of Finance	Physical	Internal	5 years	C
6.	HR Matters & Circulars-ESOP	Physical	Internal	Permanent	A
8.	Laptop Distribution & Maintenance	Physical	Internal	5 years	C
9.	Safe & Furniture	Physical	Internal	5 years	C
10.	Profession Tax	Physical	Internal	10 years	B
11.	Income Tax File	Physical	Internal	10 years	B
12.	Safe Custody File	Physical	Internal	10 years	B
13.	Outsourced Activities	Physical	Internal	5 years	C
15.	Exchange Houses/ Clearing Corporation Files	Physical	Internal	5 years	C
16.	Farmers Meet	Physical	Internal	5 years	C
17.	Agri Campaigns 2015 2016	Physical	Internal	5 years	C

18.	Priority Sector Advances (PSA)	Physical	Internal	10 years	B
19.	Management Audit	Physical	Internal	10 years	B
20.	Provision	Physical	Internal	5 years	C
21.	Geo Register	Physical	Internal	5 years	C
23.	Details Of Old Records Sent To third party vendor For Preservation	Physical	Internal	10 years	B
24.	Office Order	Physical	Internal	5 years	C
25.	Dispatch Register	Physical	Internal	5 years	C
26.	Complaint Register	Physical	Internal	5 years	C
27.	Inward Register	Physical	Internal	5 years	C
28.	Personal Files	Physical	Internal	5 years	C
29.	Agri Schemes And Revised Norms	Physical	Internal	Permanent	A
30.	Product Review	Physical	Internal	Permanent	A
31.	Communication With Other Statutory Bodies	Physical	Internal	Permanent	A
32.	Board Matters	Physical	Internal	10 years	B
33.	Complaints & Representations	Physical	Internal	10 years	B
34.	Agreement With Various Vendors/BCs/ DSA etc.	Physical	Internal	5 years	C
35.	Interest Concession	Physical	Internal	5 years	C

### **Business Banking Department**

<b>Sr. No</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
1.	Safe Custody Register	Physical	Internal	10 years	B
2.	Copies of third-party agreements	Physical	Internal	5 years	C
3.	Product approval Documents	Physical	Internal	10 years	B
4.	Internal inspection and audit reports	Physical	Internal	10 years	B
5.	GEO register	Physical	Internal	5 years	C
6.	Hardware Register	Physical	Internal	5 years	C
7.	Office Order	Physical	Internal	5 years	C

### **COB and CIB**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
1.	Third party Service Level Agreements	Physical	Internal	5 years	C
2.	POA SP - Register	Electronic/Physical	Internal	5 years	C

3.	Bullion Consignment and Sale Agreement	Physical	Internal	10 years	B
----	----------------------------------------	----------	----------	----------	---

### **Large Corporate Hub**

Sr. No	Title of Record/Ledger	Electronic/Physical	Place of Storage	Tenure	Category
<b>LCH Mumbai</b>					
1.	original Outsourced agreement between bank and vendor	Physical	Internal	5 years	C
2.	Concurrent Audit report	Physical	Internal	10 years	B
3.	Signing Power/ Hardware register	Physical	Internal	5 years	C
4.	Office order book	Physical	Internal	5 years	C
5.	Geo Register	Physical	Internal	5 years	C
6.	Personal File of employees	Physical	Internal	5 years	C
<b>LCH Aluva</b>					
7.	original Outsourced agreement between bank and vendor	Physical	Internal	5 years	C
8.	Concurrent Audit report	Physical	Internal	10 years	B
9.	Signing Power/ Hardware register	Physical	Internal	5 years	C
10.	Geo Register	Physical	Internal	5 years	C
11.	Management audit reports	Physical	Internal	10 years	B
12.	Personal files of every employee (Medical certificates/LFC documents etc)	Physical	Internal	5 years	C
13.	Office Order	Physical	Internal	5 years	C
<b>LCH Bengaluru</b>					
14.	Office order book	Physical	Internal	5 years	C
15.	Concurrent Audit Report	Physical	Internal	10 years	B
16.	Employee information register	Electronic	Internal	5 years	C
17.	Geo Register	Electronic and Physical	Internal	5 years	C
<b>LCH Delhi</b>					
18.	Personal File of employees	Physical	Internal	5 years	C

19.	Copies of bills and vouchers entered in Finacle	Physical	Internal	5 years	C
20.	Employee information register	Electronic	Internal	5 years	C
21.	Concurrent Audit report	Physical	Internal	10 years	B
22.	Outsourced agreement between bank and vendor	Physical	Internal	5 years	C
23.	Office Order Book	Electronic	Internal	5 years	C

#### **National Credit Hub Chennai**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place storage</b>	<b>of</b>	<b>Tenure</b>	<b>Category</b>
1.	Employee Register	Physical	Internal		5 years	C
2.	Signing Power Register	Physical	Internal		5 years	C
3.	Office Order	Physical	Internal		5 years	C
4.	Declined Files	Electronic	Internal		5 years	C
5.	Audit reports	Physical	Internal		10 years	B
6.	Transaction Vouchers	Physical	Internal		Permanent	A
7.	Outsourced Agreement / Details	Physical	Internal		5 years	C
8.	Third Party Agreements	Physical	Internal		5 years	C
9.	Employee Records (Individual Files)	Physical	Internal		5 years	C

#### **National Credit Hub-Mumbai**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place storage</b>	<b>of</b>	<b>Tenure</b>	<b>Category</b>
1.	Loan Files	Physical	Internal		10 years	B
2.	Office Order Register	Physical	Internal		5 years	C
3.	Service arrangement agreements with third parties	Physical	Internal		5 years	C
4.	Office expense related transactions in Finacle	Physical	Internal		5 years	C
5.	Inspection & Audit Reports	Physical	Internal		10 years	B
6.	Asset Register	Electronic	Internal		5 years	C

#### **Planning-Corporate Planning**

<b>Sr. No</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of Storage</b>	<b>Tenure</b>	<b>Category</b>
1.	Branch/Office Licenses	Physical	Internal	Permanent	A
2.	Merger Files	Physical	Internal	Permanent	A
3.	GEO Register	Physical	Internal	5 years	C
4.	Outsourcing arrangements	Physical	Internal	5 years	C
5.	New Products and Services Approval Policy	Electronic	Internal	Permanent	A
6.	Policy on key event management and customer connect	Electronic	Internal	Permanent	A
7.	Policy on Transfer Pricing Mechanism	Electronic	Internal	Permanent	A
8.	Policy on Service Charges and Fees	Electronic	Internal	Permanent	A
9.	Aadhaar Service Kendra Past records	Physical	Internal	Permanent	A
10.	Office Order & other Mandatory Files / Personal files	Physical	Internal	5 years	C

#### **Taxation Department**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place storage</b>	<b>Tenure</b>	<b>Category</b>
1.	Transaction records	Physical	Internal	Permanent	A
2.	Outsource engagement	Electronic & Physical	Internal	5 years	C
3.	IT Notice Register – TDS, SFT	Electronic & Physical	Internal	10 years	B
4.	Employee Personal Files	Physical	Internal	5 years	C
5.	Work Allotment File	Physical & Soft Copy	Internal	5 years	C
6.	Audit reports	Physical	Internal	10 years	B
7.	Third Party Notices	Electronic & Physical	Internal	5 years	C
8.	Various GST return filing and related records	Electronic	Internal	Permanent	A
9.	Monthly Input credit register & reconciliation with GST portal	Electronic	Internal	Permanent	A
10.	GST notices raised by GST authorities	Electronic	Internal	Permanent	A

	along with their replies				
11.	Service Tax case records	Electronic & Physical	Internal	10 years	B
12.	Dispatch Register	Physical	Internal	10 years	B
13.	Assessment/ Appeal notice of Bank	Electronic & Physical	Internal	10 years	B
14.	Various Income tax return filing and related records	Electronic & Physical	Internal	10 years	B
15.	Tax audit report and related documents	Electronic	Internal	10 years	B
16.	Various returns/ Forms relating to Income tax	Electronic	Internal	10 years	B
17.	Signed LOE with EY for GST Recon Tool	Electronic	Internal	5 years	C
18.	BCM Reports	Physical & Soft Copy	Internal	5 years	C
19.	Tax Matters-Dept Periodical Publication	Electronic	Internal	5 years	C
20.	Tax Policy	Electronic & Physical	Internal	Permanent	A
21.	PRF Tracker	Electronic	Internal	5 years	C

### **Financial Reporting**

<b>Sr. No</b>	<b>Title of Record/Ledger</b>	<b>Medium of Storage</b>	<b>Place of Storage</b>	<b>Tenure</b>	<b>Category</b>
1.	Dividend Distribution Policy	Electronic	Internal	Permanent	A
2.	Policy on Related Party Transactions	Electronic	Internal	Permanent	A
3.	Policy on Internal/Office Accounts	Electronic	Internal	Permanent	A
4.	Policy on Appropriation of Net Profit-Transfer to Reserves	Electronic	Internal	Permanent	A
5.	Significant Accounting Policies	Electronic	Internal	Permanent	A
6.	SOPs on various activities handled by Financial Reporting	Electronic	Internal	Permanent	A
7.	Audit Report and Financial Statements	Electronic/Physical	Internal	10 years	B



8.	Limited Review Report and quarterly financial results	Electronic	Internal	10 years	B
9.	Transactions Slips	Physical	Internal	Permanent	A
10.	Memorandum placed to Board/ACB etc	Electronic	Internal	10 years	B
11.	Approved minutes	Electronic	Internal	5 years	C
12.	Periodical returns filed with RBI	Electronic/Physical	Internal	10 years	B
13.	Outsource Agreement and related documents	Electronic/Physical	Internal	5 years	C
14.	Office Account opening-Approval letter and Sanction order	Electronic	Internal	5 years	C
15.	Ind AS Proforma Financials	Electronic	Internal	5 years	C
16.	Appointment Letter/Engagement Letter /Letter of Representation issued to Statutory Auditors	Physical	Internal	10 years	B
17.	LFAR and certificates issued by Statutory Auditors	Electronic	Internal	10 years	B
18.	Employees personal file	Physical	Internal	5 years	C

### **Operations Department**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
1.	Images of payment instruments (CTS)	Electronic	Internal	10 years	B
2.	Approved DDFS/ BPM notes & related invoices/vouchers for bill payments and GEO register	Physical	Internal	5 years	C
3.	Old and existing SLAs with Vendors/ Related BG copies	Physical	Internal	5 years	C
4.	Local Delivery Registers	Physical	Internal	10 years	B
5.	Dispatch Register	Physical	Internal	10 years	B
6.	Old Attendance register	Physical	Internal	3 years	C
8.	Old Leave Registers	Physical	Internal	3 years	C

9.	Staff Personal Files	Physical	Internal	10 years	B
10.	Staff Leave Files	Physical	Internal	10 years	B
11.	Files related to Nostro/ Vostro	Physical	Internal	10 years	B
12.	Old returned letters & AD Cards sent to non- kyc high and medium risk customers	Physical	Internal	10 years	B
13.	Old Fednet acknowledgements/ Limit enhancement related documents	Physical	Internal	10 years	B
15.	Old outward remittance related files	Physical	Internal	10 years	B
16.	Inland/ Forex related documents	Physical	Internal	10 years	B
17.	Old/ New DEAF files related to Co Operatives Banks having tie up with Federal Bank	Physical	Internal	10 years	B
18.	Monthly statement submission to regulatory authorities.	Physical	Internal	5 years	C
19.	Certificate related to Aggregator Audit conducted by External Auditors.	Physical	Internal	10 years	B
20.	Old CBS related files.	Physical	Internal	5 years	C
21.	Policy on preservation of documents	Physical	Internal	Permanent	A
23.	Surveillance Policy of DP	Physical	Internal	Permanent	A
24.	Weekly BPM user review Report	Physical	SWIFT Cabin	5 years	C
25.	Monthly Hardware Report	Physical	SWIFT Cabin	5 years	C
26.	Monthly Biometric cabin access review	Physical	SWIFT Cabin	5 years	C
27.	Swift cabin access register	Physical	SWIFT Cabin	5 years	C
28.	Concurrent audit report	Physical	SWIFT Cabin	10 years	B
29.	Register containing service reports,drills,technician visit report etc:-	Physical	SWIFT Cabin	3 years	C
30.	Vouchers relating to unpaid Demand Drafts	Physical	Internal	10 years	B
31.	DIS Booklet request forms	Physical	Internal	10 years	B

32.	Pledge forms	Physical	Internal	10 years	B
33.	DIS-Delivery Instruction Slips and other demat transaction related documents	Physical	Internal	10 years	B
34.	Documents related to Dematerialization and Dematerialization	Physical	Internal	10 years	B
35.	Modification forms	Physical	Internal	10 years	B
36.	Demat account Closure forms	Physical	Internal	10 years	B
37.	Transmission forms	Physical	Internal	10 years	B
38.	Nomination forms related to demat account.	Physical	Internal	10 years	B
39.	Demat Account opening forms of active/closed accounts.	Physical	Internal	10 years	B
40.	PIS account opening forms of active/closed accounts	Physical	Internal	10 years	B
41.	Audit reports by NSDL, CDSL, SEBI and external Concurrent Audits	Physical & Electronic	Internal	10 years	B
42.	DP Operations Registers	Physical	Internal	10 years	B
43.	NACH/ Fed e-pay mandates	Physical	Internal	10 Years from the date of submission of transactions to NACH	B
44.	Old POS issuance documents	Physical	Internal	10 years	B
45.	HD backup of branch videos during demonetisation period	Electronic	Internal	10 years	B
46.	Backup files of daily files in electronic form at Alpha Share and Internal Folders	Electronic	Internal	10 years	B
46.	NEFT RTGS NPS APY Reconciliation Data	Electronic	Internal	10 years	B
48.	AEPS BBPS NETC LIC BSNL UPI Reconciliation Data	Electronic	Internal	10 years	B
49.	NACH Transactions Reconciliation Data	Electronic	Internal	10 years	B

50.	Stamps used for Central Esign Project	Physical	Internal	10 years	B
51.	Master Service Agreement with Vendor	Physical	Internal	5 years	C
52.	Files related to Treasury Back Office	Physical	Internal	10 years	B
53.	SOPs related to various activities performed in the Department.	Electronic	Internal	Permanent	A
54.	Concurrent Audit report	Physical	Internal	10 years	B
55.	Sanction orders/ Pricing approval/BG copies of clients	Electronic	Internal	10 years	B
56.	GST reporting files	Electronic	Internal	10 years	B
57.	Reconciliation reports	Electronic	Internal	10 years	B
58.	Record of entries in blocked account	Electronic	Internal	10 years	B
59.	Client ISDA Documents	Physical	Internal	10 years	B
60.	Interbank ISDA Documents	Physical	Internal	10 years	B
61.	Deal Confirmations (Domestic and derivatives)	Physical	Internal	10 years	B
62.	Deal Confirmations (Forex)	Electronic	Internal	10 years	B
63.	Term sheet Confirmations	Physical	Internal	10 years	B
64.	SSI of all the counterparties	Electronic	Internal	10 years	B
65.	Counterparty's Documents	Electronic	Internal	10 years	B
66.	CSA & Daybook files	Electronic	Internal	10 years	B
67.	Broker notes (Domestic and forex)	Physical	Internal	10 years	B
68.	Gilt account opening files	Physical	Internal	10 years	B
69.	Broker empanelment documents ( Domestic and Forex)	Physical	Internal	10 years	B
70.	Call Deposit Receipts	Physical	Internal	10 years	B
71.	IPA agreements with issuers	Physical	Internal	5 years	C
72.	POA and Signing powers of staff of Operations (Mumbai) and Treasury department	Physical	Internal	Permanent	A
73.	Files related to correspondences with RBI, SEBI, CCIL etc	Physical	Internal	10 years	B

74.	Staff loans and TA records	Physical	Internal	10 years	B
75.	Concurrent Audit reports	Physical	Internal	10 years	B
76.	Safe custody register	Physical	Internal	10 years	B
77.	Bills and Invoices related to CCII, Brokers, NSE etc	Electronic	Internal	5 years	C
78.	Documents related to Investments and IPA matters	Electronic	Internal	10 years	B
79.	Regulatory and other internal reporting related submissions	Electronic	Internal	10 years	B
80.	Form A3	Physical	Internal	10 years	B
81.	Confirmation sent by counterparties	Electronic/Physical	Internal	10 years	B
82.	Balance Confirmations (Domestic and Forex)	Electronic	Internal	10 years	B
83.	Data submission to Auditors	Electronic	Internal	10 years	B
84.	Day Book Files (Domestic)	Electronic	Internal	10 years	B
85.	Vouchers relating to unpaid Demand Drafts/ Pay order	Physical	Internal	10 years	B
86.	Scanned files of physical records	Electronic	Internal	Same as Physical record	B

### **CCSC**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
1.	General Transaction Documents ( Paid cheques /Drafts/Vouchers/All other payment instruments)	Physical	Internal	Permanent	A
2.	Trade Transaction Documents ( BG /LC/Export/Import etc )	Physical	Internal	Permanent	A
3.	Account Opening Forms	Physical	Internal	10 years	B
4.	KYC Documents	Physical	Internal	10 years	B
5.	Office Order Book	Physical	Internal	5 years	C

6.	Monthly Expenses Register and Invoices/Bills related to Monthly expenses	Physical	Internal	5 years	C
8.	Outsourced Agency Records ( Sanction Letter , Agreement , Monthly bills etc)	Physical	Internal	5 years	C
9.	Concurrent Audit Documents (Sanction Letter and Monthly Reports )	Physical	Internal	5 years	C
10.	Correspondence with Regulators	Physical	Internal	10 years	B
11.	Solvency Register	Physical	Internal	5 years	C
12.	Dispatch Register	Physical	Internal	5 years	C
13.	E-mail Indemnity documents	Physical	Internal	5 years	C
15.	Personal File Staff	Physical	Internal	5 years	C
16.	Inward Register	Physical	Internal	5 years	C
17.	ODFD Documents	Physical	Internal	5 years	C
18.	DIS maintenance for G-Sec	Physical	Internal	5 years	C
19.	Fed E Biz Cheque for printing / Hard Tokens	Physical	Internal	10 years	B

### **Transaction Banking Department**

<b>Sr. No</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of Storage</b>	<b>Tenure</b>	<b>Category</b>
1.	E pay mandates	Both	Internal	10 years	B
2.	Fed E Biz Onboarding applications	Both	Internal	10 years	B
3.	Escrow transaction applications	Both	Internal	10 years	B
4.	Fed E SCF onboarding requests/Sanction orders	Both	Internal	10 years	B
5.	Transaction vouchers	Physical	Internal	10 years	B
6.	Vendor agreements	Physical	Internal	5 years	C
7.	GEO register	Physical	Internal	5 years	C

8.	Cash/Cheque pick up - deposit slips	Physical	Internal	10 years	B
----	-------------------------------------	----------	----------	----------	---

#### **Central Cheque Processing Centre**

Sr. No.	Title of Record/Ledger	Electronic/Physical	Place of storage	Tenure	Category
1.	DR Activity Register (for internal records)	Physical	Internal	5 years	C
2.	Third Party agreements (outsourcing agencies)	Physical	Internal	5 years	C
3.	Concurrent Audit Report	Physical	Internal	Permanent	A
4.	Communication of PRD cases	Physical	Internal	Permanent	A
5.	Records of Bills from NPCI	Physical	Internal	Permanent	A
6.	Communications to Zonal Office	Physical	Internal	5 years	C
8.	IT File (for internal records)	Physical	Internal	5 years	C

#### **Digital Centre of Excellence**

Sr. No.	Title of Record/Ledger	Electronic/Physical	Place of storage	Tenure	Category
1.	Digital Payment Products and Services Policy	Physical	Internal	Permanent	A
2.	Service Level Agreement (SLA)	Physical	Internal	5 years	C

#### **Fintech Partnerships**

Sr. No.	Title of Record/Ledger	Electronic/Physical	Place of storage	Tenure	Category
1.	Records relating to outsourced activities – BC arrangement.	Electronic	Internal	5 years	C
2.	Account Opening forms, nomination forms, Standing Instructions etc. of closed accounts	Electronic	Internal	10 years	B
3.	Loan documents, Consent taken for Credit Card issuance, and all other documents being maintained/collected as part of customer borrowings	Electronic	Internal	10 years	B

4.	Non-Disclosure Agreements, Service Level Agreements and Master Service Agreements executed by Bank and its partners and Vendors	Physical & Electronic	Internal	5 years	C
5.	Despatch/Local Delivery Register	Physical	Internal	10 years	B
6.	Inspection and audit reports, whether internal or by regulatory bodies.	Electronic	Internal	10 years	B
8.	NACH mandate (ENACH only for Fintech customers)	Electronic	Internal	10 Years from the date of submission of transactions to NACH	B
9.	Marketing & Communication related records	Electronic	Internal	5 years	C
10.	Any other record/document/data/information being maintained by the Department as per extant instructions. - TA bills	Physical	Internal	5 years	C
11.	Standard Operating Procedures (SOP) for various activities of the department.	Electronic	Internal	Permanent	A
12.	Expenditure records, 82A related documents (Bills Registers – Invoices/Bills related to expenses - Invoices from Vendors, Settlement of invoices for partners/TSPs)	Physical & Electronic	Internal	5 years	C
13.	Files relating to claims of deceased customers	Physical	Internal	10 years	B
15.	Files relating to Profession Tax etc.	Electronic	Internal	10 years	B



16.	Files relating to Fraud, dispute, suit, attachment orders of court etc	Physical & Electronic	Internal	10 years	B
17.	Source codes creating EXEs & EXE files-files to run the software	Electronic	Internal	10 years	B
18.	Logs of login sessions into Fintech Platforms	Electronic	Internal	10 years	B
19.	Logs of Aadhaar data received from UIDAI received as a part of e-KYC/Biometric KYC	Electronic	Internal	Permanent	A
20.	Logs of PAN data received from NSDL post verification of records for the purpose of account opening	Electronic	Internal	Permanent	A
21.	Logs of customer authentications done by the Bank in various digital platforms including those performed for the purpose of integrations for various Fintech partnerships	Electronic	Internal	Permanent	A
23.	Logs of e-mail communications received from customers and partners	Electronic	Internal	10 years	B
24.	Audit trails of digital signatures executed by the Bank and with its employees/customer s and partners	Electronic	Technology Service Provider	Permanent	A
25.	Logs of the digital onboarding and underwriting performed through the Fintech Platforms of the Bank including customer authentications,	Electronic	Technology Service Provider	Permanent	A

	KYC details captured, De-dupe check details, BRE score, maker checker details etc				
26.	Audit trails of Fintech customer journey including OTPs sent by the Bank, customer acceptance of T & C, IP of the customer's device, details of amounts availed, details of beneficiary etc.	Electronic	Internal and Technology Service Provider	Permanent	A
27.	Video recordings of Video KYC done by the bank	Electronic	Internal	Permanent	A

#### **Retail Business Department-Liabilities**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
1.	Model deposit policy	Electronic	Internal	Permanent	A
2.	Safe deposit locker policy	Electronic	Internal	Permanent	A
3.	Sponsorship bank agreements	Physical	Internal	5 years	C
4.	RDA Agreement with Remittance Partners	Physical	Internal	5 years	C
5.	Transaction Slips	Physical	Internal	Permanent	A
6.	Third party agreements	Physical	Internal	5 years	C
7.	Outsourced staff agreement- IT campus	Physical	Internal	5 years	C
8.	Internal Audit files	Physical	Internal	10 years	B
9.	Agreement with overseas partner to depute ORMs	Physical	Internal	5 years	C
10.	Consent letter from PCARDBs	Physical	Internal	5 years	C
11.	Rental agreements	Physical	Internal	5 years	C
12.	Invoices related to Fee income reconciliation	Electronic	Internal	5 years	C
13.	Insurance telemarketing related agreements	Physical	Internal	5 years	C
14.	Details of Commission / Remuneration/ Expenses	Electronic	Internal	5 years	C
15.	Details of IRDAI Filings	Electronic	Internal	Permanent	A

16.	Details of Products by insurer wise	Electronic	Internal	10 years	B
17.	Details of Due Diligence conducted for each insurer	Electronic	Internal	10 years	B
18.	Policies Sourced through Distance/Tele Marketing	Electronic	Internal	10 years	B
19.	Details of Complaints/Grievances	Electronic	Internal	10 years	B
20.	Para Banking policy	Electronic	Internal	Permanent	A
21.	Copy of Certificate of Registration issued by the Authority.	Electronic / Physical	Internal	Permanent	A
22.	Commission Statements issued by the insurers.	Electronic / Physical	Internal	10 years	B
23.	Details of Authorized Verifiers, Specified Persons, Principal Officer	Electronic/Physical	Internal	5 years	C

#### **Retail Assets & Cards**

Sr. No.	Title of Record/Ledger	Electronic/Physical	Place of storage	Tenure	Category
1.	Credit/Debit Card Policies	Physical	Internal	Permanent	A
2.	Retail Loans Schemes	Physical	Internal	Permanent	A
3.	Outsourced activities	Physical	Internal	5 years	C
4.	Third party Agreements	Both	Internal	5 years	C
5.	Approvals	Physical	Internal	5 years	C

#### **Secretarial Department**

Sr. No.	Title of Record/Ledger	Electronic/Physical	Place of storage	Tenure	Category
1.	Minutes of General Meetings, Board & Committee Meetings	Physical	Internal	5 years	C
2.	Directors File related to Secretarial Matters	Physical	Internal	5 years	C
3.	Board Agenda/Memoranda	Physical & Electronic	Internal	5 years	C
4.	Geo Files related to dept	Physical & Electronic	Internal	5 years	C
5.	Share Related Case File and Old Share	Physical	Internal	Permanent	A

	Issue and Transfer Records				
6.	Department related Policies	Electronic	Internal	Permanent	A
7.	Department Staff Files	Physical	Internal	5 years	C
8.	Regulatory Registers, Returns, Submission	Physical & Electronic	Internal	Permanent	A

#### **IRMD-CRD**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
1.	Environment and Social Management System (ESMS) Policy	Electronic	Internal	Permanent	A
2.	Loan Policy	Electronic	Internal	Permanent	A
3.	Credit Risk Management (CRM) Policy	Electronic	Internal	Permanent	A
4.	Exposure Policy	Electronic	Internal	Permanent	A
5.	Credit Delegation Policy	Electronic	Internal	Permanent	A
6.	Disclosure Policy	Electronic	Internal	Permanent	A
7.	Policy on Management and Monitoring of Group Risk (Bank's Own Group) and Intra-Group Transactions and Exposures	Electronic	Internal	Permanent	A
8.	Management Audit Reports	Electronic	Internal	10 years	B
9.	CRMC / RMC / Board Meeting Agendas and Minutes	Electronic	Internal	5 years	C
10.	Third Party Engagement Letters and Agreements	Electronic	Internal	5 years	C

#### **IRMD-ORD**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of Storage</b>	<b>Tenure</b>	<b>Category</b>
1.	Operational Risk Management Policy	Electronic	Internal	Permanent	A
2.	Business Continuity Management Policy	Electronic	Internal	Permanent	A
3.	Reputation Risk Management Policy	Electronic	Internal	Permanent	A

4.	Policy on Model Risk Management	Electronic	Internal	Permanent	A
5.	Policy on Outsourcing of Financial Services	Electronic	Internal	Permanent	A
6.	Proposals, Purchase Orders, Agreements, Invoices, records pertaining to outsourced personnel etc.	Electronic/ Physical	Internal	5 years	C
8.	Proposals, Purchase Orders, Agreements, Invoices, deliverables pertaining to the engagement etc.	Electronic/ Physical	Internal	5 years	C
9.	Reports of internal audits/ external reviews	Electronic/ Physical	Internal	10 years	B
10.	Personal Files of employees of the division	Physical	Internal	5 years	C
11.	SOPs pertaining to activities of the division	Electronic	Internal	Permanent	A
12.	Notes to executive level Committees (ORMC, BCMC, SPRC etc.)	Electronic	Internal	5 years	C
13.	Minutes of executive level Committees (ORMC, BCMC, SPRC etc.)	Electronic	Internal	5 years	C
15.	Memorandums to Board/ Committees of the Board	Electronic	Internal	5 years	C
16.	Communications to CCMT/ Minutes of CCMT	Electronic	Internal	5 years	C
17.	Internal Loss Database	Electronic	Internal	Permanent	A
18.	Risk Control Matrices (RCSA/IFC)	Electronic	Internal	Permanent	A
19.	Scenario Analysis Worksheets	Electronic	Internal	5 years	C
20.	OR Capital Computation Worksheets	Electronic	Internal	5 years	C
21.	KRI Database	Electronic	Internal	5 years	C
23.	OR Vetting Requests & Reports	Electronic	Internal	5 years	C
24.	BCMS procedures/ documents	Electronic	Internal	5 years	C

25.	BIA & RA Worksheets	Electronic	Internal	5 years	C
26.	BCM records of Branches/ Offices	Electronic	Internal	5 years	C
27.	Outsourcing Requests & Approval Records	Electronic	Internal	5 years	C
28.	Policy on Managing Risks in Fintech Partnerships	Electronic	Internal	Permanent	A
29.	Annual Compliance Certificate on Outsourcing of Financial Services	Physical	Internal	Permanent	A

#### **IRMD-ISD**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
1.	Information System Security Policy	Electronic	Internal	Permanent	A
2.	Cyber Security Policy	Electronic	Internal	Permanent	A
3.	Cyber Insurance Policy	Electronic/ Physical	Internal	Permanent	A
4.	Cyber Security Incident Response Procedure	Electronic	Internal	Permanent	A
5.	Proposals, Purchase Orders, Agreements, Invoices, deliverables pertaining to the engagement etc related to third parties.	Electronic/ Physical	Internal	5 years	C
6.	Proposals, Purchase Orders, Agreements, Invoices, records pertaining to outsourced personnel etc.	Electronic/ Physical	Internal	5 years	C
7.	Register of Completed CISO Signoffs.	Electronic	Internal	5 years	C
8.	Register of applications in DPSC policy scope.	Electronic	Internal	5 years	C
9.	Personal Files of employees of the division	Physical	Internal	5 years	C
10.	Regulatory Audit Reports.	Electronic	Internal	10 years	B
11.	SOPs pertaining to activities of the division	Electronic	Internal	Permanent	B
12.	Tracker/register for Information Security Exceptions Granted	Electronic	Internal	Permanent	B
13.	Notes to executive level Committees (ISC)	Electronic	Internal	5 years	C

14.	Minutes of executive level Committees (ISC)	Electronic	Internal	5 years	C
15.	Memorandums to Board/ Committees of the Board	Electronic	Internal	5 years	C
16.	Communications with Regulators	Electronic	Internal	Permanent	A

### **Treasury Department**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
1.	Policy for Investment, Forex and Derivative Activities	Both	Internal and with Outsourced entity	Permanent	A
2.	Records relating to outsourced activities	Physical	Internal	5 years	C
3.	Agreement with Dealing and News Terminals	Both	Internal and with Outsourced entity	5 years	C
4.	Agreement with Rating Agencies	Both	Internal and with Outsourced entity	5 years	C
5.	Inspection and audit reports	Both	Internal and with Outsourced entity	10 years	B

### **Corporate Services Department**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
1.	Policy for taking insurance against potential operational risks	Physical	Internal	Permanent	A
2.	Manual of Procedure for Capital Purchases	Physical	Internal	Permanent	A
3.	Lease agreement for premises taken on lease by CSD	Physical	Internal	5 years	C
4.	Sale deed of properties owned by Bank	Physical	Internal	5 years	C
5.	SLA agreements with vendors	Physical	Internal	5 years	C

### **HR-Employee Relations and Operations**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place storage</b>	<b>of</b>	<b>Tenure</b>	<b>Category</b>
1.	Staff Accountability Policy	Electronic/Physical	Internal		Permanent	A
2.	Office order register	Physical	Internal		5 years	C
3.	Safe custody register	Physical	Internal		10 years	B
4.	POSH Register	Physical	Internal		5 years	C
5.	Files of cessated employees ( Retired, resigned, Terminated, dismissed, death etc..)	Physical	Internal		5 years	C
6.	Daily Finacle transaction slips and bills	Physical	Internal		5 years	C
8.	Trust Resolutions – Pension Trust, Gratuity Trust, PF Trust, Officers Medical Welfare Trust , Award Staff Medical Welfare Trust	Physical	Internal		10 years	A
9.	Audited Balance sheets and Income over Expenditure	Electronic & Physical	Internal		5 years	C
10.	Concurrent Audit Reports	Physical	Internal		10 years	A
11.	NPS Subscriber Registration Form(employee registered through Smart Nps Application)	Physical	Internal		5 years	C
12.	Employee NPS Subscriber Modification Form	Physical	Internal		5 years	C
13.	Service Leave Agreements	Physical	Internal		5 years	C
15.	Various applications of leave of employees	Physical	Internal		5 years	C

### **HR-Talent Acquisition and Development**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place storage</b>	<b>of</b>	<b>Tenure</b>	<b>Category</b>
1.	Safe Custody Register	Physical	Internal		10 years	A
2.	Office Order Register	Physical	Internal		5 years	C
3.	Copies of third-party agreements, engagement letters, and document related thereto.	Physical	Internal		5 years	C



**HR-Talent Development and Training**

Sr. No.	Title of Record/Ledger	Electronic/Physical	Place of storage	Tenure	Category
1.	Session Plans	Electronic & Physical	Internal	3 years	C
2.	Training Feedback	Electronic	Internal	3 years	C
3.	Training Assessment data	Electronic	Internal	3 years	C
4.	Learning contents & modules	Electronic	Internal	3 years	C
5.	Training data	Electronic	Internal	3 years	C
6.	Library Register	Physical	Internal	5 years	C
8.	Office Order	Physical	Internal	5 years	C
9.	SLA & NDA	Physical	Internal	5 years	C
10.	Despatch Register	Physical	Internal	10 years	B
11.	Visitors Register	Physical	Internal	5 years	C
12.	Asset Stock Data	Physical	Internal	5 years	C
13.	Award Staff PMS	Electronic	Internal	5 years	C
15.	GEO vouchers	Physical	Internal	5 years	C
16.	Attendance Register for outsourced employees	Physical	Internal	3 years	C
17.	PO PMS	Electronic & Physical	Internal	5 years	C
18.	GEO register	Physical	Internal	5 years	C
19.	BOARD RESOLUTIONS	Physical	Internal	5 years	C
20.	Minutes	Physical	Internal	5 years	C
21.	PMS for Confirmed Officers	Electronic Physical	Internal	5 years	C

**Vigilance Department**

Sr. No.	Title of Record/Ledger	Electronic/Physical	Place of storage	Tenure	Category
1.	Policy on Protected Disclosure Scheme	Electronic	Internal	Permanent	A

2.	Files on all cases investigated by Vigilance Department (Fraud and Non-Fraud)	Physical	Internal	10 years	B
3.	Access database on fraud cases reported by the Bank	Electronic	Internal	10 years	B
4.	Access database on staff accountability details of cases investigated by Vigilance Department	Electronic	Internal	10 years	B
5.	Agenda placed before various Executive Committees- 1) Special Committee of Executives for Vigilance (SCEV) 2) Forum of Executives formed for the evaluating the role of Third Party Entities (TPEs) involved in frauds 3) Fraud Monitoring Group (FMG) 4) Operational Risk Management Committee (ORMC)	Electronic	Internal	5 years	C
6.	Various memorandums placed before the Board / Board Committees- 1) Board 2) Audit Committee of the Board (ACB) 3) Special Committee of the Board for Monitoring and Follow up of cases of frauds (SCBF) 4) Risk Management Committee (RMC)	Electronic	Internal	5 years	C
8.	Fraud Risk Management policy	Electronic	Internal	Permanent	A

**Transaction Monitoring and Fraud Prevention Department**

Sr. No.	Title of Record/Ledger	Electronic/Physical	Place of storage	Tenure	Category
---------	------------------------	---------------------	------------------	--------	----------

1.	Stationery and other consumables purchase.  HRA credits to landlords, etc.	Electronic & Physical	Internal	5 years	C
2.	Agreement with the old vendors	Physical	Internal	5 years	C
3.	Agreement with the old vendors	Physical	Internal	5 years	C
4	Concurrent Audit Report, Management Audit Report, IS Audit Report	Physical	Internal	10 years	B
5	AMC agreement of call recording	Physical	Internal	5 years	C
6	1. Internal notes 2. Inter-department communications 3. Call recording & CCTV	Electronic	Internal	5 years	C
7	Notices/Court orders received through email, Hardcopy notices received from police stations, etc.	Electronic/Physical	Internal	5 years	C

### **Compliance Department**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place storage</b>	<b>of Tenure</b>	<b>Category</b>
1.	Quarterly note - Memorandum to ACB/Board	Electronic	Internal	5 years	C
2.	RBS related Memorandum to ACB/Board	Electronic	Internal	5 years	C

3.	Monthly Note to MD&CEO	Electronic	Internal	5 years	C
4.	Communications from regulators	Physical/ Electronic	Internal	Permanent	A
5.	List of Policies and Policy documents.	Electronic	Internal	Permanent	A
6.	List of Calendar of items	Electronic	Internal	5 years	C
8.	Details of penalty/SCNs/Warning letters etc	Electronic	Internal	Permanent	A
9.	Management Audit Report	Electronic	Internal	10 years	B
10.	Any register, including register being maintained for internal records. (Outward/Inward register)	Physical	Internal	5 years	C
11.	Regulatory returns submitted by the department	Electronic	Internal	Permanent	A
12.	Records relating to outsourced activities	Physical/ Electronic	Internal	5 years	C
13.	FORM ECB2	Electronic	Internal	5 years	C
15.	ODI	Physical/ Electronic	Physical-Internal Electronic- RBI OID Portal	5 years	C
16.	FDI	Electronic	RBI FIRMS Portal	5 years	C
17.	R Return	Electronic	Internal	5 years	C
18.	IBS	Electronic	Internal	5 years	C
19.	LO/BO/PO	Electronic	Internal	5 years	C

### **Anti-Money Laundering Department**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
1.	Service Level Agreements and records thereto	Physical	Internal	5 years	C
2.	FIU Reports	Electronic & Physical	Internal	Permanent	A
3.	FIU Correspondence	Electronic	Internal	10 years	B
4.	RBI	Electronic	Internal	Permanent	A
5.	AD	Physical & Electronic	Internal	10 years	B
6.	Office Order	Physical & Electronic	Internal	5 years	C
7.	Employee Register	Physical	Internal	5 years	C

8.	Employee personal files	Physical	Internal	5 years	C
9.	Employee Leave files	Physical	Internal	5 years	C
10.	GEO Register	Physical	Internal	5 years	C
11.	GEO File	Physical	Internal	5 years	C
12.	Agenda - Audit Committee	Physical	Internal	5 years	C
13.	Agenda - Board Meeting	Physical	Internal	5 years	C
14.	Monthly Report to CCO	Physical	Internal	5 years	C

### Legal Department

Sr. No.	Title of Record/Ledger	Electronic/Physical	Place of storage	Tenure	Category
1.	GEO Register	Physical	Internal	5 years	C
2.	Case files	Physical	Internal and archived with Service Provider after 3 years of closure of case.	12 years	B

### IBU Gift City

Sr. No.	Title of Record/Ledger	Electronic/Physical	Place of storage	Tenure	Category
1.	Policy Governance framework	Electronic	Internal	Permanent	A
2.	Treasury Policy	Electronic	Internal	Permanent	A
3.	Policies on Conflict of Interest	Electronic	Internal	Permanent	A
4.	Policies on KYC/AML and CFT	Electronic	Internal	Permanent	A
5.	Concurrent Audit Report	Electronic /Physical	Internal	10 years	B
6.	RBIA Audit/Credit Audit Report	Electronic /Physical	Internal	10 years	B
7.	Original loan documents wherever applicable	Physical	Internal	Permanent	A
8.	Agreement signed with Parent for outsourcing (Signed SLA)	Electronic/Physical	Internal	5 years	C
9.	Daily Transactions vouchers	Physical	Internal	5 years	C
10.	Dealer Pads	Physical	Internal	5 years	C
11.	Risk Rating	Electronic/Physical	Internal	5 years	C

12	Account Opening forms, Customer ids and other KYC documents	Electronic /Physical	Internal	10 years	A
----	-------------------------------------------------------------	----------------------	----------	----------	---

### **Loan Collection and Recovery Department**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
1.	BCP Register	Physical	Internal	10 years	B
2.	NBA Register	Physical	Internal	10 years	B
3.	File Movement Register	Physical	Internal	5 years	C
4.	Vendor Register	Physical	Internal	5 years	C
5.	Manual Intervention Register	Physical	Internal	5 years	C
6.	Complaint Register	Physical	Internal	10 years	B
8.	Register for Memorandum to the Board/Audit Committee/ CIRCC Etc.	Physical	Internal	5 years	C
9.	Local Delivery Register	Physical	Internal	10 years	B
10.	Despatch Register	Physical	Internal	10 years	B
11.	Old Technical Write Off Accounts Register	Physical	Internal	5 years	C
12.	Office Order Register	Physical	Internal	5 years	C
13.	PF Files Related to NPA Accounts	Physical	Internal	10 years	B

### **Credit Administration Department**

<b>Sl. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
1.	Records relating to outsourced activities.	Physical	Internal	5 years	C
2.	Copies of third-party agreements, engagement letters, and document related thereto.	Physical	Internal	5 years	C
3.	Inspection and audit reports, whether internal or by regulatory bodies.	Physical	Internal	10 years	B

### **CRMD-SME Retail and Agri**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
----------------	-------------------------------	----------------------------	-------------------------	---------------	-----------------

1.	Officer Order Register	Physical	Internal	5 years	C
2.	Audit Reports	Physical	Internal	10 years	B
3.	GEO Register	Physical	Internal	5 years	C

### **Service Quality Department**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
1.	Policies of the Bank owned by SQD	Both	Internal	Permanent	A
2.	Third-party agreements, engagement letters, Non-Disclosure Agreements, Service Level agreements and document relating to outsourced activities related to SQD	Physical	Internal	5 years	C
3.	Inspection and audit reports related to SQD	Physical	Internal	10 years	B
4.	Office Order Book related to SQD	Physical	Internal	5 years	C
5.	Minutes of the standing committee meeting related to SQD	Both	Internal	5 years	C
6.	Agenda Papers submitted to Board/Committee related to SQD	Both	Internal	5 years	C
7.	Approvals related to ORLS related to SQD	Both	Internal	5 years	C

### **Inspection & Audit Department**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
1.	Internal Audit Policy	Electronic	Internal	Permanent	A
2.	Information System Audit Policy	Electronic	Internal	Permanent	A
3.	Statutory Audit Policy	Electronic	Internal	Permanent	A
4.	Internal Audit Procedure and Guidance Manual	Electronic	Internal	Permanent	A

5.	Internal Audit Reports	Electronic	Internal	10 years	B
6.	Internal Administration related transaction records	Both	Internal	5 years	C
8.	Agreements with external agencies / outsourced agencies engaged in audit / reviews / audit support activities / data entry	Both	Internal	5 years	C
9.	GEO Register, Retired Officers Leave Register, Inward Register, Laptop Movement Register, Fixed Assets Register	Both	Internal	5 years	C
10.	Reports placed to the Board / Board Committees / Senior Management	Electronic	Internal	5 years	C

#### **Information Technology Department**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
1.	IT Policy	Electronic	Internal	Permanent	A
2.	IT Outsourcing	Electronic	Internal	Permanent	A

#### **CEO's Secretariat**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
1.	General Correspondence	Physical	Internal	5 years	C
2.	RBI or any regulatory Letters/Correspondence	Physical	Internal	Permanent	A
3.	Office Order	Physical	Internal	5 years	C
4.	GEO File	Physical	Internal	5 years	C
5.	Management Audit Of CEO's Secretariat	Physical	Internal	5 years	C
6.	Staff Files	Physical	Internal	10 years	B
8.	Staff's POA	Physical	Internal	Permanent	A
9.	Matrix Cossec -Door Biometrics	Physical	Internal	5 years	C
10.	Investor Relation	Physical	Internal	5 years	C



11.	Investor Relations - Bills	Physical	Internal	5 years	C
12.	Inward – Scanned Copies	Electronic	Internal	5 years	C
13.	Inward/Outward Excel File	Electronic	Internal	3 years	C
15.	Geo Excel File	Physical	Internal	5 years	C
16.	Staff Meeting Register	Physical	Internal	3 years	C
17.	IFC File	Physical	Internal	10 years	B
18.	TA and Files of Executives	Electronic	Internal	3 years	C

### **Marketing Department**

<b>Sr. No.</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of storage</b>	<b>Tenure</b>	<b>Category</b>
1	Communication Policy	Electronic	Internal	Permanent	A
2	Vouchers/ Slips	Physical	Internal	5 years	C
4	Vendor Agreements	Physical	Internal	5 years	C
5	GEO Register	Electronic	Internal	5 years	C
6	Inspection and Audit Reports	Physical	Internal	10 years	B
7	bills raised by vendors for various jobs done (directly received by us/ for marketing activities done at branches)	Electronic/ Physical	Internal	5 years	C

### **Corporate Social Responsibility Department**

<b>Sr. No</b>	<b>Title of Record/Ledger</b>	<b>Electronic/Physical</b>	<b>Place of Storage</b>	<b>Tenure</b>	<b>Category</b>
1.	CSR Policy	Both	Internal	Permanent	A
2.	Inspection & Audit Reports-Internal	Physical	Internal	10 years	B
3.	Agendas for meetings, and minutes	Both	Internal	5 years	C

## RACI Matrix

Stake Holders / Action Points	OPD	FAD	SQD	DCE	IT	CAD	IRMD	IAD	SECRETARIAL DEPT	MARKETING DEPT	COMPLIANCE DEPT	LEGAL DEPT	ITOC / BOARD
Policy Review and Updates to Policy	R	C	C	C	C	C	C	C	C		C	C	A
Storage and Preservation of records	R, A	R	C	R	R	R	R	R	R		R	C	I
Legal and Compliance matters	R	R	C	R	R	R	R	R	R		R, A	R	I
Retention period of documents	R, A	R	C	R	R	R	R	R	R		R	C	I
Risk Assessment	R						A						I
Periodical disclosures in Bank's website as per Listing Obligation and Disclosure Requirement Regulations, 2015, regulation 30(8).	I								A	R			