

BANK'S POLICY ON RECORD RETENTION

(As on 1st March 2020)

Version-1.0



**Organisational Planning and
Systems & Procedures Department
CORPORATE CENTRE, MUMBAI**

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1. BACKGROUND:

The Department of Banking Supervision of the Reserve Bank of India had directed each bank to prepare a statement of its policy in relation to record retention and record location with the approval of its Board of Directors keeping in view the various requirements specified by RBI in their Letter No. DBS.CO.ITC.BC.9/31.09.001/97-98 dated February 2, 1998.

Accordingly, Bank's Policy on Record Retention was prepared and approved by ECCB in its meeting dated 27.03.1998. It laid down the policy for the retention of various types of records and their location in the bank. The same was circulated vide Circular No. S&P/SCS/260 dated 19.05.1998.

Further, Reserve Bank of India revised and updated the existing guidelines, keeping in view the risk heightened by introduction of banking on the internet and other related technology developments, vide Letter No. DBS.CO.OSMOS/14/34.02.831/2001-02 dated June 27, 2002. The main issues, having bearings on maintenance of records in the bank where revisions had been suggested by RBI, were:

- a) Provisions of Information Technology Act 2000 and policy guidelines on Internet Banking, Information System Security, Information System Audit etc. issued by RBI from time to time.
- b) Audit of Information System (IS Audit) should also cover record maintenance aspects as well. In case the Bank's data is warehoused in a facility managed by an outside agency other than the Bank in India, the Bank has to ensure that all requirements as regards safety, security and availability etc. of data are met. The facility should also be subject to scrutiny routinely under IS Audit and also should be made available for examination during RBI inspection as and when required.
- c) The bank would continue to require prior approval of the RBI to maintain records in offshore locations. [It applies to records relating to domestic operations (operations in India) held by us overseas, if any].
- d) The bank was advised to build in required flexibilities to bring necessary changes in the policies and procedures for maintenance of records with further developments in information technology and information system.

In view of the revised guidelines of RBI, another Policy was prepared and approved

by ECCB in its meeting held on 22.08.03. This Policy was in addition to the Policy approved earlier and mainly dealing with the records related with computerization and subsequent developments in field of Banking. This Policy was circulated vide Circular No. S&P/YSB/559 dated 28.08.2003

2. NECESSITY OF REVIEW OF EXISTING POLICIES:

Since formulation of the Policy in the year 1998 and its subsequent addition/modification in the year 2003, a lot of changes have taken place in the Banking scenario of the country and in our Bank too. A good number of new products/processes have been introduced, whereas some of the products/processes have been discontinued. Large scale mechanisation of various processes, introduction of technology based initiatives, creation of new business groups/verticals have taken place during this period. Accordingly, some of the new records/documents have been introduced/evolved in the system.

Keeping all these developments in view, review of the existing Record Retention Policy has become a necessity of the hour. Accordingly, the Policy has been reviewed in the light of the present banking scenario and a comprehensive Policy has been formulated containing all the related aspects.

3. BASIC OBJECTIVES AND IMPORTANT PARAMETERS OF THE POLICY OF RECORD RETENTION IN THE BANK:

The objective of the policy would be as under:

Preservation of records in an efficient, secured and cost-effective manner so that identification and retrieval of records by branches/ offices of the Bank are facilitated to meet their operational, business, legal, statutory and decision/policy making requirements in the course of their pursuit of the Bank's mission.

The Policy of Record Retention:

- seeks the establishment and maintenance of a convenient, safe and low cost area for storage of records at every branch/ office of the Bank,
- requires the management of records at branches/ offices of the Bank in accordance with the procedure laid down for custody, upkeep, inspection, retention and destruction of records,
- prescribes that important records would be retained for the periods laid down and

vital records would be retained permanently at their designated locations,

- observes that by and large, records are - and will continue to be - retained in paper form in non-computerised systems/processes and in paper-and-electronic form in computerised systems/processes and suggests that in deserving cases, records can be held in the form of "digitised images" or 'microfilm' with suitable back-ups, to improve the ease and efficiency of retrieval/ referencing. (Records held in the form of "digitised images" or "microfilm" would be admissible as a secondary evidence in a court of law in terms of the 1984 amendment to the Bankers Books of Evidence Act whereby definition of "Certified Copy" has been modified so as to include within its meaning, a copy made by any mechanical process which by itself ensures the accuracy of the copy),
- further directs that the original records will be maintained up to their prescribed retention periods even where they are converted and held in the form of "digitised images" or "microfilm", [(The above amendment to the Banker's Book of Evidence Act does not dilute the statutory obligation cast on the banks to preserve original records under the Banking)-(Section 8(3)). Banker's Book of Evidence Act states- **"Bankers' books' include ledgers, day-books, cash-books, account-books and all other records used in the ordinary business of the bank, whether these record are kept in written form or stored in a micro film, magnetic tape or in any other form of mechanical or electronic data retrieval mechanism, either onsite or at any offsite location including a back-up or disaster recovery site of both")**].
- suggests that in cases where records are held at branches/ offices in the form of "Images" or "microfilm", the original records may be shifted to and held in a central storage at a low cost location until their retention periods are over to eliminate congestion and to help to make free valuable space in concerned branches/ offices.
- requires that the conversion of records from paper form to image/ microfilm form will be done under the supervision of an authorised official of the Bank and proper record thereof will be kept,
- prescribes that the records at Branches, Administrative Offices, Local Head Offices etc. will be retained for the periods mentioned in the ANNEXURE. However, these are the minimum periods for which records have to be retained. Records may be retained longer where special circumstances so warrant such as

in case of suit filed cases, fraud cases, disciplinary cases, etc. Vital documents such as Memoranda to Local Board will, however, be retained permanently,

- further lays down that vital records at Corporate Centre in the nature of policy prescriptions, operating instructions and Central Board/ ECCB Memoranda will be preserved permanently and that records similar to those retained at Branches/ Zonal Offices/ Local Head offices, will be retained for similar periods for which these are required to be held at these offices;
- stipulates that records for which no retention period has been laid down, will be retained for such retention period as may be determined by the concerned department(s) at Corporate Centre in consultation with the Systems & Procedures Department,
- prescribes that the relevance, adequacy and accuracy of the information and data generated at branches/ offices of the Bank and other allied areas such as the methods by which information and data are collected, data warehousing/ data mining, information audit, creation of repositories of information at different levels and processing of information for management functions will be periodically reviewed by the MIS department in consultation with the user departments/ functionaries concerned; the retention periods of records so generated, will be laid down - where already not done so - in consultation with the Systems & Procedures Department.
- acknowledges that the policy has to be dynamic to accommodate changes in the record retention area in the light of statutory/ legislative changes and introduction of newer technologies, if any and therefore, will be subject to a review from time to time.
- contains those Records also which have already been discontinued but the retention period has not yet been expired, which will be excluded from this Policy with the expiry of retention period of the respective Records.
- takes care for those Registers/Records, which are undergoing digitization, maintaining manual Records till the expiry of the retention period of the respective Records.
- be kept tidily and methodically in record room/godown by numbering and entering

the items of records retained thereat, in a register. Removal of any record should duly be recorded in the register.

4. TITLE OF THE POLICY:

This Policy statement covering the retention periods for various records of the Bank and its location of retention/preservation will be known as **BANK'S POLICY ON RECORD RETENTION.**

5. AUTHORITY TO APPROVE THE POLICY:

Authority to approve the Policy rests with the Central Board. Various Departments concerned provide the inputs regarding the Records pertaining to their Departments and its retention period. While retention period of any record is decided, the aspects like its importance, usefulness, frequency of requirement with reference to court cases, RTI query, complaints etc. are considered. The owner Departments decide these parameters depending on their practical experience and exposure. But the most important condition for considering retention period is the applicable Acts, Laws, Rules, Guidelines issued by the Statutory Bodies.

All the information submitted by various Departments are compiled and arranged in a proper order at Systems and Procedures Department and submitted to the Central Board for its approval. Once, approval of the Board is obtained, it is considered as the applicable Policy of Record Retention of the Bank and is circulated accordingly.

6. APPLICABILITY OF THE STATUTORY GUIDELINES:

All the prevailing and related statutory guidelines are applicable to this Policy. While formulating the period of retention of any record, the Department concerned has taken every care to follow the applicable statutory guidelines for the record. In any circumstance where the terms of this Policy differ from any existing or newly enacted law, rule, regulation or standard governing the Bank, the law, rule, regulation or standard will take precedence over this policy. Any change in the prescribed period of archiving in Applicable Law shall mutatis mutandis apply to this Policy.

7. MODE OF RETENTION/PRESERVATION:

The documents specified in Annexure to this Policy, shall be retained/preserved, as the case may be, in

- Physical form (Hard Copy) and/or
- Electronic/digital form (Soft Copy)
- Or Both

i) The preservation of documents should be such as to ensure that there is no tampering, alteration, destruction or anything which endangers the content, authenticity, utility or accessibility of the Documents.

ii) The preserved documents must be accessible at all reasonable times. Access may be controlled by Authorized Officer, so as to ensure integrity of the documents and to prohibit unauthorized access.

iii) Any record which is presently being retained in hard form, may be converted into soft/digitised form at any moment depending on the progress in digitisation of that particular record/process. Digitisation is a continuous process and a good number of processes have already been digitised by the Bank like eBMMC, digitisation of various registers etc. Secondly, a detailed process of digitisation of records is under process, which has been discussed against paragraph No.11 hereunder. Further, as discussed above against paragraph No.2, that even after digitisation of hard copy of records into soft copy/scanned copy, the hard copy of the record should be preserved for its retention period. Therefore, in case of such potential records, mode of retention has been mentioned as hard/soft, in this Policy.

8. SCOPE OF THE POLICY:

This Policy covers the records pertaining to records related to domestic offices/branches only. **Records related to our foreign offices/branches are not covered in this Policy. Records related to IT are not covered in this Policy. IT related Record Retention Policy will be issued separately.** Secondly, Record Retention Policy of Shares & Bonds Department is annexed separately with this Policy (duly approved by the Central Board on 09.02.2018, vide Agenda No.A-CFO-2), in view of its special and specific nature of records/documents.

9. RISK PROFILING/CATEGORIZATION OF RECORDS TO BE RETAINED:

Various types of Records are retained by the Bank. Some of those Records are very crucial and important while a few of the Records may not be so crucial and important. Normally importance of any Record is associated with different factors like frequency of its requirement in relation to complaints, Court Cases, RTI Queries etc. Therefore, while the operational unit holding/retaining the Records, it should be categorised in three risk bucket viz, High Risk, Medium Risk and Low Risk depending on the nature of the Record. Accordingly, suitable priority to be assigned to various categories of Records while holding/preserving/retaining the same.

10. REDUCTION OF RISK ASSOCIATED WITH FIRE:

Records are too much hazardous for fire. Wherever the Records are stored/preserved/retained, proper and adequate measures must be in place to prevent any incidence of fire. For this purpose, the Policy/SOP/Manual issued by the Security Department should be followed in its true spirit to avoid any incidence of fire.

11. DIGITISATION OF RECORDS:

Digitisation of records is the most economical, effective and durable way to maintain records. It not only helps to free the space, but also helps to maintain the records effectively for longer duration and easier reproduction, in case of reference. Digitisation is the process to convert physical documents/ copies / records (viz. memos, memorandums, notes, office orders, letters, minutes of meetings, correspondence, etc.) into electronic / digital format. IT Special Project Department has procured the Electronic Data Management System (EDMS), an online application, from M/s Stock Holding Document Management Service (SHDMS) Ltd. with unlimited licenses, for uploading images / retrieval to/from a server. The application can be used by all respective departments/offices for which it will be made applicable. A detailed process of Digitisation of records is under development. It will be circulated separately on its finalisation.

12. REVIEW OF THE POLICY:

In this fast and ever changing Banking environment, changes are inevitable. The quantum of changes in respect to any addition/deletion/modification in the records will be assessed by the respective Departments and in accordance with the changed scenario, the retention period will be decided by the concerned Departments. The Comprehensive Policy will be reviewed periodically after every three years incorporating the addition/deletion/modification.

13. DESTRUCTION OF OLD RECORDS:

Guidelines for Destruction of old Records were formulated and circulated vide Cir. No. S&P/YSB/746 dated 21.10.2003 in order to destroy the old and obsolete records to make proper and economic use of precious space. As per the existing guidelines “it has been decided to fix 1st January of each year, as the specific date for completing the process of identification and destruction of obsolete records at the Branches/Offices. Branches/Offices should confirm to their Controllers by 7th January of each year that the exercise of identification and destruction is completed”.

With the changing scenario in Banking, last quarter of the financial year has become a crucial period for business growth and development. Considering this aspect, we propose - **to fix 1st June of each year, as the specific date for initiating the process of identification and destruction of obsolete records at the Branches/Offices. Branches/Offices should confirm to their Controllers by 21st June of each year that the exercise of identification and destruction is completed.**

The records identified for destruction should be destroyed by shredding for their eventual sale to paper/board mills or other agencies for conversion into pulp. Branch Manager or his/her representative in the branch and Departmental Head or his/her representative in the administrative office, should identify and arrange for such destruction of records. Item wise date of destruction should be recorded in the register with authentication/initial by the competent authority. Old Record Destruction Register containing the details of destruction of records should be preserved **permanently**, which might be required to produce to any Court/Statutory Body/Regulator, in case of need, in support/as an evidence of destruction of a particular record.

14. LEVEL AND AUTHORITY RESPONSIBLE FOR COMPLIANCE WITH THE POLICY:

<u>LEVEL</u>	<u>AUTHORITY RESPONSIBLE FOR COMPLIANCE</u>
Branch/CPC	<p>Branch Manager (upto MMGS-III).</p> <p>Branch Managers of the grade of SMGS-IV and above, or authorised officer.</p> <p>Branch Manager will, however, have the overall responsibility for overseeing and monitoring of the implementation of the policy at Branch.</p>
Regional Business Office/Administrative Office	<p>Chief Manager (Compliance & Risk Management)/Chief Manager (Customer Service & Channel Management) for records held at Region Level.</p> <p>Chief Manager (General Banking) for records at Zonal Level.</p>
Local Head Office	<p>Concerned departmental head or authorised officer for records held at the department and AGM (OAD) for other records at LHO.</p>
Corporate Centre and its different offices and establishments/units	<p>Departmental Head or authorised officer for records held at the concerned department and AGM (OAD) for other records at CC (State Bank Bhavan). Departmental Head or the authorised officer for other Offices, Establishments/units of CC.</p>

ANNEXURE- I**RETENTION PERIOD OF VARIOUS RECORDS****COMMON RECORDS**

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
ADVANCES RELATED RECORDS					
1	AGL Advance Control Return - 1	Hard/Soft Copy	Branch /CPC	5 Years	Addition
2	AGL Advance Control Return – 2	Hard/Soft Copy	Branch /CPC	5 Years	Addition
3	Analysis of Advances Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
4	Assets Hypothecated Register	Hard/Soft Copy	Branch /CPC	15 Years (8 Years)	Period Change
5	Bad Debt Written off / Compromise proposal Register	Hard/Soft Copy	Branch /CPC	25 Years	Addition
6	Bill Acceptance Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
7	Bill Discounter's Liability Register	Hard/Soft Copy	Branch /CPC	8 Years	No change
8	Bill Register	Hard/Soft Copy	Branch /CPC	8 Years	No change
9	Cash Credit Register (For Cash Credit Documents)	Hard/Soft Copy	Branch	20 Years	No change
10	Central & State Govt. Loan Applications	Hard/Soft Copy	Branch /CPC	10 Years	No change
11	Compromise /OTS Register	Hard/Soft Copy	Branch /CPC	25 Years	Addition
12	Correspondence relating to LC's, Guarantees Merchant Banking, IDBI, NABARD, DICGC, SSI & Small Loans, Foreign Exchange Business	Hard/Soft Copy	AO/LHO	5 years **	No change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
	Special Studies and Recommendations.				
	** 5 years for closed files or till completion of the next audit by audit by RBI and Management Audit whichever is later. The retention period of the records relating to IB segment will be decided by the Dept at Corp. Centre (*Closed files denote files containing correspondence relating to fully dealt with issues.				
13	Customer Contact Register for Business Facilitator for Advances	Hard/Soft Copy	Branch /CPC	5 Years	Addition
14	DCB Register	Hard/Soft Copy	Branch /CPC	3 Years	No change
15	Delivery Order Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
16	Demand Loan Documents Executed Register	Hard/Soft Copy	Branch	10 Years	No change
17	Demand Loan Liability Register	Hard/Soft Copy	Branch /CPC	8 Years	No change
18	Demand Loan Register	Hard/Soft Copy	Branch /CPC	10 Years	No change
19	Demand Remittances Dispatched Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
20	Demand Remittances Received Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
21	Document Execution Register	Hard/Soft Copy	Branch /CPC	20 Years	No change
22	Documents Received Register (from RACPC/SMECC, etc.)	Hard/Soft Copy	Branch	10 Years	Addition
23	Documents relating to closed advances	Hard/Soft Copy	Branch / CPC	10 Years	No change
24	Drawing Power Register	Hard/Soft Copy	Branch /CPC	8 Years	No change
25	Duty Drawback Register	Hard/Soft Copy	Branch /CPC	5 Years	Addition
26	G R Form Register	Hard/Soft Copy	Branch /CPC	15 Years	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
27	Gold Loan Register	Hard/Soft Copy	Branch / CPC	10 Years	Addition
28	Insurance Policies(lapsed)	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	1 Years	No change
29	Insurance policy Register	Hard/Soft Copy	Branch / CPC	8 Years	No change
30	Legal Opinions	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	20 Years (10 years)	Period Change
31	Liability Register for deferred Payment Guarantee H/E	Hard/Soft Copy	Branch /CPC	10 Years	Addition
32	Loan Application received and disposal Register	Hard/Soft Copy	Branch /CPC	10 Years	Addition
33	Loan proposals (sanction/disbursement/follow-up, call-up, etc.) and related correspondence on Bank's deposit scheme.	Hard/Soft Copy	AO/LHO	5 Years after closure of the accounts	No change
34	Non-Performing Asset Register	Hard/Soft Copy	Branch /CPC	7 Years	Addition
35	Pending Specified Securities Register	Hard/Soft Copy	Branch /CPC	5 Years	Addition
36	Pre Shipment/ Post Shipment Finance Register	Hard/Soft Copy	Branch /CPC	5 Years	Addition
37	Processing /Upfront Fee / Mortgage Charge Collection Register	Hard/Soft Copy	Branch /CPC	5 Years	Addition
38	Recalled Assets Register / Protested Bill Register	Hard/Soft Copy	Branch /CPC	20 Years	No change
39	Record of Advances Proposals Received from Branches at Controlling Office	Hard/Soft Copy	CPC /RBO /AO /LHO /CC	3 Years	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
40	Risk Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	Addition
41	Sanction/ Control Register	Hard/Soft Copy	Branch /CPC	10 Years	Addition
42	SHG Linkage Backup Register	Hard/Soft Copy	Branch /CPC	5 Years	Addition
43	Statement of Advances (Staff)	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	Addition
44	Stock Returns Relating to Advances	Hard/Soft Copy	Branch / CPC	5 Years	No change
45	Term Loan Ledger	Hard/Soft Copy	Branch / CPC	20 Years	No change
46	Term Loan Register	Hard/Soft Copy	Branch / CPC	5 Years	Addition
47	TFCPC Buyers Credit Register	Hard/Soft Copy	Branch / CPC	5 Years	Addition
48	Title Deed Register /Equitable Mortgage Register	Hard/Soft Copy	Branch / CPC	30 Years from the date of surrender of title deeds	No change
49	Tour Diary for Field Officers	Hard/Soft Copy	Branch /CPC	5 Years	Addition
ACCOUNTS RELATED RECORDS					
50	Account Transfer Register	Hard/Soft Copy	Branch /CPC	5 Years	Addition
51	Accounts Maintenance Register	Hard/Soft Copy	Branch /CPC	5 Years	Addition
52	Banker's Cheque Register	Hard/Soft Copy	Branch /CPC	8 Years	No change
53	Current Account & Cash Credit A/C Ledgers	Hard/Soft Copy	Branch /CPC	20 Years	No change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
54	Current Account & Cash Credit Account Formalities Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
55	In-operative (Interest Bearing) Savings Bank Account Register	Hard/Soft Copy	Branch / CPC	20 Years	No change
56	In-operative (Non-Interest Bearing) Savings Bank Account Register	Hard/Soft Copy	Branch / CPC	20 Years	No change
57	In-operative Current Account Register	Hard/Soft Copy	Branch / CPC	20 Years	No change
58	In-operative Savings Bank Account Interest Register	Hard/Soft Copy	Branch / CPC	5 Years	No change
59	LCPC Applications Received from Branches Register	Hard/Soft Copy	CPC	3 Years	Addition
60	LCPC Base Stationery Inventory Control Register	Hard/Soft Copy	CPC	3 Years	Addition
61	LCPC Daily Output Reporting Register	Hard/Soft Copy	CPC	3 Years	Addition
62	LCPC Extraction Reports Delivery Register	Hard/Soft Copy	CPC	3 Years	Addition
63	LCPC Inward Outward maintenance Register	Hard/Soft Copy	CPC	3 Years	Addition
64	LCPC Welcome Kit Creation and Dispatch Register	Hard/Soft Copy	CPC	3 Years	Addition
65	Letters of Indemnity, Succession Certificate etc.	Hard/Soft Copy	Branch / CPC	60 Years	No change
66	Passbook Overnight Retained Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
67	Passbooks Issue Register	Hard/Soft Copy	Branch	5 Years	Addition
68	Password Register	Hard/Soft Copy	Branch /CPC	10 Years	Addition
69	PF Account Statement file	Hard/Soft Copy	Branch /CPC	5 Years	No change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
70	Recurring Deposit Ledger	Hard/Soft Copy	Branch /CPC	20 Years	No change
71	Savings Bank Deposit Ledger	Hard/Soft Copy	Branch	20 Years	No change
72	Savings Bank Ledger	Hard/Soft Copy	Branch	20 Years	No change
73	TDR Account Opening Forms	Hard/Soft Copy	Branch /CPC	10 Years, from closure of account * (25 Years)	Period Change
	* In line with KYC/PMLA/FATCA				
74	Term Deposit Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	20 Years	No change
75	Welcome Kit Issue Register	Hard/Soft Copy	Branch	5 Years	Addition
MISCELLANEOUS RECORDS					
76	ACB / ECCB / Board Memorandum	Hard/Soft Copy	CC	Permanent	Addition
77	ADS Reset/Unlock Register	Hard/Soft Copy	BRANCH /CPC /RBO /AO /LHO /CC	5 Years	Addition
78	Advocates Fees Paid/Received Register	Hard/Soft Copy	Branch/C PC /RBO /AO /LHO /CC	5 Years	Addition
79	AMC Register	Hard/Soft Copy	Branch/C PC /RBO /AO /LHO /CC	8 Years	Addition
80	Annual Closing and Quarterly Closing Returns	Hard/Soft Copy	Branch /CPC /LHO /AO /RBO /CC	3 Years	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
81	Application Received and Disposal Register for Third Party Products	Hard/Soft Copy	Branch/CPC	5 Years	Addition
82	Armed Guard Duty Allotment Register	Hard/Soft Copy	CC/LHO/AO/RBO/Branch/CPC	5 Years	Addition
83	ATM Cash Replenishment Register	Hard/Soft Copy	Branch	4 Years	Addition
84	ATM Cash Delivery to CRA/CIT Agency Register	Hard/Soft Copy	Branch/CPC	4 Years	Addition
85	ATM Cards Returned Register	Hard/Soft Copy	Branch	5 Years	Addition
86	ATM Debit Claim Register	Hard/Soft Copy	Branch	5 Years	Addition
87	ATM Maintenance Register	Hard/Soft Copy	Branch	3 Years	Addition
88	ATM Movement Register	Hard/Soft Copy	Branch	3 Years	Addition
89	Attendance Register	Hard/Soft Copy	Branch/CPC /RBO /AO /LHO /CC	5 Years	No change
90	Back up Register for Recovery of Commission from Govt.	Hard/Soft Copy	Branch/CPC	3 Years	Addition
91	Biometric Authentication Record as per Cir 1176/2012-13 dt 27.02.2013 and 505/2013 dt 17.08.2013	Hard/Soft Copy	Branch/CPC	10 Years	Addition
92	BM's Monthly Certificate Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
93	Bonus Register	Hard/Soft Copy	Branch/CPC /RBO /AO /LHO /CC	10 Years	No change
94	Branch Activity Analysis Register	Hard/Soft Copy	Branch /CPC	3 Years	No change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
95	Branch Budget	Hard/Soft Copy	Branch /CPC	5 Years *	No change
	* 5 Years for closed files or till completion of the next audit by RBI and Management Audit whichever is later				
96	Branch Document Register	Hard/Soft Copy	Branch /CPC	20 Years	No change
97	Branch Dossiers	Hard/Soft Copy	Branch /CPC	To be replaced by new branch dossier	No change
98	Branch Security Information Register	Hard/Soft Copy	Branch /CPC	5 Years	Addition
99	Branch Statistics Books	Hard/Soft Copy	Branch /CPC	5 Years	No change
100	Broken Cheque Book Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
101	Buff copy of Memos /Letters /Correspondence	Hard/Soft Copy	Branch/C PC /RBO /AO /LHO /CC	5 Years	No change
102	CAC ATM Cash Balance Verification Register	Hard/Soft Copy	CAC	5 Years	Addition
103	CAC Escort cum Log Book	Hard/Soft Copy	CAC	5 Years	Addition
104	Cash Analysis Book	Hard/Soft Copy	Branch	5 Years	No change
105	Cash Balance Book	Hard/Soft Copy	Branch	8 Years	No change
106	Cash Box Receipt Delivery Register	Hard/Soft Copy	Branch /CPC	3 Years	Addition
107	Cash Found Excess/Short Register	Hard/Soft Copy	Branch	8 Years	Addition
108	Cash Receipt Jotting Book	Hard/Soft Copy	Branch /CPC	8 Years	No change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
109	Cashiers' Receipts & Payments Registers	Hard/Soft Copy	Branch	8 Years	No change
110	Cash Transaction Register (Outreach)	Hard/Soft Copy	Branch	3 Years	Addition
111	Cashiers' Receipt, Scrolls for Bank	Hard/Soft Copy	Branch	8 Years	No change
112	CBS Capability Change Register	Hard/Soft Copy	Branch/CPC /RBO /AO /LHO /CC	5 Years	Addition
113	CBS Reset / Unlock Register	Hard/Soft Copy	Branch/CPC /RBO /AO /LHO /CC	5 Years	Addition
114	CBS Terminal allotment Register	Hard/Soft Copy	Branch/CPC /RBO /AO /LHO /CC	5 Years	Addition
115	CCPC Outward Cheques Received Register	Hard/Soft Copy	Branch	3 Years	Addition
116	CCPC Outward Clearing Returns Register	Hard/Soft Copy	Branch	3 Years	Addition
117	Charges Register	Hard/Soft Copy	Branch/CPC /RBO /AO /LHO /CC	5 Years	No change
118	Cheque Book Acknowledgements	Hard/Soft Copy	Branch / CPC	1 Years	No change
119	Cheque Book Issue Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
120	Cheque Book Requisition Slips	Hard/Soft Copy	Branch / CPC	5 Years * (1 Year)	Period Change
	* As decided and advised by the department.				
121	Cheque Referred and Returned Register	Hard/Soft Copy	Branch /CPC	8 Years	No change
122	Chest Verification Register	Hard/Soft Copy	Branch	10 Years	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
123	Chest Access Register	Hard/Soft Copy	Branch	10 Years	Addition
124	Clearing Cheque Delivery Register	Hard/Soft Copy	Branch /CPC	8 Years	No change
125	Clearing House Register	Hard/Soft Copy	Branch /CPC	8 Years	No change
126	Clearing House Settlement Register	Hard/Soft Copy	Branch /CPC	8 Years	No change
127	Clearing Registers	Hard/Soft Copy	Branch /CPC	8 Years	No change
128	Community Services Banking Register	Hard/Soft Copy	Branch	8 Years	Addition
129	Complaint Register	Hard/Soft Copy	Branch/C PC /RBO /AO /LHO /CC	3 Years	No change
130	Computer Hardware access Register	Hard/Soft Copy	Branch/C PC /RBO /AO /LHO /CC	5 Years	No Change
131	Concession Register	Hard/Soft Copy	Branch /CPC	5 Years	Addition
132	Control Register For Disciplinary Cases	Hard/Soft Copy	Branch/C PC /RBO /AO /LHO /CC	5 Years	Addition
133	Cost of Conducting Govt. Business Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
134	Cost Reduction Register- Control Register for Interest paid on delayed CT/Associate Bank Txn./ Govt Txn/RBI Txn	Hard/Soft Copy	Branch /CPC	5 Years	Addition
135	Court Cases Files	Hard/Soft Copy	Branch/C PC /RBO /AO /LHO /CC	10 Years from the date of disposal	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
136	Currency Chest Books	Hard/Soft Copy	Branch /CPC	8 Years	No change
137	Currency Notes Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
138	Customer Call Register	Hard/Soft Copy	Branch /CPC	1 Year	Addition
139	Customer Contact Register for Business Facilitator for Deposits	Hard/Soft Copy	Branch /CPC	5 Years	Addition
140	Daily Audit Trail	Hard/Soft Copy	Branch	8 Years	No change
141	Daily Transaction Register for Business Facilitator/Coordinator	Hard/Soft Copy	Branch /CPC	5 Years	Addition
142	Dak Inward Register	Hard/Soft Copy	Branch/C PC /RBO /AO /LHO /CC	5 Years	Addition
142	Dak Outward Register /Dak Undelivered Register	Hard/Soft Copy	Branch/C PC /RBO /AO /LHO /CC	5 Years	Addition
143	Deceased Constituent Assets Claim Register	Hard/Soft Copy	Branch	10 Years	Addition
144	Defective Notes Register	Hard/Soft Copy	Branch /CPC	5 Years	Addition
145	Demand Drafts Purchased Register	Hard/Soft Copy	Branch /CPC	8 Years	No change
146	Demand Liability Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
147	Documents Relating to Closed Safe Deposit Locker Accounts	Hard/Soft Copy	Branch / CPC	5 Years	No change
148	Doorstep Banking Services Registration Register	Hard/Soft Copy	Branch	5 Years since closure of ac/facility	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
149	Drop Box/Grahak Mitra Register	Hard/Soft Copy	Branch /CPC	3 Years	Addition
150	Encashment of Rupee Drawing (NRE) Register	Hard/Soft Copy	Branch /CPC	5 Years	Addition
151	Equal Remuneration Register	Hard/Soft Copy	Branch/C PC /RBO /AO /LHO /CC	5 Years	Addition
152	Establishment Book	Hard/Soft Copy	Branch/C PC /RBO /AO /LHO /CC	35 Years	No change
153	Excess/Short Cash found in ATM Register	Hard/Soft Copy	Branch	5 Years	Addition
154	Files relating to Deposit/Advances	Hard/Soft Copy	Branch / CPC	5 Years	Addition
155	Files/ Letters/ Documents relating to Parliament Questions	Hard/Soft Copy	CC / LHO	5 Years	Addition
156	Files/ Letters/ Documents relating to Visit of Parliament Committees	Hard/Soft Copy	CC / LHO	10 Years	Addition
157	Financial Sanctions (Received / Accorded) under discretionary powers – Register & File	Hard/Soft Copy	CC / LHO	5 Years	Addition
158	Financial Sanctions for engagement of Concurrent Auditors	Hard/Soft Copy	CC / LHO	5 Years	Addition
159	Fixed Asset Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	20 Years	Addition
160	Foreign Correspondents Draft Advices Received Registers	Hard/Soft Copy	Branch / CPC	8 Years	No change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
161	Forged Notes Detection/Impounding Register	Hard/Soft Copy	Branch	35 Years	Addition
162	Fraud Register	Hard/Soft Copy	Branch /CPC	Permanent	Addition
163	General Ledger	Hard/Soft Copy	Branch / CPC	Permanent	No change
164	GLIF Entry Reconciliation Register	Hard/Soft Copy	Branch / CPC	3 Years	Addition
165	Government Account Cheque Register	Hard/Soft Copy	Branch / CPC	5 Years	Addition
166	Government Securities Register and Ledgers	Hard/Soft Copy	Branch / CPC	8 Years	No change
167	Govt. Letters of Credit Register	Hard/Soft Copy	Branch / CPC	10 Years	No change
168	Guard Inspection Book	Hard/Soft Copy	Branch / CPC	8 Years * (2 years)	Period Change
	* As decided and advised by the department				
169	Hardware & Software Purchase Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	Addition
170	High Value Transactions Register	Hard/Soft Copy	Branch /CPC	10 Years	Addition
171	IBIT Register	Hard/Soft Copy	Branch / CPC	8 Years	No change
172	Income Tax Deduction Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	No change
173	Indemnity Insurance Policy Files	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	2 Years	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
174	Inspection & Audit Reports	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Three fully dealt with I&A Reports need to be retained. All earlier reports may be destroyed.	No change
175	Inspection Jotting Book	Hard/Soft Copy	Branch / CPC	5 Years	Addition
176	Inspection Register	Hard/Soft Copy	Branch / CPC	8 Years	No change
177	Instructions Issued On Various Schemes	Hard/Soft Copy	AO/LHO	To be destroyed after codification has been done	No change
178	Inter Branch Cash Handling Register	Hard/Soft Copy	Branch	3 Years	Addition
179	Interest Realised on Securities Register	Hard/Soft Copy	Branch /CPC	8 Years	No Change
180	Intraday Cash Verification Register	Hard/Soft Copy	Branch	6 Years	Addition
181	Inventories Prepared in respect of Articles in Safe Custody and Safe Deposit Lockers	Hard/Soft Copy	Branch / CPC	8 Years	No change
182	Inward Mail Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
183	IOI Cancelled and Destroyed Register	Hard/Soft Copy	Branch /CPC	10 Years	No Change
184	Key & Padlock Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	8 Years	No change
185	Key Register	Hard/Soft Copy	Branch /CPC	8 Years	No change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
			/RBO /AO /LHO /CC		
186	Late Attendance Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	Addition
187	Lead Bank Returns Backup Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	3 Years	Addition
188	Leave Application File	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	3 Years	No change
189	Leave Register	Hard/Soft Copy	Branch/C PC /RBO /AO /LHO /CC	45 Years	No change
190	License of Hardware's & copies of AMC	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Upto renewal	Addition
191	Local Collection Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
192	Local Mail Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
193	Local Purchase / Printing of Stationery Register	Hard/Soft Copy	Branch /CPC	5 Years	Addition
194	Local Short Credit Cheque Register	Hard/Soft Copy	Branch /CPC	8 Years	Addition
195	Local Short Credit Register	Hard/Soft Copy	Branch /CPC	8 Years	No change
196	Locking up arrangement	Hard/Soft Copy	Branch	5 Years	Addition
197	Lost Document Register /Missing Voucher Register	Hard/Soft Copy	Branch /CPC	10 Years	No change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
198	Market Price Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
199	Medical Aid Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
200	Medicine Stock Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	Addition
201	Miscellaneous Security Register	Hard/Soft Copy	Branch /CPC	20 Years	No Change
202	Monthly Statement of Charges	Hard/Soft Copy	Branch	5 Years	Addition
203	Motor Vehicle Log Book	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	Addition
204	Mutilated Notes Register	Hard/Soft Copy	Branch	8 Years	Addition
205	Nomination Forms	Hard/Soft Copy	Branch /CPC	10 Years * since the closure of account (8 Years)	Period Change
206	Nomination Register	Hard/Soft Copy	Branch /CPC	10 Years* since the closure of account	Addition
	* In line with KYC/PMLA/FATCA				
207	Obsolete Security Forms Register	Hard/Soft Copy	Branch /CPC	10 Years	Addition
208	Obsolete Specimen Signature Of Govt. Officials (File)	Hard/Soft Copy	Branch /CPC	10 Years	No change
209	Office Order	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
210	Officiating Allowance Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	Addition
211	OL/SL/RMSL Received/Replied Register	Hard/Soft Copy	Branch /CPC	5 Years	Addition
212	Old Record Destruction Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Permanent	Addition
213	Opinion Books	Hard/Soft Copy	Branch /CPC	10 Years	No change
214	Overtime Registers	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
215	Pension Payment Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
216	Peon Books	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	1 Years	No change
217	Petty Cash Book	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
218	Pin mailer issued Register	Hard/Soft Copy	Branch /CPC	5 Years	Addition
219	Police Beat Register	Hard/Soft Copy	Branch	5 Years	Addition
220	Post Dated Cheque Register	Hard/Soft Copy	Branch /CPC	10 Years	Addition
221	Postage / Courier Register	Hard/Soft Copy	Branch/C PC /RBO /AO /LHO /CC	8 Years	No change
222	Postal Receipts	Hard/Soft Copy	Branch /CPC	1 Years	No change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
			/RBO /AO /LHO /CC		
223	Power of Attorney Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	60 Years	No change
224	Railway Credit/Debit Scroll	Hard/Soft Copy	Branch /CPC	8 Years	No change
225	Rate Lists and Quotations	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	2 Years	No change
226	RBI/GOI Guidelines Register	Hard/Soft Copy	Branch	20 Years	Addition
227	RBI Remittances Drawn Register	Hard/Soft Copy	Branch /CPC	8 Years	No change
228	RBI Remittances Encashed Register	Hard/Soft Copy	Branch /CPC	8 Years	No change
229	Records of Historical Value	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	The Preservation of such records will be decided by <u>History Cell, CC</u>	No change
230	Records of High Value Cheques Verified Through UV Machine	Hard/Soft Copy	Branch /CPC	3 Years	Addition
231	Records of Utilisation of Staff Welfare Funds	Hard/Soft Copy	CC/LHO/AO/RBO/Branch /CPC	4 Years	Addition
232	Record Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	60 Years	No change
233	Records Ex-Custody Register/ Records Requisition Register	Hard/Soft Copy	Branch /CPC	5 Years	No change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
			/RBO /AO /LHO /CC		
234	Register for recording corrections-SGL	Hard/Soft Copy	Branch /CPC	5 Years	Addition
235	Register for Retirement of Documents (At Applicants Link Office)	Hard/Soft Copy	Branch / CPC	5 Years	Addition
236	Registered Letters Dispatched Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	8 Years	No change
237	Registers or Ledgers of Bank's Own Investments	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	8 Years	No change
238	Remittance Received/Sent Register	Hard/Soft Copy	Branch	5 Years	Addition
239	Remittance Schedules	Hard/Soft Copy	Branch / CPC	8 Years	No change
240	Roster for Checking of Reports, Partitions etc.	Hard/Soft Copy	Branch /CPC	10 Years	No change
241	Safe Custody Articles Nomination Register	Hard/Soft Copy	Branch	20 Years	Addition
242	Safe Custody Ledger	Hard/Soft Copy	Branch /CPC	20 Years	No change
243	Safe Custody Register	Hard/Soft Copy	Branch /CPC	20 Years	No change
244	Safe Deposit Articles Nomination Register	Hard/Soft Copy	Branch	20 Years	Addition
245	Safe Deposit Locker Access Register	Hard/Soft Copy	Branch	10 Years	No change
246	Safe Deposit Locker Applications received Register	Hard/Soft Copy	Branch	10 Years	Addition
247	Safe Deposit Locker Key Register	Hard/Soft Copy	Branch	45 Years	No change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
248	Safe Deposit Locker Ledger (Loose Leaf)	Hard/Soft Copy	Branch	20 Years	No change
249	Safe Deposit Locker Register	Hard/Soft Copy	Branch	45 Years	No change
250	Safe Deposit Register	Hard/Soft Copy	Branch /CPC	20 Years	No change
251	SC Realized Register	Hard/Soft Copy	Branch	5 Years	No change
252	Security & Shares Ex-Custody Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
253	Security & Shares Purchase & Sale Register	Hard/Soft Copy	Branch /CPC	8 Years	No change
254	Security Forms Issued Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
255	Security Forms Received at Branch Register	Hard/Soft Copy	Branch /CPC	5 Years	Addition
256	Security Ledger	Hard/Soft Copy	Branch /CPC	20 Years	No change
257	Security Register	Hard/Soft Copy	Branch /CPC	20 Years	No change
258	Small coin Depot Book	Hard/Soft Copy	Branch /CPC	8 Years	No change
259	Software Custody Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	3 Years	Addition
260	Software Release Control Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	No change
261	Stamp Register	Hard/Soft Copy	Branch /CPC	5 Years	Addition
262	Standing Instructions Book	Hard/Soft Copy	Branch /CPC	8 Years	No change
263	Standing Instructions (cancelled)	Hard/Soft Copy	Branch /CPC	8 Years	No change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
264	State Government Transaction/Currency Transaction Register	Hard/Soft Copy	Branch / CPC	10 Years	Addition
265	Stationery Indents/Invoices, etc.	Hard/Soft Copy	Branch	5 Years	No change
266	Stationery Ledger	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	No change
267	Stationery Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
268	Stationery Requisition Book	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
269	Statutory Audit Reports	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Three fully dealt with I&A Reports need to be retained. All earlier reports may be destroyed.	No change
270	Stopped Cheque Register/Stop Payment Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
271	Strong Room Access Register	Hard/Soft Copy	Branch	10 Years	Addition
272	Sub-office Balance Book	Hard/Soft Copy	Branch /CPC	5 Years	No change
273	Sub-office(s) Account Register	Hard/Soft Copy	Branch /CPC	10 Years	No change
274	Subordinate Clothing / Staff Uniform Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
275	Subsidiary Book to Bonus Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	Addition
276	Suggestion cum Complaint Register (Outreach)	Hard/Soft Copy	Branch	5 Years	Addition
277	Suit filed Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years from the date of disposal	No change
278	Sundry Deposit Account Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	8 Years	No change
279	Surrendered Safe Custody Receipts	Hard/Soft Copy	Branch / CPC	10 Years	No change
280	Surrendered Safe Deposit Receipts	Hard/Soft Copy	Branch / CPC	10 Years	No change
281	Suspense Account Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	8 Years	No change
282	System Room Access Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
283	System Suspense Report	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	Addition
284	Telegram Book	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	8 Years	No change
285	Telegram Charges Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
286	Trickle feed register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	Addition
287	Trust Register	Hard/Soft Copy	Branch / CPC	8 Years	No change
288	Unclaimed IOI/BC Register	Hard/Soft Copy	Branch /CPC	15 Years	Addition
289	Unexamined Remittances Register	Hard/Soft Copy	Branch / CPC	5 Years	No change
290	Unpaid demand Drafts Register	Hard/Soft Copy	Branch / CPC	8 Years	No change
291	User Identity Allocation Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Permanent	No change
292	User Reports	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	Addition
293	Vault Register	Hard/Soft Copy	Branch / CPC	5 Years	Addition
294	Verification Audit Reports	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Three fully dealt with I&A Reports need to be retained.	No change
295	Vishwa Yatra Card Issued Register	Hard/Soft Copy	Branch /CPC	5 Years	Addition
296	Voucher Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	No change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
297	Vouchers	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years (Subject to provisions of any enactment or Ordinance in force for time being)	Addition
298	VVR Allotment Register	Hard/Soft Copy	Branch /CPC	10 Years	Addition
299	Weapons Handling/Taking Over Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	Addition
300	FILES RELATING TO AUDIT AND INSPECTION I. Central Office Inspection & Audit Reports II. Spot Audit Reports III. Management Audit Reports IV. Expenditure Voucher Audit Reports V. Verification Audit Report VI. Concurrent Audit Reports VII. Income Audit Reports VIII. Statutory Branch Audit Reports IX. RBI Inspections viz. Financial Reviews, Currency Chest Verification and Export Subsidy Audit. X. Audit by Accountant General's Officers XI. Other misc audits by Govt. Auditors	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Last 3 reports which have been fully dealt with and treated as closed. However, spot audit report may be filed along with the I&A report subsequent to the date of spot audit and retained as long as the concerned file is retained.	No change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
	XII. Notes submitted by concurrent auditors Income Audit Reports	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 years or till the completion of the next audit by RBI & Management Audit whichever is later.	Addition

ANNEXURE- II**DEPARTMENT WISE SPECIFIC RECORDS**

(Existing records /change, if any is indicated in Remarks else all other records are new addition)

1. ASSET & LIABILITY MANAGEMENT DEPARTMENT

Sl No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period
1	Daily/Fortnightly Structural Liquidity Statement (SLS)/ Liquidity Returns (LR)	Hard Copy	CC	5 Years
2	SLS Notes	Hard Copy	CC	5 Years
3	Interest Rate Sensitivity (IRST) & Interest Rate Duration (IRSD) Notes	Hard Copy	CC	5 Years
4	Daily/ Monthly Liquidity Coverage Ratio (LCR) Reports	Hard Copy	CC	5 Years
5	LCR Notes	Hard Copy	CC	5 Years
6	Marginal Costing Based Lending Rate (MCLR) & Base Rate Notes	Hard Copy	CC	10 Years
7	View on Interest Rate Notes	Hard Copy	CC	5 Years
8	Fund Transfer Pricing (FTP) Notes	Hard Copy	CC	10 Years
9	Contingency Funding Plan – Quarterly Review Notes	Hard Copy	CC	5 Years
10	Stress Testing Liquidity & Interest Rate Risk – Quarterly Review Notes	Hard Copy	CC	5 Years
11	ALCO Minutes	Hard Copy	CC	10 Years
12	Daily Weekly Growth Report on Deposit and Advances	Hard Copy	CC	5 Years

2. ANTI MONEY LAUNDERING/ COMBATING FINANCIAL TERRORISM (JAIPUR)

Sl No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period	Remarks
1	KYC/AML-CFT Policy	Hard Copy	AML-CFT DEPT., JAIPUR	Permanent	As per RBI guidelines
2	Account opening forms/ KYC documents/ documents related to customer/ beneficial owners identification and address proof/ related information (Including Inoperative / Dormant Accounts)	Hard and Soft Copy both	Branch, LCPC and DAC as applicable	8 Years from the date of cessation of transaction relationship between bank and the client	5 Years as per PML Act (amended),
3	Records of transactions (vouchers, cheques, DD, BCQ, travellers cheque and other transaction related communication etc.)	Hard Copy	Branch/ DAC	10 Years from the date of transaction	

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period	Remarks
4	Record of cheques presented in clearing/ local clearing	Hard Copy	Branch/ CCPC/ DAC		2012 and RBI guidelines vide DBR.AML.B C.44/14.01.0 01/2016-17 dated 16/12/2016. However existing higher retention period is retained as per FATCA guidelines.
5	Records relating to Truncated Cheques	Soft Copy	CCPC		
6	Records of transactions with narration and transaction history in soft form	Soft Copy	IT GITC, Belapur		
7	Records of all Exim bills transaction containing both originator and beneficiary details	Soft Copy	Trade Finance Dept./ GITC Belapur		
8	Records of all inward remittances transactions and International remittance centre	Soft Copy	GLS/ GITC Belapur		
9	Records of all transactions taking place through Western Union money transfer	Soft Copy	PBBU LIMA/ GITC Belapur		
10	Records of prepaid card transactions including foreign travel card	Soft Copy	GITC Belapur		
11	Records of all transactions taking place through NEFT/RTGS containing all originator and beneficiary information	Soft Copy	Payment Systems Dept./ GITC Belapur		
12	Records of all NPCI/UPI related transactions containing all originator and beneficiary information	Soft Copy	Digital Payments Dept./ GITC Belapur		
13	Transactions conducting through CMP platform with both originator and beneficiary information	Soft Copy	Payment Systems Dept./ GITC Belapur		
14	All customers on boarding and transactions taking place through YONO channel with both originator and beneficiary information	Soft Copy	IT-YONO Dev Dept./ GITC		
15	Any other new channel added in future for conducting transactions	Soft Copy	Owner Dept.	10 Years from the date of transaction	
16	STR,CTR, CCR, NTR, CBWTR, Alerts & CRC	Soft Copy	IT, Belapur	5 Years	As per PML Act (amended), 2012
17	Copy of Approved Notes of RFIs (including modified RFIs) implemented in AMLOCK, SIRON & CRC	Hard Copy	AML-CFT DEPT, JAIPUR	5 Years	As required by FIU-IND & Internal requirement

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period	Remarks
18	Agreement with AMLOCK, SIRON & other Vendors (Dow Jones etc.)	Hard Copy	IT Belapur	Permanent	As per extant instructions
19	Correspondence with FIU-IND, ED, RBI & other LEAs, Advisories by FIU-IND, RBI, IBA	Hard Copy	AML-CFT DEPT, JAIPUR	15 Years	For internal usages

3. ANYTIME CHANNELS DEPARTMENT

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period	Remarks
1	Journal Printer Log	Hard/Soft Copy	Branch	8 Years	No Change
2	Card Application Received Register (and soft copy)	Hard /Soft Copy	Branch	2 Years	No Change
3	Duplicate Cards issued Register	Hard/Soft Copy	Branch	3 Years	No Change
4	ATM Cash Register	Hard/Soft Copy	Branch	8 Years	No Change
5	Hot Card Register	Hard/Soft Copy	ATM Switch Register	5 Years	No Change
6	Transaction Log Files (in soft copy)	Hard/Soft Copy	ATM Switch Register <u>Off-site Location</u> SBI Konkan Bhavan Branch, Belapur	8 Years	No Change
7	Reconciliation Statement for Debit Card transactions	Hard/Soft Copy	ATM Switch Centre	5 Years	No Change
8	Swayam Call Closure Report	Hard Copy	Branch	½ Years	Addition
9	Swayam Purchase Agreement	Hard/Soft Copy	LHO	6 Years	Addition
10	GCC (Green Channel Counters) Terminals-Inventory Register	Hard/Soft Copy	Branch	8 Years	Addition
11	Green Remit Card – Issuance Register	Hard/Soft Copy	Branch	5 Years	Addition
12	Green Remit Card – Inventory Register	Hard/Soft Copy	Branch	5 Years	Addition

4. APPEALS & REVIEW DEPARTMENT

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Staff confidential reports and disciplinary action cases including voluntary/ compulsory retirement/ termination of service after retirement/ death of employee or closure of the case in all cases.	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years (10 Years after retirement/death of the employee and closure of the case)
2	Which come under the purview of the Central Vigilance Commission in connection with the enquiries instituted/ contemplated by Central Bureau of Investigation (CBI) or any other agency	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	Permanent

5. BANKING OPERATIONS DEPARTMENT**(i) GENERAL:**

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Register for manual recovery of charges/Refund	Hard Copy	Branch	10 Years
2	OVVR/List of Vouchers	Soft Copy	Branch	Permanent
3	DEAF Transfer to RBI	Soft Copy	Branch	Permanent
4	DEAF Claim made	Soft Copy	Branch	Permanent
5	File for Insurance Claim with ICRS Report Printout	Hard Copy	Branch	5 Years after claim settlement

(ii) C-TDS Department:

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Correspondence related to C-TDS Department including Notice u/s 133 (6) of IT Act & other related Notices of various Govt. Authorities seeking information	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years

(iii) Inspection & Vendor Management Department:

SI No	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Record relating to outsourcing of Activities to Third Party Vendors /Outside agencies	Both Hard & Soft Copy	At owner department /Circles/SBU	10 Years

(iv) Merger Department:

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Synergy with Main Stream (File & Correspondence)	Hard Copy	CC	5 Years
2	Post- Merger Circle Visits (File & Correspondence)	Hard Copy	CC	5 Years
3	Post- Merger Productivity Analysis	Hard Copy & Soft	CC	5 Years

(v) KYC Department:

SI No.	Title of the Record	Storage Format	Retained as	Proposed Retention Period & Remarks
1	Records of transactions both domestic or international, which will permit reconstruction of individual transactions	Hard / Soft copy	Branch/ CPC/ IT Dept.	10 Years*
	* As per guidelines at least 5 years from the date of cessation of transaction relationship between the bank and the customer. Record of transactions should contain 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			
2	Records pertaining to the identification of the customer and his address (e.g. copies of documents like passport, identity cards, driving licence, PAN Card, Utility Bills etc.) obtained while opening the account and during the course of business relationship	Hard / Soft copy	Branch/ LCPC	10 Years*
	*As Per Guidelines at least 5 years after the business relationship is ended. Maintenance of the data/information is required in such a way that in case of need, it should be retrieved easily.			

(vi) NBG Coordination & Performance Management Department:

SI No	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Files/Letters/Documents relating to Visit of Parliament Committees	Hard Copy	CC	10 Years
2	Files/Letters/Documents relating to Visit of Parliament Questions	Soft Copy	CC	5 Years
3	Files containing Attachment Orders received from SEBI and their compliances	Soft Copy	CC	5 Years

SI No	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
4	Files relating Attachment Orders received from Income Tax Authorities & their compliance	Soft Copy	CC	5 Years
5	Papers prepared on Conclaves, Meets, Seminars, Reviews etc.	Soft Copy	CC	5 Years
6	File containing RBI Indents received & Responses submitted to Compliance Dept.	Soft Copy	CC	5 Years
7	File of returns (Tranche 1) submitted to Compliance Dept.	Soft Copy	CC	3 Years
8	File of Correspondence with Circle on HR matters relating to Disciplinary/ Vigilance/ Compliant/ Legal etc Cases	Hard Copy	CC	10 Years after retirement/ death of employee/ closure of case whichever is maximum.
9	File containing Documents/ Correspondence relating to NBG Business Budget Allocation & related exercise	Soft Copy	CC	5 Years

(vii) FATCA Department:

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Copies of Self-Certification received from the customers certifying their reportability status as either "Reportable" or "Not Reportable"	Hard/ Soft Copy	Branch	10 Years (*)
	(*) - Hard Copy, after the calendar year in which the account was determined as either "Reportable" or "Not Reportable". In case there is change in the status of account holder from not reportable to reportable or vice versa, on the basis of either a fresh "Self-Certification" or fresh AOF and KYC documents then, <u>10 years</u> from the date of such change of status of account holder. <u>Digital Form</u>- Same as for Hard copy.			
2	Additional Self-certification obtained from Account Holders who are resident of high risk jurisdictions as mandated by OECD under CRS in terms of Cir No.NBG/Ops/FATCA-CTDS /1/ 2019-20 dated 08.05.2019	Hard/ Soft Copy	Branch	10 Years after the calendar year in which the additional Self-certification is received
3	The most recent documentary evidence collected with respect to the account relied upon to determine reportable status	Hard/Soft Copy	Branch /LCPC /DAC	8 Years (**)
4	The most recent account opening contract or documentation relied upon to determine reportable status	Hard/Soft Copy	Branch /LCPC /DAC	8 Years (**)
5	The most recent documentation obtained pursuant to rules framed under the PML Act, 2002 or any other law for the time being in force relied upon to determine reportable status	Hard/Soft Copy	Branch /LCPC /DAC	8 Years (**)
6	Any Power of Attorney of signature authority forms currently in effect relied upon to determine reportable status	Hard/Soft Copy	Branch /LCPC /DAC	6 Years (**)

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
(**) - From the date of cessation of business relationship between the customer and the bank. Digital Form- Same as for Hard copy.				
7	Any document received from the customer relating to standing instructions (Other than with respect to depository account i.e. account held with depository institutions like banks etc.) to transfer funds currently in effect, both in case of U.S. Reportable and Other Reportable Account.	Hard/Soft Copy	Branch	8 Years (***)
(***)- Hard Copy- from the date of cessation of business relationship between the customer and the bank OR 10 Years after the calendar year in which the Standing Instruction is either changed or withdrawn by the customer through a new communication /document.				

(viii) New Individual and Entity CIFs/Accounts (opened on or after 01/01/2016):

SI No	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Account Opening Form and all the related/underlying documents	Hard/Soft Copy	Branch /LCPC /DAC	8 Years from the date of cessation of business relationship between the customer and the bank.

(ix) Agency Banking Department:

SI No	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Form DN I, Token Register	Hard Copy	Branch	8 Years
2	Form DN II, Mutilated, Received, Paid and Rejected Register	Hard Copy	Branch	8 Years
3	Form DN III, Register for Rejected of Claim of Note Refund	Hard Copy	Branch	8 Years
4	Currency Chest Book, T.E-1	Hard Copy	Currency Chest	8 Years
5	Deposit Withdrawal From Currency Chest Register	Hard Copy	Currency Chest	8 Years
6	Register for recording all pay in slip of High Value Customers	Hard Copy	SCAB	8 Years
7	Daily Recording for functioning of CCTV at SCAB and Cash Processing Cell (Cash Efficiency Project)	Hard Copy	SCAB/ Cash Processing Centre	8 Years
8	Receipt and Delivery Register of Boxes/Bag from/to other branches	Hard Copy	SCAB/ Cash Processing Centre	8 Years
9	All System generated report of SWO/ Cash Officer/ Accountant, related to Cash transactions	Hard Copy	Branch	8 Years

6. BRANCH REDESIGN AND NETWORK MANAGEMENT DEPARTMENT

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Branch Authorization	Hard /Soft Copy	Branch/LHO	25 Years

7. CORPORATE ACCOUNTS GROUP (CAG), CENTRAL

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period
1	Import Paid Bills (LC/Non LC)	Hard Copy till closure of two I&A thereafter in Soft Copy	Branch	10 Years
2	Export Realized Bills (LC/Non LC)		Branch	10 Years
3	Outward Remittance Documents		Branch	10 Years
4	Guarantee Documents (Foreign/Inland)		Branch	10 Years
5	Inland Paid Bill (LC/Non LC)		Branch	10 Years
6	Inland Discounted / Negotiated Bill (LC/Non LC)		Branch	10 Years
7	LC Opening Applications		Branch	10 Years

8. COMPLIANCE DEPARTMENT

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Policies: Compliance & Group Compliance Policy and others, if any	Soft Copy	CC	Permanent
2	All reports received from the regulator including RBS	Hard/Soft Copy	CC	10 Years
3	Replies submitted to the regulator for the above reports	Hard/Soft Copy	CC	10 Years
4	Compliance testing reports and correspondence related to it	Hard/Soft Copy	CC	5 Years
5	Management Audit/ Vendor Audit and audit other than regulator and its replies	Hard/Soft Copy	CC	Current and two preceding reports
6	Reports/ Returns submitted to regulator	Hard/Soft Copy	CC	5 Years
7	Any notice/ penalty/ correspondence received from regulator	Hard/Soft Copy	CC	10 Years
8	Replies of Notice/ Correspondence submitted to the regulator	Hard/Soft Copy	CC	10 Years
9	CompRMC – Meeting Agenda Minutes and other follow- up related documents	Hard/Soft Copy	CC	3 Years

9. CUSTOMER VALUE ENHANCEMENT BUSINESS UNIT (CVEBU)

Sl No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Agreement with JVs & Other Agreements	Hard/ Scanned Copy	CC	3 Years from the date of Expiry of Agreement
2	IRDAI Corporate Agency License	Hard/ Scanned Copy	CC	3 Years from the date of Expiry of License
3	AMFI Registration Certificate	Hard/ Scanned Copy	CC	3 Years from the date of Expiry of Certificate
4	R&R Payment Files	Hard/Soft Copy	CC	10 Years
5	Regulatory Returns	Hard/Soft Copy	CC	10 Years
6	Vendor File for Educational Tour Abroad	Hard/Soft Copy	CC	10 Years
7	PFRDA License	Hard/ Scanned Copy	CC	3 Years from the date of Expiry of License

10. FINANCIAL REPORTING & TAXATION DEPARTMENT

INCOME TAX REPORTING & INFORMATION DEPARTMENT				
SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period and Remarks
1	Statutory Branches Audit Reports	Hard Copy	Branch / RBO/ AO	Last 3 reports upto 31.12.2015 (CRS introduced from 31.03.2016)
2	Signed copies of P&L and Balance Sheet Qtly/Annual	Hard Copy	LHO/ CC	Permanent
3	LFAR	Hard Copy	CC	Last 3 year reports which have been fully dealt with
4	Management Audit Report	Hard Copy	CC	Last 3 Years reports which have been fully dealt with
(i) DIRECT TAX –TDS FOR PRE TDS CENTRALIZATION PERIOD UPTO 31st MARCH 2017				
1	Tax remittance challans, Exemption/ concession certificates issued by the Income Tax Department , Declaration on 15G, 15H, Form 60, Form 61 (Upto 31.12.15)	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	8 Years from the date of closure of the financial year in which the transaction was put through. <u>In addition to the retention period specified, records, relating to litigation matters are to be kept till the cases are finally disposed off.</u>
2	Monthly TDS deduct report, Tax exemption certificate reports	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	
3	TDS Return – 26QA	Soft Copy	Branch	
4	Returns: 24Q,26Q,27Q	Hard/ Soft copy	Branch /CPC /RBO /AO /LHO /CC	
5	Other tax related matters not covered above	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	
(ii) DIRECT TAX – TDS POST TDS CENTRALIZATION – PERIOD WITH EFFECT FROM 1st APRIL 2017				

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period and Remarks
SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period and Remarks
1	Tax remittance challans, Exemption/ concession certificates issued by the Income Tax Department , Declaration on 15G, 15H, Form 60, Form 61	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	8 Years from the date of closure of the financial year in which the transaction was put through. In addition to the retention period specified, records, relating to litigation matters <u>are to be kept till the cases are finally disposed off.</u>
2	Monthly TDS deduct report, Tax exemption certificate reports	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	
3	TRS related reports	Soft Copy	Branch /CPC /RBO /AO /LHO /CC	
4	TDS Return – 26QA	Soft Copy	Branch	
5	Returns: 24Q,26Q,27Q	Soft Copy	CC	
6	Other tax related matters not covered above	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	
(iii) DIRECT TAX				
1	Document / files relating to Income Tax related cases (including TDS related cases), Notices issued by the Income Tax Department & correspondence (Both pre & post centralization period)	Hard copy	Branch /CPC /RBO /AO /LHO /CC	8 Years from the date of closure of the financial year in which the transaction was put through In addition to the retention period specified, records, relating to litigation matters <u>are to be kept till the cases are finally disposed off.</u>
2	Foreign Remittance forms- 15CA, 15CB along with supporting documents	Hard Copy	Branch	
3	Tax Audit/Income Tax/ Transfer pricing- returns & files	Hard/ Soft Copy	Branch /CPC /RBO /AO /LHO /CC	
(iv) SERVICE TAX/GST				
1	Case documents after final adjudication	Hard copy	Branch /CPC /RBO /AO /LHO /CC	1 Year In addition to the retention period specified, records, relating to litigation matters <u>are to be kept till the cases are finally disposed off.</u>

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period and Remarks
2	Charges Invoices with Stax/ Excise /GST components	Hard copy	Branch	8 Years from the date of closure of the financial year in which the transaction was put through <u>In addition to the retention period specified, records, relating to litigation matters are to be kept till the cases are finally disposed off.</u>
3	Monthly Stax /GST reports (D1,D2,D3)	Hard Copy	Being advised by LHO	
4	Details of claims lodged with RBI	Hard Copy	GBU/GAD/ Mumbai Main Branch	
5	Statement of Government Account	Hard Copy	Mumbai Main Branch	

11. FINANCIAL INCLUSION & MICRO FINANCE DEPARTMENT

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Customer Contact Register for BC (for deposit)	Hard Copy	Maintained at BC	3 Years
2	Daily Transaction Register (Outreach)	Hard Copy	Maintained at BC/ Kiosk	8 years
3	Cash Transaction Register (Outreach)	Hard Copy	Maintained at BC/ Kiosk	8 years
4	Suggestion cum complaint Register (Outreach)	Hard Copy	Maintained at BC/ Kiosk	3 Years

12. GLOBAL MARKETS

(i) Global Markets, Corporate Centre, Mumbai:

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
1	Administrative clearance to Branches for accepting securities as Primary/ Collateral securities for advances section 19(2)- correspondence	Hard Copy	COMPLIANCE, CC	5 years	Addition
2	Back up papers for preparation for review on compliance with section 19(2) of Banking Regulation Act and Copies of Reviews	Hard Copy	COMPLIANCE, CC	5 years	Addition
3	Back up papers for preparation of review on Capital Markets exposure & Copies of Reviews	Hard Copy	COMPLIANCE, CC	5 years	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
4	Bank Profile Data Yearly	Hard Copy	COMPLIANCE, CC	5 years	Addition
5	Conduct of Test Dealers – correspondence, Question Paper Results	Hard Copy	COMPLIANCE, CC	Last 2 Tests	Addition
6	Credit audit Reports	Hard Copy	COMPLIANCE, CC	Last 3 reports , which have been fully dealt with and treated as closed	Addition
7	Data on collection of Investment / Exposure in Terms of Section 19(2) BR Act	Hard Copy	COMPLIANCE, CC	5 years	Addition
8	Interest Watch Register Office Orders/ Reports	Hard Copy	COMPLIANCE, CC	5 years	Addition
9	Monthly Compliance certificate	Hard Copy	COMPLIANCE, CC	5 years	Addition
10	Outsourcing Reports	Hard Copy	COMPLIANCE, CC	Last 3 reports , which have been fully dealt with and treated as closed	Addition
11	RBI AFI/ RBS Report	Hard Copy	COMPLIANCE, CC	Last 3 reports , which have been fully dealt with and treated as closed	Addition
12	RBI RBS Tranche 1 Data-Quarterly	Hard Copy	COMPLIANCE, CC	5 years	Addition
13	RBI RBS Tranche 1A Data-Quarterly	Hard Copy	COMPLIANCE, CC	5 years	Addition
14	RBI RBS Tranche 2 & 3 Data-Yearly	Hard Copy	COMPLIANCE, CC	5 years	Addition
15	Returns submitted to various Corporate Centre Departments Out Sourcing -Compliance with Listing agreement - Maintenance of CRR/ SLR - Violation in exercise of Discretionary Powers - Claims not acknowledged as debts - Related Party Transactions - RTI Statements	Hard Copy	COMPLIANCE, CC	5 years	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
16	RTI Application , Appeal related correspondence	Hard Copy	COMPLIANCE, CC	5 years from the date of closure	Addition
17	Spot audit Reports	Hard Copy	COMPLIANCE, CC	Last 3 reports , which have been fully dealt with and treated as closed	Addition
18	Updation of Treasury Operations Manual – Outsourcing Related Papers	Hard Copy	COMPLIANCE, CC	Till next Renewal	Addition
19	Voice Recording Verification Orders/ Reports	Hard Copy	COMPLIANCE, CC	5 years	Addition
20	Board Memorandum for Central Board – On Review of Bank's Derivative Deals with Corporates	Hard Copy	CTMU, CC	5 years	Addition
21	Budget exercise Notes	Hard Copy	CTMU, CC	1 Year	Addition
22	Business Group Data	Hard Copy	CTMU, CC	3 Years	Addition
23	Business Leads	Hard Copy	CTMU, CC	1 year	Addition
24	CENMAC Data in Forex	Hard Copy	CTMU, CC	3 years	Addition
25	Customer Call Report	Hard Copy	CTMU, CC	3 Years	Addition
26	Customer Profile	Hard Copy	CTMU, CC	1 Year	Addition
27	Daily Business volume reports	Hard Copy	CTMU, CC	1 years	Addition
28	Daily Top 30 Reports	Hard Copy	CTMU, CC	1 years	Addition
29	Hot Lines	Hard Copy	CTMU, CC	3 years	Addition
30	Initial Deal Confirmation/ Final Deal Confirmation	Hard Copy	CTMU, CC	3 RFIA	Addition
31	Leave and Attendance Register	Hard Copy	CTMU, CC	1 Year	Addition
32	Market share Data	Hard Copy	CTMU, CC	1 year	Addition
33	Minutes of P Review Meeting	Hard Copy	CTMU, CC	1 Year	Addition
34	Minutes of Visit made by DGM/ GM/ CGM/ DMD	Hard Copy	CTMU, CC	1 Year	Addition
35	MTM Report	Hard Copy	CTMU, CC	3 Years	Addition
36	P Reports	Hard Copy	CTMU, CC	1 Year	Addition
37	Reply of Audit Compliance	Hard Copy	CTMU, CC	3 RFIA	Addition
38	RM Annexure for Derivative Deals and Other related documents	Hard Copy	CTMU, CC	5 Years	Addition
39	Weekly Call Report	Hard Copy	CTMU, CC	1 Year	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
40	Half Yearly Audit Files- NSE/ BSE/ MCX- SX	Hard Copy	Currency futures, CC	5 years	Addition
41	Indemnity Insurance Policy Files	Hard Copy	Currency futures, CC	2 years	Addition
42	Mercury – Annexure for creation/ Resetting/ Modification/ Activation/ De - Activations	Hard Copy	Currency futures, CC	5 years	Addition
43	Murex – Annexure for creation / Resetting/ Modification/ Enable/ Disable/ Suspend/ Locked	Hard Copy	Currency futures, CC	5 years	Addition
44	Periodic reporting to exchanges	Hard copy	Currency futures, CC	5 Years	Addition
45	Quarterly Review of Alerts Generated Under Surveillance Mechanism	Hard Copy	Currency futures, CC	5 years	Addition
46	All India Weekly	Hard Copy	DTL, CC	10 Years	Addition
47	Comparative Statement Of Affairs of Bank's Indian Offices	Hard Copy	DTL, CC	5 Years	Addition
48	CRR Requirement	Hard Copy	DTL, CC	5 Years	Addition
49	ECR Limit	Hard Copy	DTL, CC	10 years	Addition
50	Form A	Hard Copy	DTL, CC	10 years	Addition
51	Form A Calculation Copies	Hard Copy	DTL, CC	10 years	Addition
52	Position Report on Affairs of The Bank's Indian and Foreign Offices- Original Copy	Hard Copy	DTL, CC	5 Years	Addition
53	Position Reports on Affairs of Bank's Indian and Foreign Offices	Hard Copy	DTL, CC	5 Years	Addition
54	Program Change Monitor	Hard Copy	DTL, CC	Permanent	Addition
55	SFR-II	Hard Copy	DTL, CC	10 years	Addition
56	Statutory audit Report/ Certificate of Circles	Hard Copy	DTL, CC	10 Years	Addition
57	Weeklies of Circles/ AU/ B Groups	Hard Copy	DTL, CC	10 Years	Addition
58	WSA Code Allotment	Hard Copy	DTL, CC	10 years	Addition
59	Approvals from TIC, CCIC,ECCB	Hard Copy	ECM, CC	10 Years	Addition
60	Equity summery reports	Hard Copy	ECM, CC	5 Years	Addition
61	HFT Report	Hard Copy	ECM, CC	5 Years	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
62	IPO/OFS/FPO/ Approvals	Hard Copy	ECM, CC	10 Years	Addition
63	MAT, CLT, concentration risk, VAR breach and other approvals	Hard Copy	ECM, CC	5 Years	Addition
64	Mutual fund summery report	Hard Copy	ECM, CC	5 Years	Addition
65	Cancel reissue register (Spot, Forward, Crosses, Structured products)	Hard Copy	Forex, CC	3 years	Addition
66	Daily MIS Reports (Spot, Forward, Crosses, Structured products)	Hard Copy	Forex, CC	3 years	Addition
67	Deal deletion register (Spot, Forward, Crosses, Structured products, Merchant)	Hard Copy	Forex, CC	3 years	Addition
68	High Value Deals Register (Structured products)	Hard Copy	Forex, CC	3 years	Addition
69	Overnight Order Register (Crosses)	Hard Copy	Forex, CC	3 Years	Addition
70	Spot Transfer Register, Level rate register, card rate register (Merchant)	Hard Copy	Forex, CC	3years	Addition
71	Corporate Bond Daily	Hard Copy	IRM, CC	3 Years	Addition
72	Daily IRF Report	Hard Copy	IRM, CC	3 Years	Addition
73	Daily OIS Reports	Hard Copy	IRM, CC	3 Years	Addition
74	Daily OIS Traders	Hard Copy	IRM, CC	3 Years	Addition
75	Monthly Performance Review	Hard Copy	IRM, CC	3 Years	Addition
76	R17(SLR/NSLR)	Hard Copy	IRM, CC	3 Years	Addition
77	R2(CD Investments)	Hard Copy	IRM, CC	3 Years	Addition
78	R20(SLR/NSLR)	Hard Copy	IRM, CC	3 Years	Addition
79	R3(CD Sale)	Hard Copy	IRM, CC	3 Years	Addition
80	R7- Money Market Journal	Hard Copy	IRM, CC	3 Years	Addition
81	R8(CP Investments)	Hard Copy	IRM, CC	3 Years	Addition
82	R9(CP Sale)	Hard Copy	IRM, CC	3 Years	Addition
83	Strategy Report	Hard Copy	IRM, CC	3 Years	Addition
84	CRR fortnightly report	Hard Copy	LMC, CC	3 years	Addition
85	Daily CRR Drill	Hard Copy	LMC, CC	5 Years	Addition
86	Daily Reports of GAD/ FSLO and RBI Local Centers	Hard Copy	LMC, CC	2 RFIA	Addition
87	Fortnightly Reports of Estimated Cash flows	Hard Copy	LMC, CC	3 years	Addition
88	Annexure B- Weekly- To DTL section for RBI	Hard Copy	Money Market, CC	5 Years	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
89	BSR- V – Yearly as on 31 March to RBI	Hard Copy	Money Market, CC	10 Years	Addition
90	CP- Reporting- To RBI	Hard Copy	Money Market, CC	10 Years	Addition
91	CPIS – Quarterly To RBI	Hard Copy	Money Market, CC	10 Years	Addition
92	Daily SLR Report – Daily – For top Management	Hard Copy	Money Market, CC	3 Years	Addition
93	Domestic Exposure Limits (PGEL) - Yearly Updation and Review – Fixation of Limits	Hard Copy	Money Market, CC	5 Years	Addition
94	DSB Returns- monthly- To Compliance Dept. for RBI	Hard Copy	Money Market, CC	10 Years	Addition
95	FINCON – Quarterly – To Risk Management Department to RBI	Hard Copy	Money Market, CC	10 Years	Addition
96	Forex Exposure Limits	Hard Copy	Money Market, CC	5 Years	Addition
97	Form – VIII- Monthly – For RBI	Hard Copy	Money Market, CC	10 Years	Addition
98	Fortnightly SLR – Fortnightly- RBI	Hard Copy	Money Market, CC	3 Years	Addition
99	Funds and Treasury Management Memorandum	Hard Copy	Money Market, CC	5 Years	Addition
100	Money Market Operation Report SFRIII- Fortnightly to RBI	Hard Copy	Money Market, CC	5 Years	Addition
101	R17 – Domestic Investment- Quarterly – To CPPD for RBI	Hard Copy	Money Market, CC	3 Years	Addition
102	RBI-RBS- Rating – Quarterly- to compliance Dept. to RBI	Hard Copy	Money Market, CC	10 Years	Addition
103	SGL Reconciliation for ACB	Hard Copy	Money Market, CC	5 Years	Addition
104	SLR Requirement – fortnightly – To Top Management	Hard Copy	Money Market, CC	3 Years	Addition
105	AGM/ EGM Notes	Hard Copy	PE, CC	5 Years	Addition
106	Approvals from TIC/ CCIC-I/ ECCB	Hard Copy	PE, CC	upto the tenure of investment	Addition
107	Important approvals	Hard Copy	PE, CC	15 Years	Addition
108	Inter Category Transfer Notes	Hard Copy	PE, CC	10 Years	Addition
109	Misc. Correspondence notes	Hard Copy	PE, CC	Up to Fund life	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
110	Portfolio Review submitted to CFO, MPMC,ECCB	Hard Copy	PE, CC	5 Years	Addition
111	Audits reports	Hard Copy	PMS, CC	3 RFIA	Addition
112	Bidding Documents Related to Clients	Hard Copy	PMS, CC	20 YEARS	Addition
113	Board Reviews/ Memorandums	Hard Copy	PMS, CC	20 YERRS	Addition
114	Client's Agreements	Hard Copy	PMS, CC	20 Years	Addition
115	Compliance of Issues terms submitted by Bond Issuers	Hard Copy	PMS, CC	Permanent	Addition
116	Correspondence with clients	Hard Copy	PMS, CC	Permanent	Addition
117	Deal registers and daily Fund positions	Hard Copy	PMS, CC	5 YEARS	Addition
118	Other System Generated Reports	Hard Copy	PMS, CC	3 years	Addition
119	View Book (Any other internal Publications)	Hard Copy	PMS, CC	3 years	Addition
120	Audited statements	Hard Copy	PNL, CC	10 years	Addition
121	Daily Combined Profit and Loss Statements	Hard Copy	PNL, CC	10 years	Addition
122	Half Yearly Review of Investments	Hard Copy	PNL, CC	5 years	Addition
123	Investment in Security Receipts / Notes	Hard Copy	PNL, CC	10 years	Addition
124	Quarterly NSLR review of investments	Hard Copy	PNL, CC	5 years	Addition
125	Quarterly SLR review of investments	Hard Copy	PNL, CC	5 years	Addition
126	Quarterly Yield Statements	Hard Copy	PNL, CC	10 years	Addition
127	Audited Basel II/ III Returns along with LCR Returns	Hard Copy	Risk, CC	10 years	Addition
128	Correspondence related to Basel Implementation	Hard Copy	Risk, CC	10 years	Addition
129	RCSA files	Hard Copy	Risk, CC	5 years	Addition
130	RMC- GMU Meetings and their minutes	Hard Copy	Risk, CC	5 years	Addition
131	Steering Committee files/ BCP	Hard Copy	Risk, CC	5 years	Addition
132	Customer Call Report	Hard Copy	RTMUs, CC	1 Years	Addition
133	Customer Profile	Hard Copy	RTMUs, CC	1 Year	Addition
134	Initial Deal Confirmation/ Final Deal Confirmation	Hard Copy	RTMUs, CC	3 RFIA	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
135	Leave and Attendance Register	Hard Copy	RTMUs, CC	1 Year	Addition
136	Minutes of Visit made by Controllers	Hard Copy	RTMUs, CC	1 Year	Addition
137	MTM Report	Hard Copy	RTMUs, CC	1 Years	Addition
138	P Reports	Hard Copy	RTMUs, CC	1 Year	Addition
139	RM Annexure for Derivative Deals and Other related documents	Hard Copy	RTMUs, CC	5 Years	Addition

(ii) Security Service Branch (SSB), Global Markets:

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
1	Account wise files on NPI Accounts	Hard Copy	SSB	Permanent	Addition
2	Annual Closing and Quarterly Closing Returns	Hard Copy	SSB	10 years	Addition
3	Capital Advance	Hard Copy	SSB	5 years	Addition
4	CBLO Lending / Borrowing Report	Hard Copy	SSB	5 years	Addition
5	CCIL monthly Bill Reports	Hard Copy	SSB	7 years	Addition
6	Clientele Business Currency Futures	Hard Copy	SSB	5 years	Addition
7	Confidential Reports & Disciplinary Cases	Hard Copy	SSB	10 years after the retirement / death of the employee or closure of the case in call cases	Addition
8	Correspondence (Old)	Hard Copy	SSB	5 years	Addition
9	Correspondence Between Corporate Centre and LHO	Hard Copy	SSB	10 years for closed file or beyond 20 years if LHO/ ROs/ CC Perceive necessity	Addition
10	CP Daily Counter foil	Hard Copy	SSB	5 years	Addition
11	CSGL Daily Balance Report	Hard Copy	SSB	5 years	Addition
12	Daily Fax Report	Hard Copy	SSB	3 years	Addition
13	Daily RRB Fax / Report (Balance)	Hard Copy	SSB	5 years	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
14	(a) Daily Reports for the month comprising of i) NDS OMS :Previous trades report ii) NDS: Matched Deals report iii) NDS OMS: Member Short Sell Position Report iv) CCIL : Trade Acceptance Report (Batch - I) v) CCIL : Trade Acceptance Report (Batch - II) vi) CCIL : SGF Valuation Report vii) CCIL : SGF Balance Utilisation Report viii) CCIL : Settlement Status Report ix) BOND 3 - Statement of security transactions x) Audit Trail of updated Deal Tickets report xi) Price Band Report for Corporate Bonds xii) Cash Composition report	Hard Copy	SSB	3 C.O inspection & 3 RBI AFI	Addition
	xiii) Broker Contract notes	Hard Copy	SSB	5 Years	Addition
15	b) Brokerage Turnover Report	Hard Copy	SSB	3 C.O inspection & 3 RBI AFI	Addition
16	c) Short Sell Report	Hard Copy	SSB	5 Years	Addition
17	d) When Issued Report	Hard Copy	SSB	3 C.O inspection & 3 RBI AFI	Addition
18	e) Reconciliation report of NDS OMS and SGI Alc.	Hard Copy	SSB	5 Years	Addition
19	f) ITAU Control Report	Hard Copy	SSB	3 C.O inspection & 3 RBI AFI	Addition
20	g) G-Sec investment notes	Hard Copy	SSB	5 Years	Addition
21	h) Corporate Bonds investment notes	Hard Copy	SSB	5 Years	Addition
22	Daily System EOD Report	Hard Copy	SSB	10 years	Addition
23	Deal Ticket - EPFO	Hard Copy	SSB	10 years	Addition
24	Deal Ticket - Other clients (Other than EPFO)	Hard Copy	SSB	10 years	Addition
25	ECR Deal Ticket	Hard Copy	SSB	5 years	Addition
26	EG Monthly Statement	Hard Copy	SSB	5 years	Addition
27	EOD Reports	Hard Copy	SSB	10 years	Addition
28	EP Daily Counter foil	Hard Copy	SSB	5 years	Addition
29	EP Holding Statement	Hard Copy	SSB	5 years	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
30	Equity Journal	Hard Copy	SSB	3 C.O. Inspection & 3 RBI AFI	Addition
31	Files and Correspondence related to Securities Scam Cases	Hard Copy	SSB	Permanent	Addition
32	Files and Notes related to Broker Empanelment	Hard Copy	SSB	5 years	Addition
33	Files related to COR related investments	Hard Copy	SSB	3 years after the rec of the investment	Addition
34	Files related to Court Cases on behalf of Clients	Hard Copy	SSB	10 years	Addition
35	Files related to Security Receipts	Hard Copy	SSB	5 yr after recovery of investment	Addition
36	Files related to Venture Capital, Preference shares, Strategic Investments (RRB)	Hard Copy	SSB	5 years after maturity of the investments	Addition
37	High Value Reports	Hard Copy	SSB	10 years	Addition
38	Interest / Redemption Due Intimation Letter	Hard Copy	SSB	10 years	Addition
39	Intraday Deal Ticket Borrowing	Hard Copy	SSB	5 years	Addition
40	Intraday Deal Ticket lending	Hard Copy	SSB	5 years	Addition
41	IRF and IRS Daily Reports	Hard Copy	SSB	7 years	Addition
42	IUCA Review Reports submitted to Global Markets	Hard Copy	SSB	2 RFIA	Addition
43	KV day to day Correspondence	Hard Copy	SSB	10 years	Addition
44	lease Deeds / Title Deeds of office premises residential buildings, sketch plans, detailed drawings for construction projects, tender documents, agreement with architects / contractors, various records maintained by site engineers, protective or security arrangements etc.	Hard Copy	SSB	Permanent	Addition
45	legal Opinions	Hard Copy	SSB	Permanent	Addition
46	Manual Posting	Hard Copy	SSB	2 RFIA/AFI	Addition
47	Master Creation in Murex	Hard Copy	SSB	5 years	Addition
48	Money Receipts (Call Money)	Hard Copy	SSB	5 years	Addition
49	Monthly Reconciliation	Hard Copy	SSB	3 years	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
50	MTM Daily Report (IRF)	Hard Copy	SSB	5 years	Addition
51	Murex Manual Posting Vouchers	Hard Copy	SSB	10 years	Addition
52	Mutual Fund Journal	Hard Copy	SSB	3 C.O. Inspection & 3 RBI AFI	Addition
53	P Report	Hard Copy	SSB	5 years	Addition
54	Quarterly/Half-yearly/ Annual Reports submitted to ACB/ECCB	Hard Copy	SSB	10 years	Addition
55	RBI Borrowing / lending (Repo & Reverse Repo)	Hard Copy	SSB	5 years	Addition
56	RBI Weekly Report	Hard Copy	SSB	5 years	Addition
57	Roster for Checking of Reports, Partitions etc.	Hard Copy	SSB	10 years	Addition
58	Routine Correspondence relating to Bank premises and residences	Hard Copy	SSB	10 year	Addition
59	SBI Emp. Gratuity fund day to day Correspondence	Hard Copy	SSB	10 years	Addition
60	SBI Emp. Provo / Pen Fund day to day Correspondence	Hard Copy	SSB	10 years	Addition
61	SGL Daily Balance Report	Hard Copy	SSB	5 years	Addition
62	SGL Monthly Balancing Report	Hard Copy	SSB	10 years	Addition
63	Software Release Control Register	Hard Copy	SSB	10 years	Addition
64	Storage Media Record Register	Hard Copy	SSB	10 years	Addition
65	Summary of Daily Report (Call Money / Notice Money)	Hard Copy	SSB	5 years	Addition
66	System Suspense Report	Hard Copy	SSB	10 years	Addition
67	TOR Balance Report	Hard Copy	SSB	5 years	Addition
68	Transactions Stripping Register	Hard Copy	SSB	10 years	Addition
69	Transfer proposals of Staff	Hard Copy	SSB	20 years for closed file	Addition
70	User Identity Allocation Register	Hard Copy	SSB	Permanent	Addition
71	User Reports	Hard Copy	SSB	10 years	Addition
72	Voucher Register	Hard Copy	SSB	10 years	Addition
73	Vouchers	Hard Copy	SSB	10 years	Addition

(iii) Global Market Unit, Kolkata, (GMU-K)

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
1	ADS Reset/unlock Register	Hard Copy	GMU-K	5 years	Addition
2	Agency Arrangement! Indirect Country Risk Returns	Hard Copy	GMU-K	10 years	Addition
3	ALCO Memo/ RALCO Monthly	Hard Copy	GMU-K	5 years	Addition
4	ALCO Resolution	Hard Copy	GMU-K	10 years	Addition
5	Annual Closing Returns(All sections) and Audited Balance Sheets	Hard Copy	GMU-K	10 years (Permanent)	Period Change
6	Approval Notes, for issue of Guarantees / LCs by branches	Hard Copy	GMU-K	2 years beyond expiry of LCs/ Guarantee	No Change
7	Approved Notes & Branch Recommendations For Manual Passing Of Gains For Forward Contract	Hard Copy	GMU-K	5 years	Addition
8	Approved Notes And Proposals Sent By Branches For Passing Of Gains To Customers	Hard Copy	GMU-K	5 years	Addition
9	Approved Notes /Control Reports	Hard Copy	GMU-K	5 years	Addition
10	Attendance Register For Award Staff	Hard Copy	GMU-K	5 years	Addition
11	BAL / FTD / Nostro Vostro balances reports	Hard Copy	GMU-K	10 years	Addition
12	Brokerage Bills	Hard Copy	GMU-K	5 years (10 Years)	Period Change
13	Business flow data	Hard Copy	GMU-K	3 years	Addition
14	Card Rates	Hard Copy	GMU-K	10 years	No Change
15	CBS Capability Change Register	Hard Copy	GMU-K	5 years	Addition
16	CBS Reset / unlock Register	Hard Copy	GMU-K	5 years	Addition
17	CBS Terminal allotment Register	Hard Copy	GMU-K	5 years	Addition
18	CCIL Reporting Register	Hard Copy	GMU-K	5 years	Addition
19	Charges / Int. Control Return / Register	Hard Copy	GMU-K	5 years	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
20	Circle-wise reconciliation progress	Hard Copy	GMU-K	No hard copy required as soft copies are available in system as well as at DR site. (3 years)	Period Change
21	Communication Section follow-up Register GMU Kolkata	Hard Copy	GMU-K	5 years	No Change
22	Communication Section Message Returned Register GMU Kolkata	Hard Copy	GMU-K	5 years	No Change
23	Computer report of matched entries.	Hard Copy	GMU-K	No hard copy required as soft copies are available in system as well as at DR site. (5 Years)	Period Change
24	Concurrent Audit Report& Compliance Remarks	Hard Copy	GMU-K	3 years	Addition
25	Control Register (System)	Hard Copy	GMU-K	5 years	Addition
26	Copy of debit authority issued and sent to recon section (IRe).	Hard Copy	GMU-K	2 RFIA	Addition
27	CORETA / Annexure I (FCNB Section)	Hard Copy	GMU-K	5 years	Addition
28	Country Risk Return	Hard Copy	GMU-K	10 years	Addition
29	CR/ RMA Review Notes	Hard Copy	GMU-K	5 years	Addition
30	Daily Executive brief (IRe).	Hard Copy	GMU-K	2 RFIA	Addition
31	Daily Inflow/Outflow Jotting Register (Deposits)	Hard Copy	GMU-K	5 years	Addition
32	Daily Nostro Reporting	Hard Copy	GMU-K	5 years	Addition
33	Daily Position Register For Supervising Staff	Hard Copy	GMU-K	5 years	Addition
34	Deal Confirmations	Hard Copy	GMU-K	Till the maturity of the deal (5 Years)	Period Change
35	Dealing Room Deal Slip Register	Hard Copy	GMU-K	5 years	No Change
36	Debit Authority issued Registers Nostro Account) GMU Kolkata	Hard Copy	GMU-K	5 years after reconciliation	No Change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
37	Disaster Maintenance Register	Hard Copy	GMU-K	3 years	No Change
38	Dispatch Register	Hard Copy	GMU-K	5 years	Addition
39	Documents for empanelment of brokers and periodical review	Hard Copy	GMU-K	5 years (10 Years)	Period Change
40	Dollar Position Register	Hard Copy	GMU-K	Till last two inspection reports are fully dealt with	No Change
41	EOD Signal Register	Hard Copy	GMU-K	5 years	Addition
42	Exposure Report	Hard Copy	GMU-K	3 years (5 years)	Period Change
43	Failed Deals Register	Hard Copy	GMU-K	5 years	Addition
44	FC Deposit / Loan Branch Authorization Authorization File/Register	Hard Copy	GMU-K	10 years	Addition
45	FD, RBI, FEDAI circulars manuals books and other important books and publications	Hard Copy	GMU-K	8 years or beyond if considered necessary.	No Change
46	FIRC issued file.	Hard Copy	GMU-K	8 years	Addition
47	FTC Trickle Feed Posting Register	Hard Copy	GMU-K	5 years	Addition
48	Fund Angle Clearance	Hard Copy	GMU-K	5 years	Addition
49	Fxout return register	Hard Copy	GMU-K	3 years	Addition
50	GMMC Meeting Minutes Register	Hard Copy	GMU-K	5 years (10 Years)	Period Change
51	GMMC Papers	Hard Copy	GMU-K	Till one RFIA with a minimum of 2 years	Addition
52	Hard-copy of R-Return	Hard Copy	GMU-K	5 years	Addition
53	Hardware & Software Purchase Register	Hard Copy	GMU-K	5 years	No Change
54	I DA/ISA Register	Hard Copy	GMU-K	5 years	Addition
55	IMMAC Catridge Restore Register	Hard Copy	GMU-K	5 years	Addition
56	IMMAC Data Archival/Purging Register	Hard Copy	GMU-K	5 years	Addition
57	Inward Mail Register	Hard Copy	GMU-K	5 years	Addition
58	IRC Backup Register	Hard Copy	GMU-K	5 years	Addition
59	IRC SI register	Hard Copy	GMU-K	5 years	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
60	IRC User Control Register	Hard Copy	GMU-K	5 years	Addition
61	L TO Backup Register	Hard Copy	GMU-K	10 years	Addition
62	LC / BG Register	Hard Copy	GMU-K	10 years	Addition
63	Lease Document	Hard Copy	GMU-K	10 years (Permanent)	Period Change
64	Local Purchase Register	Hard Copy	GMU-K	5 years	No Change
65	MAP /SIR Reports	Hard Copy	GMU-K	5 years	Addition
66	Matching Rules/software Customization of TLM Up gradation	Hard Copy	GMU-K	10 years	Addition
67	Medicine Stock Register	Hard Copy	GMU-K	5 years	No Change
68	Mercury FX failed transaction register	Hard Copy	GMU-K	3 years	Addition
69	Message/IN/OUT Register (for SIM only)	Hard Copy	GMU-K	5 years	No Change
70	MFC Position Sheet	Hard Copy	GMU-K	Till last two inspection reports are fully dealt with	No Change
71	Mfx Trickle Feed & Daily MTM Position Register	Hard Copy	GMU-K	5 years	Addition
72	Monthly/Quarterly Returns related to Forward Contract section	Hard Copy	GMU-K	5 years	Addition
73	NEFT Register	Hard Copy	GMU-K	5 years	Addition
74	Nostro A/c. statements & Advice	Hard Copy	GMU-K	10 years (5 Years)	Period Change
75	Nostro Charges/ Interest Invoices along with TLM vouchers	Hard Copy	GMU-K	5 years	Addition
76	Nostro Fund Transfer Report	Hard Copy	GMU-K	10 years	Addition
77	Nostro Funding / Estimation Register	Hard Copy	GMU-K	8 years	Addition
78	Nostro Overdraft register	Hard Copy	GMU-K	8 years or beyond if considered necessary.	Addition
79	OFAC Block Register	Hard Copy	GMU-K	10 years	Addition
80	OFAC Release Register	Hard Copy	GMU-K	10 years	Addition
81	Office copy of Swift messages	Hard Copy	GMU-K	5 years	Addition
82	Office Order Register	Hard Copy	GMU-K	10 years	No Change
83	Outward Mail Register	Hard Copy	GMU-K	5 years	Addition

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
84	Paid bills of outside agencies	Hard Copy	GMU-K	2 RFIA (5 years or till closure of last two RFIA)	Period Change
85	Parking account balancing register (IRe).	Hard Copy	GMU-K	2 RFIA	Addition
86	Password Register	Hard Copy	GMU-K	10 years	No Change
87	PCFC/FCNB Loans Concessionary Pricing	Hard Copy	GMU-K	5 years	Addition
88	Position, Failed Deals, Claims TRT/ TRF, Modifications, Brokerage, QA, Memo Books	Hard Copy	GMU-K	10 years	No Change
89	Programming Job Allocation Register	Hard Copy	GMU-K	5 years	No Change
90	Progressive register (FCNB/EEFC/RFC)	Hard Copy	GMU-K	5 years	Addition
91	RALCO Agenda	Hard Copy	GMU-K	5 years	Addition
92	RALCO Minutes	Hard Copy	GMU-K	5 years	Addition
93	Recall of fund file (IRe)	Hard Copy	GMU-K	5 years	Addition
94	Reconversion requests (IRe).	Hard Copy	GMU-K	2 RFIA	Addition
95	Register For Manual Passing Of Gains For Forward Contracts	Hard Copy	GMU-K	5 years	Addition
96	Register For Reversal of FTC Failed Entries Of Branch	Hard Copy	GMU-K	5 years	Addition
97	Register for single leg entries	Hard Copy	GMU-K	3 years	No Change
98	Registers for Currency / Cross Currency / Interest Rate Swaps/ Agreements (Also applicable to FCNB)	Hard Copy	GMU-K	8 years	No Change
99	Remxout return register.	Hard Copy	GMU-K	3 years	Addition
100	Report Returns Files (DSB/ Compliance Certificate/ Status Report etc.)	Hard Copy	GMU-K	10 Years	Addition
101	RFIA Reports & Compliance	Hard Copy	GMU-K	Last 2 Audit Report	Addition
102	Scholarship Register	Hard Copy	GMU-K	5 years	No Change
103	Software Custody Register	Hard Copy	GMU-K	3 years	No Change
104	Software Error Log Register	Hard Copy	GMU-K	5 years (3 years)	Period Change
105	Software Programme Modification Register	Hard Copy	GMU-K	5 years	No Change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
106	Software Release Control Register	Hard Copy	GMU-K	5 years (3 years)	Period Change
107	Staff Bills payment Registers (cleansing, conveyance, newspapers, layout charges, entertainment, LFC, Medical Bills etc.)	Hard Copy	GMU-K	5 years	No Change
108	Staff Training Register	Hard Copy	GMU-K	5 years	No Change
109	Swift & Voucher message delivery register	Hard Copy	GMU-K	Till one RFIA with a minimum of 2 years	Addition
110	SWIFT Disaster maintenance Register	Hard Copy	GMU-K	5 years	No Change
111	SWIFT Fault Servicing Register	Hard Copy	GMU-K	5 years (3 years)	Period Change
112	Swift messages	Hard Copy	GMU-K	5 years	Addition
113	SWIFT Security log Register	Hard Copy	GMU-K	5 years	No Change
114	SWIFT Software Custody Register	Hard Copy	GMU-K	5 years (3 years)	Period Change
115	SWIFT Software error log Register	Hard Copy	GMU-K	5 years (3 years)	Period Change
116	SWIFT Software release control Register	Hard Copy	GMU-K	5 years (3 years)	Period Change
117	SWIFT user Register	Hard Copy	GMU-K	5 years	Addition
118	System Room Access Register	Hard Copy	GMU-K	5 years	No Change
119	Trickle feed register	Hard Copy	GMU-K	5 years	Addition
120	User Control Register /Files for TLM	Hard Copy	GMU-K	10 years	Addition
121	Voucher	Hard Copy	GMU-K	10 years	Addition
122	Weekly / Monthly, Quarterly / Half yearly / Annual reports pertaining to FCNB Section	Hard Copy	GMU-K	5 years	Addition

(iv) Swift Operation Control (SOC):

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
1	EOD / SOD Register	Hard/Soft Copy	SOC	7 Years	No Change
2	Pin / Password Access Register	Hard/Soft Copy	SOC	7 Years	No Change

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
3	ICC Register	Hard/Soft Copy	SOC	7 Years	No Change
4	User ID Records register	Hard/Soft Copy	SOC	7 Years	No Change
5	LAKs issued Register	Hard/Soft Copy	SOC	7 Years	No Change
6	Hardware Register	Hard/Soft Copy	SOC	7 Years	No Change
7	Software Register	Hard/Soft Copy	SOC	7 Years	No Change
8	Hardware problems log Register	Hard/Soft Copy	SOC	7 Years	No Change
9	Software Problems Log Register	Hard/Soft Copy	SOC	7 Years	No Change
10	Storage Media Register	Hard/Soft Copy	SOC	7 Years	No Change
11	BKEs Record Register	Hard/Soft Copy	SOC	7 Years	No Change
12	Daily Check Report (MT081)	Hard/Soft Copy	SOC	3 Years	No Change
13	Quit Acknowledgement Report	Hard/Soft Copy	SOC	3 Years	No Change
14	Literature of SWIFT hq	Hard/Soft Copy	SOC	Till receipt of next release	No Change
16	BACK UPS-DETAILS OF MEDIA : Operating System	Hard/Soft Copy	SOC	Till receipt of next release	No Change
17	SWIFT Alliance back-ups	Hard/Soft Copy	SOC	Till receipt of next release	No Change
18	Backups and archives of messages	Hard/Soft Copy	SOC OFF-SITE LOCATION: CHURCHG ATE BRANCH	10 Years	No Change
19	Media received from SWIFT for BIC	Hard/Soft Copy	SOC	Till receipt of next release	No Change
20	Operations Manual	Hard/Soft Copy	SOC	Till receipt of next release	No Change

13. HUMAN RESOURCES DEPARTMENT

(i) General:

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
1	CONFIDENTIAL REPORTS & DISCIPLINARY CASES i. Confidential Reports ii. Investigation Reports/ Charge-sheets iii. Legal Cases of Staff iv. Court cases filed against Bank by employees/others v. Individual files of staff disciplinary proceedings including compulsory retirement cases/ termination of service vi. Vigilance department files/ complaints vii. Voluntary retirement cases Note: All correspondence/books/records of our organization which come under the purview of the Central Vigilance Commission in connection with the enquiries instituted/ contemplated by Central Bureau of Investigation (CBI) or any other agency should be retained permanently.	Hard /Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 years after the retirement/ death of the employee or closure of the case in all cases.	Addition
2	Transfer proposals of Staff	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	20 years for closed files	No Change
3	TRAINING RELATED RECORDS (AT SBLCs/ATIs) i. Administrative Correspondence ii. Course Material iii. Programmes iv. Feedback/ Evaluation	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 years for closed files or till completion of the next audit by the RBI and Management Audit whichever is later	No Change
4	OTHER ACTIVITIES: CORRESPONDENCE i. Scholarships ii. Holiday Homes iii. LFC Bills iv. TA Bills v. Medical Bills vi. Conveyance Allowance Bills etc vii. Pay Sheets viii. Overtime Statements	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 years for closed files or till completion of the next audit by the RBI and Management Audit whichever is later	No Change

(ii) Personnel Management Department (PMD):

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
1	i. Offer of appointment & related correspondence ii. Candidates Bio data cum attestation form submitted at the time of recruitment iii. Verified copy of certificate of education qualification iv. Confirmation Letter v. Promotion Letters vi. Fitment letters on account of promotion to next grade/scale vii. Increment Letter viii. Approval of extension in Service, if applicable ix. AARF, duly reviewed x. Assets and Liabilities statement duly scrutinized xi. Disciplinary Proceedings /Vigilance related letters , etc.	Hard Copy	Branch /RBO /AO /LHO /CC	10 Years from the date of retirement/termination/separation/death of the staff	Addition

(iii) Industrial Relations Department (IRD):

SI No.	TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF CHANGED)	REMARKS
1	IR related court cases	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years after the retirement /death of the employee or closure* of the case whichever is later	Addition
2	* Closure means final judgment has been given and no appeal is pending				
3	Policy related matters in regard to Union / Association, Welfare, Court cases, Circulars, Guidelines etc.	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Permanent Record	Addition
4	Memorandum of Settlements between the Bank and the Union / Association	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Permanent Record	Addition

5	All Correspondence relating to HR issues	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	8 Years	Addition
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(iv) Central Recruitment and Promotion Department:

(a) Recruitment (on the basis of written exam and interview):

Sl No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Data of Online applications and application form. Data of offline applications.	Soft copy to be retained till 5 Years from declaration of final selection list of candidates for the relevant posts.	CRPD	5 Years
2	Data relating to incomplete applications		CRPD	5 Years
3	Offline applications if called for.	To be retained till 6 months from the date of declaration of written test results. Before destruction, copies to be scanned and retained till 5 Years after scheduled date of destruction of hard-copies.	CRPD/ CIRCLE	5 ½ Years
4	Evaluated Question Booklets / Answer Sheets of Objective / Descriptive test of candidates.	To be retained till 6 month from declaration of final selection list of candidates for the relevant post(s).	CRPD/ CIRCLE	6 months
5	Unevaluated Question Booklets / Answer Sheets of descriptive type test of candidates who do not qualify in the Objective Test.		CRPD/ CIRCLE	6 months
6	Basic Score list of candidates received from IBPS.	To be retained till 5 Years from the date of declaration of written test results. Before destruction, copies to be scanned and retained till 5 Years after scheduled date of destruction of hard copies. (Total retention period – 10 years)	CRPD	10 Years
7	Merit List of objective & descriptive test of successful candidates.		CRPD	10 Years
8	Evaluated test papers of typing and stenography skill tests.	To be retained till 6 month from declaration of final selection list of candidates for the relevant post(s).	CRPD/ CIRCLE	6 months
9	List of Pre-recruitment Trainings imparted to eligible candidates	To be retained till 1 month from the declaration of final selection list for the relevant promotion.	CRPD/ CIRCLE	1 month

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
10	Master List of candidates called for interview, Interview 'Rating Sheets, Attendance Sheets, Checklist & Final Merit List.	To be retained till 5 Years from the date of declaration of written test results. Before destruction, copies to be scanned and retained till 5 Years after scheduled date of destruction of hard copies. (Total retention period – 10 Years)	CRPD	10 Years
11	Applications / Call letters and Bio-data etc. of candidates called for interview and selected	To be sent to the requisite designated Controllers in the Circles / Corporate Centre and its establishments. (One copy of each of the Bio-data forms shall be retained at CRPD till acknowledgements are received back at CRPD).	Designated Controllers to retain these documents in Service file of the employee.	To be retained with Service File
12	Applications / Call letters and Bio-data etc. of candidates called for interview but not selected.	To be retained till 6 months from the date of declaration of final test results. In case of waitlisted candidates the same shall be destroyed 6 months after the expiry of the waitlist period. Before destruction, copies to be scanned and retained till 5 Years after scheduled date of destruction of hard copies	CRPD/ CIRCLE	5 ½ Years

(b) Recruitment (on the basis of interviews only):

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Data of Online applications and application form. Data of offline applications.	Soft copy to be retained till 5 Years from declaration of final selection list of candidates for the relevant posts.	CRPD	5 Years
2	Data relating to incomplete applications.	Soft copy to be retained till 5 Years from declaration of final selection list of candidates for the relevant posts.	CRPD	5 Years
3	Applications, Call letters and Bio-data forms of candidates called for interview but not selected.	To be retained till 6 months from the date of declaration of written test results. Before destruction, copies to be scanned and retained till 5 Years after	CRPD	5 ½ Years

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
		scheduled date of destruction of hard copies.		
4	Applications, Call letters and Bio-data etc. of candidates called for interview and selected.	To be sent to the designated Controllers in the Circles / Corporate Centre and its establishments. (One copy of each of the Bio-data forms shall be retained at CRPD till acknowledgements are received back at CRPD).	Designated Controllers to retain these documents in Service file of the employee	To be retained with Service File
5	Shortlisting / Scrutiny Report, Interview Rating Sheets, Attendance Sheets & Final appointment List	To be retained till 42 months from the date of declaration of written test results. Before destruction, copies to be scanned and retained till 5 Years after scheduled date of destruction of hard copies. (However ensure that the Total retention period – 10 Years)	CRPD	10 Years

(c) Promotions:

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period
1	Master list of eligible candidates for a particular promotion exercise.	To be retained till 5 Years from the date of declaration of written test results. Before destruction, copies to be scanned and retained till 5 Years after scheduled date of destruction of hard copies. (Total retention period – 10 Years)	CRPD/ CIRCLE	10 Years
2	Opt out options requests received for the relevant promotion exercise.		CRPD/ CIRCLE	10 Years
3	Call Letters, Evaluation Registers, Evaluation Sheets and Evaluated Question Booklets / Answer Sheets of Objective / Descriptive test of candidates.	To be retained till 6 month from declaration of final selection list of Candidates for the relevant post(s)	CRPD/ CIRCLE	6 months

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period
4	Unevaluated Answer Sheets of descriptive type test of candidates who do not qualify in the Objective Test.		CRPD/ CIRCLE	6 months
5	Evaluated test papers of typing and stenography skill tests.		CRPD/ CIRCLE	6 months
6	List of Pre-promotion Trainings imparted to eligible candidates	To be retained till 1 month from the declaration of final selection list Circles for the relevant promotion.	CRPD/ CIRCLE	1 month
7	Basic Score list of candidates received from IBPS	To be retained till 42 months from the date of declaration of written test results. Before destruction, copies to be scanned and retained till 5 Years after scheduled date of destruction of hard copies. (However ensure that the Total retention period – 10 Years)	CRPD/ CIRCLE	10 years
8	Promotion Appraisal Formats (PAFs), Interview Rating Sheets' (IRS) and Attendance Sheets of all candidates who appeared in the interview		CRPD/ CIRCLE	10 years
9	Final promotion lists	To be retained till 5 years from the date of declaration of written test Circles results. Before destruction, copies to be scanned and retained till 5 years after scheduled date of destruction of hard copies. (Total retention period – 10 years)	CRPD/ CIRCLE	10 years

(d) Other records:

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Notes and Office Orders carrying approval of the competent authority for ZOC / ZOS / Final Select List for promotion / recruitment and allotment of candidates to Associate Banks / Circles.	To be retained till 10 years from the date of declaration of written test results. Before destruction, copies to be scanned and retained till 5 years after scheduled date of destruction of hard copies. (Total retention period – 15 years)	CRPD	15 Years
2	Advertisements, indents and all other	To be retained till 6 months from the date of final results or	CRPD	5 ½ Years

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
	correspondence / documents relating to Recruitment / Promotions and not covered anywhere above.	immediately after the next written examination is conducted for same post in respect of recruitment / promotion / selection, whichever is earlier and saving scanned copies. The scanned copies To be retained till 5 years after scheduled date of destruction of hard copies. (Total retention period – 5 1/2 years)		

14. INTERNET BANKING DEPARTMENT

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period	Remarks
1	Application forms for availing INB service submitted by existing account holders.	Hard/ Soft Copy	Branch	8 Years from closure of account.	Aligned with the retention period of account opening forms for closed account is 8 Years.
2	Application forms submitted by INB users for resetting of login password, number/email request originated by them in INB, resetting of profile password, third party beneficiary approval, change of transaction rights, etc.	Hard copy	Branch		
3	INB Kit Issued Register	Hard/ Soft Copy	Branch	10 Years	
4	Report on customers introduced to INB system during the day.	Soft copy available at web-end	Branch <u>Offsite Locations</u> Soft copy available at web-end	8 Years <u>Off Site:</u> As applicable to Back up plan of GITC for such data.	The report is made available in reports folder of the branch by GITC, which may be archived. Physical copy may not be preserved.
5	Vouchers for all transaction requests by customer on this channel	Soft copy available at web-end	Branch <u>Offsite Location</u> Soft copy available at web-end	Not Applicable Now (**) (Existing- 10 Years) <u>Off Site:</u> As applicable to Back up plan of GITC for such data.	

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period	Remarks
6	List of transaction requests made by the customer during the day	Soft copy available at web-end	Branch <u>Offsite Location</u> Soft copy available at web-end	Not Applicable Now (**) (Existing- 8 Years) <u>Off Site:</u> As applicable to Back up plan of GITC for such data	
<p>(**) - INB transactions are instantaneous transactions without the need of voucher. Further, vouchers for processing of MIT requests and MOPS 'Cash at Branch' transactions at Branch Channel are treated as normal vouchers and retention applicable to normal vouchers are applicable mutatis-mutandis to these vouchers.</p>					
7	Back –ups: Logs of all activities by users on the Branch-Interface like introduction of INB customers and managing their account rights.	Soft copy available at web-end	Branch	Not Applicable now , since back-up logs of all activities by branch users on Branch Interface-INB are not taken at branch level (Existing- 8 Years)	
8	Back-ups: Logs of all Activities by customers on the INB system, transactions request and profile management	Soft copy available at web-end	Branch <u>Offsite Location</u> Back up on CD once a year	Not Applicable now , since back-up logs of all activities by customers on INB system, transactions request and profile/password management are not taken at branch level (Existing- 8 Years) <u>Off Site:</u> As applicable to Back up plan of GITC for such data.	
9	Yearly Back-up of 5&6 above on CD	Soft copy	Branch	Not Applicable now , since such backups are not taken at branch level (Existing- 8 Years)	

15. OFFICIAL LANGUAGE & CORPORATE SERVICES (OL & CS)

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Title Deeds of Properties owned by the Bank and Lease Deeds including Plans/ Drawings/ Sketches approved by various Statutory Organisations Review Reports	Hard Copy and Soft Copy both	CC/LHO	Permanent (**)
<p>(**)- The Hard Copy of the Title Deeds for whole Circle as well as for CC Dept/ Establishments is to be maintained at LHO, under whose geographical area, the property of CC Dept./ Establishment falls.</p> <p>However the Title Deeds of the properties owned by CC, Mumbai and GITC, Belapur, Navi Mumbai will continue to be maintained by them as usual.</p> <p>The soft copy can be shared by LHO with CC Department/ Establishment/ AO/ RO/ Branch as per the need.</p>				
2	Court Cases/ Arbitration related to premises matters	Hard Copy/ Soft Copy	Branch /RBO /AO /LHO /CC	Permanent Judgements should be preserved in both hard and soft copy.
3	Premises related approvals for acquisition/ purchase/ construction/ Leave & License Agreement/ Lease Rent Agreement/ Review of Projects etc by ECCB/ LOCAL BOARD/ MD/ DMD/ CGM/ GM/ DGM/ RM etc.	Hard Copy and Soft Copy both	Branch /RBO /AO /LHO /CC	10 Years From the date of completion of the project/ agreement
4	Premises related Tenders including Leave & License Agreements/ Acquisition/ Constructions/ repairs/ renovation etc.	Hard Copy (Soft Copy in case of e-tenders)	Branch /RBO /AO /LHO /CC	10 Years From the date of completion of the project/ agreement
5	All Correspondence/ files related to execution of projects including Architect/ Engineer/Inspection/ Review Reports	Hard Copy/ Soft Copy	Branch /RBO /AO /LHO /CC	10 Years From the date of completion of the project.
6	Payment Register/ Control register/ Miscellaneous register	Hard Copy/ Soft Copy	RBO /AO /LHO /CC	10 Years From the date of completion of the project/ agreement

16. PAYMENTS AND SPECIAL PROJECTS DEPARTMENTS (P&SP)

(i) Aggregator Module:

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Pricing Register	Hard Copy	CC	10 Years
2	Risk Evaluation Committee Register	Hard Copy	CC	10 Years
3	Control Register	Hard Copy	CC	10 Years
4	MIF, TIF, MOU and KYC of Merchants	Hard Copy	CC	Permanent (To be renewed after every 3 years)

(ii) Merchant Acquiring Business:

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Application for POS Terminals	Hard Copy- Circles Soft Copy- CC	CC (Prior to the launching of MAB Software) and sourcing units at Circles.	Permanent
2	All the original MAB related approved notes	Hard Copy	CC	Permanent
3	Agreement with SBIPSPL Vendors	Hard Copy	CC	Permanent
4	Agreements with vendors	Hard Copy	CC MAB OPS (GITC)	Permanent
5	RFP Documents	Hard Copy	CC MAB OPS (GITC)	Permanent
6	AMC Documents	Hard Copy	CC	Permanent
7	MOU	Hard Copy	LHO /CC	Permanent
8	Agreement with Merchant	Hard Copy	Sourcing unit /Branch	Permanent
9	Reports/correspondence/ Misc. documents		LHO /CC	Permanent
10	Data relating to MAB	Soft Copy	CC	Permanent

(iii) CARD Vertical:

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Tie up Agreement for Marketing	Hard Copy	CC	Permanent
2	Reports/ Correspondence/ Miscellaneous Documents	Hard Copy	CC	Permanent
3	Cashback tie up agreement for marketing campaign with merchants	Hard Copy	CC	Permanent

(iv) Special Projects:

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Agreements/ RFPs/ EOIs	Hard Copy	CC	Permanent

(v) Digital Payments:

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Merchant Information Questionnaire (MIQ) Format – for merchant on boarding on BHIM SBI Pay	Hard Copy	Branch	Permanent

17. PERSONAL BANKING BUSINESS UNIT (PBBU)

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period (Existing If changed)	Remarks
1	RACPC Documents Received Register	Hard Copy	CPC	10 Years	Addition
2	RACPC ITR Verification Charges received register	Hard Copy	CPC	8 Years	Addition
3	RACPC Log Book / Visit Book RMPB	Hard Copy	CPC	8 Years	Addition
4	RACPC PDC Record Register	Hard Copy	CPC	10 Years	Addition
5	RACPC Sanction / Control Register	Hard Copy	CPC	10 Years	Addition
6	RACPC Personal Segment Document Verification Register	Hard Copy	CPC	10 Years	Addition
7	RACPC Register of High Net worth Individuals	Hard / Soft Copy	CPC	10 Years	Addition
8	RACPC Appointment List Register	Hard/Soft Copy	CPC	10 Years	Addition
9	RACPC File Movement Register	Hard/Soft Copy	CPC	10 Years	Addition
10	Register 9-Certificate Cases Register	Hard Copy	Branch / CPC	20 Years	Addition
11	ATM cards Received from LCPC Register	Hard Copy	Branch	5 Years	Addition
12	ATM Card Destroyed Register	Hard Copy	Branch	5 Years	Addition
13	TDS Register	Hard Copy	Branch	5 Years	Addition
14	Foreign Currency Sale/ Purchase register	Hard Copy	Branch	20 Years	No Change
15	Foreign Currency Stock Register	Hard Copy	Branch	10 Years	No Change
16	FTC Issued Register	Hard Copy	Branch	8 Years	Addition
17	Cheque Book issued by LCPC but Returned Undelivered Register	Hard Copy	Branch	5 Years	Addition
18	TT Sale/Purchase Issue Register	Hard Copy	Branch	8 Years	Addition
19	Foreign Draft Issued/Paid Register	Hard Copy	Branch	8 Years (10 years)	Period Change
20	Savings Bank passbook issued & Surrendered Register	Hard Copy	Branch	5 Years	No Change
21	Inventories prepared in respect of Articles in Safe Custody and Safe Deposit Lockers	Hard Copy	Branch	10 Years	Addition
22	Documents relating to closed Safe Deposit Locker Accounts	Hard Copy	Branch	5 Years	Addition

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period (Existing If changed)	Remarks
23	Annual Statement of In-operative (Intt bearing) SB Accounts	Soft Copy	CDC	20 Years	No Change
24	Annual Statement of In-operative (non-Intt bearing) SB Accounts	Soft Copy	CDC	20 Years	No Change
25	Annual Statement of Term Deposit A/Cs	Soft Copy	CDC	20 Years	No Change
26	Weekly/Monthly Statements of Current/Cash Credit/Savings Bank Accounts	Soft Copy	CDC	20 Years	Addition
27	Deposit Account Debit Balances	Hard Copy	Branch	Till Closure of next two I&A Reports	No Change
28	Zero Balance non-zero Accrued Interest	Soft Copy	CDC	Till Closure of next two I&A Reports	No Change
29	Accounts with Large Balances	Hard Copy	Branch	To be destroyed after action is taken	No Change
30	Fixed Deposits with Zero Balance non-zero Maturity Date	Soft Copy	CDC	To be destroyed after perused by BM/MOD	No Change
31	TDR/STDR/RD Accounts opened today	Hard Copy	Branch	5 Years (To be destroyed after perusal by BM / MOD)	Period Change
32	Interest codes for TDR/STR/RD Accounts opened today	Soft Copy	CDC	Till Closure of next two I&A reports	No Change
33	Transactions to term Deposit Account	Soft Copy	CDC	Till Closure of next two I&A reports	Addition
34	Value Date before Last Rate Change	Soft Copy	CDC	Till Closure of next two I&A reports	No Change
35	Valued before Last Interest Application Date	Soft Copy	CDC	Till Closure of next two I&A reports	No Change
36	Dated before Last Accrual and Dr/Cr Rates Unequal	Soft Copy	CDC	Till Closure of next two I&A reports	No Change
37	Maturity Record Deleted	Hard Copy	Branch	5 Years (Till closure of next two I & A reports)	Period Change
38	Automatically Opened Inactive Accounts	Soft Copy	CDC	Till Closure of next two I&A reports	No Change

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period (Existing If changed)	Remarks
39	Inactive Accounts	Soft Copy	CDC	Till Closure of next two I&A reports	No Change
40	Ban-Control Inactive A/Cs Activated Today	Hard Copy	Branch	Till Closure of next two I&A reports	No Change
41	Today's maturities	Hard Copy	Branch	5 Years (Destroyed after action is taken)	Period Change
42	Periodic Interest Accrual Report	Soft Copy	CDC	5 Years	No Change

18. PRECIOUS METALS DEPARTMENT

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period	Remarks
1	Indent for Supply of Gold Register	Hard Copy	Branch	Minimum 10 Years from the date when it was last in effect	Designated branches handling Gold Banking business
2	Gold Stock Vault Register				
3	Gold Booking Register				
4	Unfix Price Register				
5	Gold Delivery Register				
6	Stock Register for Gold Coins	Hard Copy	Branch	Minimum 10 Years from the date when it was last in effect	At designated POSBs only
7	Covering and Owning register	Hard Copy	Branch	Minimum 10 Years from the date when it was last in effect	To be maintained at Bullion Branch, Mumbai only (Nodal Branch)
8	Gold Deposit Received Register				
9	Gold Deposit Packet Register				
10	CPTC/Refinery wise Gold Stock Register	Hard Copy	Bullion Branch, Mumbai (NB)	Minimum 10 Years from the date when it was last in effect	
11	Medium and Long Term Government Deposit Register				
12	Ledger Folio (Customer-wise) for Medium and Long term Government Deposit				
13	GDS/GMS Account Opening Form (Closed account)	Hard Copy	Bullion Branch, Mumbai (NB)	10 Years	

14	Application Form for subscription of Sovereign Gold Bonds (SGB)	Hard Copy	Branch	10 Years after redemption of SGB	Branches/ offices who are accepting SGB application
15	Daily / Weekly / Monthly Reports generated by Metagrid (Gold Banking Software) for monitoring, reconciliation and control.	Hard Copy	Branch	10 Years	Designated Branches

19. RISK MANAGEMENT DEPARTMENT

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period	Remarks
1	Policy Document (approved by Board)- Critical	Hard / Soft Copy	ORMD, CC	Hard Copy for 15 Years	Retaining Soft Copy in retrievable Hard Disc/backup
2	Manuals/Framework document (approved by ORMC)- Critical	Hard / Soft Copy	ORMD, CC		
3	Minutes of various Meetings/Scenario Analysis Document for capital computation (RBI requirement etc.)- Critical	Hard / Soft Copy	ORMD, CC	Hard Copy for 10 Years	Retaining Soft Copy in retrievable Hard Disc/backup
4	Correspondences (non-critical)/ Monthly Progress Report/ copy of FMR-1/4/DAK etc.	Hard / Soft Copy	ORMD, CC	Hard Copy for 5 Years	

20. RIGHT TO INFORMATION DEPARTMENT

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	All Correspondence related to Right to Information Act, 2005	Hard/ Soft Copy	Branch/ RBO/ AO/ LHO/ CC	5 Years After Closure of the case.

21. SMALL AND MEDIUM ENTERPRISES BUSINESS UNIT (SMEBU)

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period	Remarks
1	Bill Discounter liability Register	Hard copy	Branch	8 Years	No Change
2	Bill Register	Hard copy	Branch	8 Years	No Change
3	Cash Credit Insurance Register	Hard Copy	Branch	5 Years	No Change
4	Cash Credit Register	Hard copy	Branch	20 Years	No Change
5	Drawing Power Register	Hard Copy	Branch	8 Years	No Change
6	Bill acceptance Register	Hard Copy	Branch	5 Years	No Change
7	SMECC AMO Register	Hard / Soft Copy	Branch/CPC	5 Years	Addition
8	SMECC Branch Manager's Discretionary Power Register	Hard /Soft Copy	Branch/CPC	5 Years	Addition
9	SMECC Commission Received from Insurance Company Register	Hard /Soft Copy	Branch/CPC	5 Years	Addition
10	SMECC Documents Execution against Cheques under collection Register	Hard /Soft Copy	Branch/CPC	5 Years	Addition
11	SMECC Stamp Franking Account Register	Hard /Soft Copy	Branch/CPC	5 Years	Addition
12	SMECC Title search valuation control Register	Hard /Soft Copy	Branch/CPC	5 Years	Addition
13	SMECC Subsidy receivable for PMRY/SJSRY/SCP Register	Hard /Soft Copy	Branch/CPC	5 Years	Addition
14	SMECC Tracking Sheet Register	Hard /Soft Copy	Branch/CPC	5 Years	Addition
15	SMECC Valuers Fee Collection Account Register	Hard /Soft Copy	Branch/CPC	5 Years	Addition
16	SMECC Review Register	Hard /Soft Copy	Branch/CPC	5 Years	Addition
17	SMECC Stamp Duty Charges Collection Account Register	Hard /Soft Copy	Branch/CPC	5 Years	Addition
18	SMECC ROC/Search Report Fee Collection Account Register	Hard /Soft Copy	Branch/CPC	5 Years	Addition
19	LC/BG Register	Hard Copy	Branch	5 Years from the	No Change

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period	Remarks
				date of expiry	
20	Power of Attorney Register	Hard Copy	Branch	60 Years	No Change
21	SI Book	Hard Copy	Branch	8 Years	No Change
22	Stock Insurance Register	Hard Copy	Branch	8 Years	No Change
23	Stock Register	Hard Copy	Branch	8 Years	No Change
24	Limit maintenance Report	Soft Copy	Branch	Till closure of next two I&A reports	No Change
25	Account limit excess report	Soft Copy	Branch	Till closure of next two I&A reports	No Change
26	Loans & advances account credit balances	Soft Copy	Branch	To be destroyed after action is taken	No Change
27	Debit/credit balance change	Soft Copy	Branch	Till closure of next two I&A reports	Addition
28	Interest Threshold crossed	Soft Copy	Branch	Till closure of next two I&A reports	Addition
29	Loan proposal and related correspondence	Hard Copy	Branch	5 Years after closure of the account	Addition
30	Correspondence relating to LCs, Guarantees	Hard Copy	Branch	5 Years after closure of the account	Addition
31	Control Returns	Hard Copy	Branch	5 Years	Addition
32	Trust Register	Hard Copy	Branch	8 Years	Addition
33	Risk & Compliance Register	Hard Copy	Branch	5 Years	Addition
34	Subsidy Received & disposal Register	Hard Copy	Branch	20 Years	Addition

22. TRANSACTION BUSINESS UNIT (TBU): CMP-OPERATIONS CENTRE, HYDERABAD

SI No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period	Remarks
1	Mandate Registration Forms	Hard / Soft Copy	CMPOC, Hyderabad	10 Years	Forms are received both in Physical and Digital Forms

2	Job Orders	Hard Copy	CMPOC, Hyderabad	10 Years	Physical forms are only received
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23. VIGILANCE DEPARTMENT

Sl No.	Title of the Record	Retained as	Place of Storage	Proposed Retention Period & Remarks
1	Individual files of staff disciplinary proceedings including Vigilance department files/complaints like Investigation Reports, Charge-Sheets, etc.	Hard Copy	CC	10 Years after the retirement/death of the employee or closure of case in all cases
2	All correspondences/ books/ records, which come under the purview of the Central Vigilance Commission in connection with the enquiries instituted/ contemplated by Central Bureau of Investigation (CBI) or any other agency	Hard Copy	CC	Permanent

Note : Any record appearing in more than one place, the higher retention period will be considered.

LIST OF RECORDS TO BE RETAINED PERMANENTLY
(EXCEPT SHARES & BONDS DEPT.)
(Included in Common Records and Department wise Records also)

TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD
COMMON RECORDS			
ACB / ECCB / Board Memorandum	Hard/Soft Copy	CC	Permanent
Fraud Register	Hard/Soft Copy	Branch/CPC	Permanent
General Ledger	Hard/Soft Copy	Branch / CPC	Permanent
Old Record Destruction Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Permanent
User Identity Allocation Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Permanent
ANTI MONEY LAUNDERING/ COMBATING FINANCIAL TERRORISM (AML/ CFT, JAIPUR)			
KYC/AML-CFT Policy	Hard Copy	AML-CFT DEPT, JAIPUR	Permanent
Agreement with AMLOCK, SIRON & other Vendors (Dow Jones etc.)	Hard Copy	IT Belapur	Permanent
APPEALS & REVIEW			
Which come under the purview of the Central Vigilance Commission in connection with the enquiries instituted/ contemplated by Central Bureau of Investigation (CBI) or any other agency	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	Permanent
BANKING OPERATIONS DEPARTMENT : GENERAL			
OVVR/List of Vouchers	Soft Copy	Branch	Permanent
DEAF Transfer to RBI	Soft Copy	Branch	Permanent
DEAF Claim made	Soft Copy	Branch	Permanent
COMPLIANCE			

TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD
Policies: Compliance & Group Compliance Policy and others, if any	Soft Copy	CC	Permanent
P&SP (Erstwhile CS & NB) :			
I) AGGREGATOR MODULE			
MIF, TIF, MOU and KYC of Merchants	Hard Copy	CC	Permanent (To be renewed after every 3 Years)
P&SP (Erstwhile CS & NB) :			
II) MERCHANT ACQUIRING BUSINESS			
Application for POS Terminals	Hard Copy	CC (Prior to the launching of MAB Software) and sourcing units at Circles.	Permanent
All the original MAB related approved notes	Hard Copy	CC	Permanent
Agreement with SBIPSPL Vendors /Vendors	Hard Copy	CC	Permanent
RFP Documents	Hard Copy	CC	Permanent
AMC Documents	Hard Copy	CC	Permanent
MOU	Hard Copy	LHO /CC	Permanent
Agreement with Merchant	Hard Copy	Sourcing unit/Branch	Permanent
Reports/correspondence/ Misc documents		LHO /CC	Permanent
Data relating to MAB	Soft Copy	CC	Permanent
P&SP (Erstwhile CS & NB) :			
III) CARD VERTICAL			
Tie up Agreement for Marketing	Hard Copy	CC	Permanent
Reports/ Correspondence/Miscellaneous Documents	Hard Copy	CC	Permanent
Cashback tie up agreement for marketing campaign with merchants	Hard Copy	CC	Permanent

TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD
P&SP (Erstwhile CS & NB) :			
IV) SPECIAL PROJECTS			
Agreements/RFPs/EOIs	Hard Copy	CC	Permanent
DIGITAL PAYMENTS			
Merchant Information Questionnaire (MIQ) Format – for merchant on boarding on BHIM SBI Pay	Hard Copy	Branch	Permanent
FINANCIAL REPORTING & TAXATION :			
Signed copies of P&L and Balance Sheet Qtly/Annual	Hard Copy	LHO/ CC	Permanent
GLOBAL MARKETS:			
Program Change Monitor	Hard Copy	CC	Permanent
Correspondence with clients	Hard Copy	CC	Permanent
Compliance of Issues terms submitted by Bond Issuers	Hard Copy	CC	Permanent
Account wise files on NPI Accounts	Hard Copy	SSB	Permanent
Files and Correspondence related to Securities Scam Cases	Hard Copy	SSB	Permanent
legal Opinions	Hard Copy	SSB	Permanent
User Identity Allocation Register	Hard Copy	SSB	Permanent
Lease Deeds / Title Deeds of office premises residential buildings, sketch plans, detailed drawings for construction projects, tender documents, agreement with architects / contractors, various records maintained by site engineers, protective or security arrangements etc.	Hard Copy	SSB	Permanent
HUMAN RESOURCES DEPARTMENT:			
Policy related matters in regard to Union / Association, Welfare, Court cases, Circulars, Guidelines etc.	Hard copy/Soft , whichever is available	Branch /CPC /RBO /AO /LHO /CC	Permanent
Memorandum of Settlements between the Bank and the Union / Association	Hard copy/Soft , whichever is available	Branch /CPC /RBO /AO /LHO /CC	Permanent

TITLE OF THE RECORD	RETAINED AS	PLACE OF STORAGE	PROPOSED RETENTION PERIOD
OL & CS:			
Title Deeds of Properties owned by the Bank and Lease Deeds including Plans/ Drawings/ Sketches approved by various Statutory Organisations Review Reports	Hard Copy and Soft Copy both	LHO /CC	Permanent (**)
<p>(**)- The Hard Copy of the Title Deeds for whole Circle as well as for CC Dept/ Establishments is to be maintained at LHO, under whose geographical area, the property of CC Dept./ Establishment falls.</p> <p>However the Title Deeds of the properties owned by CC, Mumbai and GITC, Belapur, Navi Mumbai will continue to be maintained by them as usual.</p> <p>The soft copy can be shared by LHO with CC Department/ Establishment/ AO/ RO/ Branch as per the need.</p>			
Court Cases/ Arbitration related to premises matters	Hard Copy/ Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Permanent Judgements should be preserved in both hard and soft copy.
VIGILANCE:			
All correspondences/ books/ records, which come under the purview of the Central Vigilance Commission in connection with the enquiries instituted/ contemplated by Central Bureau of Investigation (CBI) or any other agency	Hard Copy	CC	Permanent



RECORD PRESERVATION AND RETENTION POLICY

**Shares & Bonds Dept.
STATE BANK OF INDIA**

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PREAMBLE

- 1.1. The State Bank of India, ("SBI" or "the Bank"), is a body corporate constituted under State Bank of India Act, 1955 ("SBI Act") and is also bound by various statutory provisions under the State Bank of India General Regulations, 1955 ("SBIGR") framed under section 50 of the SBI Act, certain provisions of the Banking Regulations Act, 1949 ("BR Act"), the directions and guidelines issued by the Reserve Bank of India ("RBI") from time to time and/or other applicable laws.
- 1.2. SBI, being a listed entity, is required to comply with the regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation 2015 (Listing Regulations) and the other guidelines issued by the Securities and Exchange Board of India ("SEBI") from time to time in this regard.
- 1.3. Regulation 9 of the Listing Regulations provides that 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 the relevant transactions:

Provided that the listed entity may keep documents specified in clauses (a) and (b) in electronic mode.
- 1.4. The Bank has already in place a "Bank's Policy on Record Retention" approved by the Board on 27.03.1998 on the basis of the instructions laid down by RBI. This policy deals in general banking operations and register/documents/record pertaining to Administrative Offices/ Branches. At present there is no separate record preservation and retention period for record relating to issuance/transfer/transmission of shares and bonds and other SEBI compliances for Shares and Bonds Department in the Bank's existing Policy on Record Retention.
- 1.5. A separate Record Preservation and Retention Policy for documents/papers relating to Shares and Bonds department viz. issue of shares/bonds, transfer

of shares/bonds, transmission of shares/bonds etc. dealt at this department as well as at Registrar and Transfer Agents (RTA) forming part of the Bank's existing Policy on Record Retention, is required to be formulated.

1. Name of the Policy –

This policy shall be known as “Record Preservation and Retention Policy for Shares & Bonds Department of State Bank of India” and will form a part of Bank's Policy on Record Retention.

2. Definitions –

- a) “*Applicable Law*” means the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 and any law, rules, circulars, guidelines or standards under which disclosure of Events or Information on the website has been prescribed by SEBI/ Stock Exchanges.
- b) “*Authorised Officer*” senior officer of the Bank, preferably Scale IV and above, who would observe the compliance of requirements of applicable law and sign a certificate under Section 65B of Indian Evidence Act.
- c) “*Bank*” means the State Bank of India (SBI), constituted under the State Bank of India Act, 1955;
- d) “*Board*” means the Central Board, as defined under Section 2(b) of the State Bank of India Act, 1955 as amended from time to time and includes the Executive Committee of the Central Board, constituted as per Section 30 of the State Bank of India Act, 1955.
- e) “*Document(s)*” refers to notes, agreements, notices, advertisements, requisitions, orders, declarations, forms, correspondence, minutes, registers, documents executed by shareholders/bondholders or their legal heirs/claimants and or any other record (including required under or in order to comply with the requirements of any applicable law) maintained on paper or in electronic form and does not include multiple or identical copies.
- f) “*Electronic Form*” means maintenance of documents in any contemporaneous electronic device such as computer, laptop, compact disc, floppy disc, space on electronic cloud, or any other form of storage and retrieval device, considered feasible, whether the same is in possession or control of the Bank.

- g) “*Maintenance*” means keeping Documents, either physically and/or in electronic form.
- h) “*Officer (System)*” means the officer appointed by the Bank in the Specilaist Cadre under System domain.
- i) “*Preservation*” means to keep in good order and to prevent from being altered, damaged or destroyed
- j) “*Retention*” means storage of documents which are no longer active and identification of duration of time for which the document should be maintained.
- k) “*Regulations*” means the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015
- l) “*RTA*” means the Registrar and Transfer Agent.
- m) “*S&B Department*” means Shares & Bonds Department
- n) “*Section 65B of Evidence Act*” means admissibility of electronic records as per the provisions of the Evidence Act.

The words and phrases used in this Policy and not defined herein shall derive their meaning from the applicable law.

3. Applicability –

This policy is applicable for preservation and retention of all documents which are executed/ submitted by shareholders/bondholders, documents prepared and retained by Shares & Bonds Department as well as by Registrar & Transfer Agent as per the time period prescribed under this Policy in accordance with State Bank of India Act, 1955, State Bank of India General Regulations, 1955 and other applicable laws.

4. Authority for approval of Policy –

The authority for approval of this policy vests with the Board.

The present policy is in compliance with SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 and will form a part of the Bank’s Policy on Record Retention.

5. Modes of preservation

- a) The documents specified in Annexure to the Policy, may be preserved in
 - Physical form and/or
 - electronic form
- b) The authorized officer of Shares & Bonds Department and that of RTA who is expected to observe the compliance of requirements of applicable law will be required to preserve the documents.
- c) The preservation of documents should be such as to ensure that there is no tampering, alteration, destruction or anything which endangers the content, authenticity, utility or accessibility of the Documents.
- d) The preserved documents must be accessible at all reasonable times. Access may be controlled by Authorized Officer, so as to ensure integrity of the documents and to prohibit unauthorized access.
- e) In addition to physical record, the documents/records of permanent nature will be kept in electronic form at the Shares & Bonds Department as well as at Registrar and Transfer Agent. The guidelines for the same are as follows:
 - i. Each record will have to be converted into electronic form by using special devices i.e. computer, scanning machines or any other digitization tool.
 - ii. The Officer (System) who is well versed in computer systems, scanning etc. should convert the physical record into electronic records.
 - iii. While converting physical record into electronic records, each physical record will have to be given a unique identification number by the Officer (System).
 - iv. The access to the computer systems should be restricted.
 - v. A list of all physical records converted into electronic records should be properly maintained by the Officer (System) in a register specially

maintained for the purpose. At the end of every week, Authorized Officer and System Officer will verify and certify the same on the following lines:

"I/We _____ and _____ (Full name of the officer(s)) confirm that the contents of the electronic records are identical to the hard copies/documents and converted through the computer terminal operated by me in its normal course and primary copies are retained in its original form in my computer and without any distortion whatsoever, in its accuracy of contents as in its original physical form.

Dated this..... Day of20.....

(Authorized Officer)

(Officer (System))

6. Authority to make amendments to the Policy –

The Board is authorized to make such amendments to this Policy as considered appropriate, in consonance with the provisions of the applicable law.

7. Review of Policy

This Record Retention and Preservation Policy (relating to Shares & Bonds Dept.) shall be reviewed once in every three years. As and when any change in law occurs, the GM(S&B) in consultation with Law Department, shall recommend the change in this policy to the Board. The changes shall be carried out after due approval of Board.

At all times, the documents shall be preserved in the manner and in compliance with the provisions of SEBI (ICDR) Regulations, 2015 and such other applicable law, rules and regulations.

8. Preservation and Retention Period for Disputed Matters

Where there are cases or instances of dispute between the Bank and shareholders or with the third party appointed or hired for various services, then

the related documents will be preserved permanently and its retention period will not be guided by the retention period defined in Annexure to the policy.

9. Interpretation

In any circumstance where the terms of this Policy differ from any existing or newly enacted law, rule, regulation or standard governing the Bank, the law, rule, regulation or standard will take precedence over this policy. Any change in the prescribed period of archiving in applicable law shall mutatis mutandis apply to this Policy.

10. Ownership of Policy

This policy is owned by Shares & Bonds Department and is subject to updation /review, on account of any change in regulatory requirements or as may be required to do so from time to time.

RECORD PRESERVATION AND RETENTION POLICY

OF

STATE BANK OF INDIA

(Relating to Shares & Bonds Dept.)

The Record Preservation and Retention Policy relating to Shares & Bonds Department will form a part of “Bank’s Policy on Record Retention”. The period of retention of records of the department will be as follows:

S. No.	Documents	PRESERVATION AND RETENTION PERIOD (YEARS)	LOCATION
A.	DOCUMENTS RELATED TO SHARES & BONDS		
1	Duplicate Certificates of Shares and Bonds <ul style="list-style-type: none">• Application along with all legal papers such as affidavit, Indemnity and other related papers• Approved Note by Deputy Managing Director and Chief Financial Officer (DMD & CFO)• Correspondence with RTA for issuance of duplicate share certificates	PERMANENT (physical/ electronic)	S & B DEPARTMENT and Registrar and Transfer Agent (RTA)
2	Shares & Bonds Transfer cum Transmission Committee Weekly Meeting (SBTTC weekly) <ul style="list-style-type: none">• Approved Notes by General Manager (S&B) along with related papers• Correspondence with RTA for Beneficiary Position (BenPos) inputs/decision of meeting• Copy of Minutes of SBTTC weekly meeting	PERMANENT (physical/ electronic)	S & B DEPARTMENT

3	<p>Shares & Bonds Transfer cum Transmission Committee Monthly Meeting (SBTTC Monthly)</p> <ul style="list-style-type: none"> • Approved Memorandum of the Executive Committee of the Central Board (ECCB) on the working of SBTTC • Approved Action taken Report (ATR) on Director's observations 	<p>PERMANENT (physical/ electronic)</p>	<p>S & B DEPARTMENT</p>
4	<p>Stakeholders Relationship Committee Quarterly Meeting (SRC Quarterly)</p> <ul style="list-style-type: none"> • Approved Minutes, proceeding of SRC • Approved Quarterly Complaint Status Memorandum for SRC • Approved Action Taken Report (ATR) on the Director's observation 	<p>PERMANENT (physical/ electronic)</p>	<p>S & B DEPARTMENT</p>
5	<p>Share Transfer Form Revalidation Committee Meeting</p> <ul style="list-style-type: none"> • Approved Proceedings of Committee • Approved Minutes of the meeting • Correspondence with RTA 	<p>8 year</p>	<p>S & B DEPARTMENT</p>
6	<p>Approved Memorandum of ECCB for reversal of transfer of shares</p>	<p>PERMANENT (physical/ electronic)</p>	<p>S & B DEPARTMENT</p>
7	<p>Approved Notes by General Manager (S&B) for Monthly Status of Outstanding Global Depository Receipts(GDR)</p>	<p>5 year</p>	<p>S & B DEPARTMENT</p>
8	<p>Capital Raising related documents</p> <ul style="list-style-type: none"> • Approved Memorandum & Minutes of Core Committee on Capital Raising • Approved Memorandum of Executive Committee of the Central Board (ECCB)/ Central Board/ Committee of Directors . • (CDO) • Minutes of the meetings 	<p>PERMANENT (physical/ electronic)</p> <p>PERMANENT (physical/ electronic)</p> <p>PERMANENT (physical/ electronic)</p> <p>PERMANENT (physical/ electronic)</p>	<p>S & B DEPARTMENT</p>

	<ul style="list-style-type: none"> Approved Notes by Chairman and Deputy Managing Director and Chief Financial Officer (DMD & CFO) Shareholding confirmations/ certificates from Key Managerial Persons (KMP) as provided in Code of Conduct to regulate, monitor and report trading in securities of State Bank of India for prohibition of insider trading Correspondence with all intermediaries related to Capital Raising by Shares and Bonds Department 	<p>PERMANENT (physical/ electronic)</p> <p>8 years</p> <p>5 years</p>	S & B DEPARTMENT
9	Approvals for Issuance of duplicate warrants & revalidation of warrants	<p>PERMANENT (physical/ electronic)</p>	S & B DEPARTMENT
10	Dividend		<p>S & B DEPARTMENT and Registrar and Transfer Agent (RTA)</p> <p><u>Off site Location:</u></p> <p>RTA identified place</p>
	<ul style="list-style-type: none"> Approved Note by Deputy Managing Director and Chief Financial Officer (DMD & CFO) for modalities of issuance of dividend 	<p>PERMANENT (physical/ electronic)</p>	
	<ul style="list-style-type: none"> Correspondence related to dividend payment with Registrar and Transfer Agent (RTA)/ Cash Management Product, Hyderabad (CMP) with respect to opening of dividend account, funding, newspaper publication, date of dividend etc. 	8 years	
	<ul style="list-style-type: none"> Dividend payment Details / soft copy 	8 years	

	<ul style="list-style-type: none"> Letters sent/received for Demand Draft/Bankers Cheque to Registrar and Transfer Agent (RTA) for payment of dividend where electronic payment is not possible or has failed 	5 years	
11	Bond Redemption related details/document (soft copy/ physical)	8 years After the date of redemption of Bond	Registrar and Transfer Agent (RTA) Off site Location: RTA identified place
12	Interest Payment Details/ Soft Copy	8 years From the date of Interest Payment	S & B DEPARTMENT and Registrar and Transfer Agent (RTA) Off site Location: RTA identified place
13	Correspondence with Central Accounts Office (Accounts Department), Corporate Centre for Interest Provision/ Interest payment on Bonds	5 years	S & B DEPARTMENT
14	Unclaimed Securities Suspense Account <ul style="list-style-type: none"> Approved Note by GM (S&B) for release of shares Letter to Depository Participant along with Delivery Instruction Slip to release the shares Request letter/ application from shareholders along with documents related to release of shares from Unclaimed Suspense Securities Account 	8 years 8 years 8 years	S & B DEPARTMENT and REGISTRAR AND TRANSFER AGENT (RTA)
15	Unclaimed split share certificates <ul style="list-style-type: none"> from Face value of Rs. 100 to Rs. 10 	PERMANENT (physical/ electronic)	Off site Location:

			Locker at SBI MIDC Andheri Branch
	<ul style="list-style-type: none"> from Face value or Rs. 10 to Rs. 1 	PERMANENT (physical/ electronic)	Off site <u>Location:</u> RTA identified place
16	Information Memorandum of Bond Issue	PERMANENT From the date of payment of Principal Amount on call option/ maturity	S & B DEPARTMENT
17	Correspondence related to Put/call option notice issued to Bondholders	8 years	S & B DEPARTMENT
18	All documents related to Transmission of shares/bonds	PERMANENT (physical/ electronic)	S & B DEPARTMENT and Registrar and Transfer Agent (RTA)
19	All documents for Change of Signature of shareholders/bondholders	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
20	All documents related to transfer of shares/bonds	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
21	All documents for Dematerialization of shares/bonds	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
22	All documents for Rematerialisation o shares/bonds	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
23	All documents like Death Certificate, KYC forms etc. for Name deletion on shares/bond certificate	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
24	Correspondence for Loss of Share/ Bonds Certificates - Stop Papers	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)

25	Nomination Record of Shareholder/bondholder	8 years From the date of shares/bonds were disposed of on the death of shareholder/bondholder	REGISTRAR AND TRANSFER AGENT (RTA)
26	Power of attorney executed by shareholders	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
27	All approvals for revalidation of dividend warrant	3 years	REGISTRAR AND TRANSFER AGENT (RTA)
28	Register/ soft copy of KYC documents for Change of address in shares/bonds	10 years	REGISTRAR AND TRANSFER AGENT (RTA)
B.	DOCUMENTS RELATED TO ELECTION OF DIRECTORS		
1	Election of Directors <ul style="list-style-type: none"> Memorandum & Minutes of Central Board for Constitution of Nomination, Scrutiny and Referral Committees, designating one Managing Director (MD) as Returning Officer, deciding venue and date of General Meeting for election of Directors etc. Memorandum & Minutes of Nomination Committee Memorandum & Minutes of the Scrutiny Committee Approved notes by Chairman for convening General Meeting for Election of Directors Nomination Form for Election of Directors 	10 years	S & B DEPARTMENT
2	Handbook for Election of Directors (for internal guidance)	10 years	S & B DEPARTMENT
C.	DOCUMENTS RELATED TO ANNUAL GENERAL MEETING (AGM)/ GENERAL MEETINGS (GM)		
1	Minutes Register of Annual General Meeting (AGM)/ General Meeting(s) (GM)	PERMANENT (physical/ electronic)	S & B DEPARTMENT

2	Audio-video recordings of Annual General Meetings (AGM)/ General Meetings (GM)	3 years	S & B DEPARTMENT
3	Copy of Notices published in Gazette of India and newspapers relating to Annual General Meeting (AGM)/ General Meeting(s) (GM)	8 years	S & B DEPARTMENT
4	Expenditure payment register for Annual General Meeting (AGM)/ General Meeting(s) (GM)	5 years	S & B DEPARTMENT
5	Quorum Register of Shareholders	PERMANENT (physical/ electronic)	S & B DEPARTMENT
6	Proxy forms/Authorization letters for AGM/GM <ul style="list-style-type: none"> Register/soft copy for recording proxies/authorization letters received Format for Proxy/ authorization letters 	3 years 3 years	S & B DEPARTMENT & REGISTRAR AND TRANSFER AGENT (RTA)
7	Booklet of probable Question and Answers (Q & A) for Annual General Meeting (AGM)	3 years	S & B DEPARTMENT
8	Correspondence file for answers given to Shareholders to questions raised at Annual General Meeting (AGM)/ General Meeting(s) (GM)	3 years	S & B DEPARTMENT
9	Format of Ballot Paper	3 years	S & B DEPARTMENT
D.	DOCUMENTS RELATED TO ANNUAL REPORT OF THE BANK		
1	Copies of previous Annual Report/ soft copy	10 years	S & B DEPARTMENT
2	Correspondence with departments for inputs in Annual Report	3 years	S & B DEPARTMENT
E.	DOCUMENTS RELATED TO AGREEMENT & APPOINTMENTS OF INTERMEDIARIES		
1	Service Level Agreement (SLA) between SBI & Registrar and Transfer Agent (RTA)	8 years After the expiry of termination/ completion of agreement	S & B DEPARTMENT

2	Bids (Technical & Financial Bids) by service providers other than RTA		S & B DEPARTMENT
	<ul style="list-style-type: none"> Participant Bidders 	5 years After the selection of successful bidder	
	<ul style="list-style-type: none"> Successful Bidders 	8 years After the expiry of termination/ completion of agreement	
3	Bipartite/tripartite agreement executed by SBI with CDSL/NSDL/BSE/NSE & others	PERMANENT (physical/ electronic)	S & B DEPARTMENT and Registrar and Transfer Agent (RTA)
4	Agreement with all service providers/ intermediaries other than RTA	5 years After the expiry of termination/ completion of agreement	S & B DEPARTMENT
5	Appointment Letters of all service providers / intermediaries other than RTA	5 years After the expiry of termination / completion of agreement	S & B DEPARTMENT
F.	DOCUMENTS RELATED TO COMPLAINTS BY SHAREHOLDERS/ BONDHOLDERS		
1	Papers relating to SEBI Complaints Redress System (SCORES)	3 years After the closure of the complaint	S & B DEPARTMENT
2	Correspondences/ Files of closed complaints other than SEBI	3 years	S & B DEPARTMENT
G.	DOCUMENTS /APPLICATIONS RELATED TO ISSUE OF SHARES & BONDS		
1	Original Applications of Public Issues of shares/bonds for year 1993	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
2	Original Applications of Rights Issuance of year 2008	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)

3	Original Applications of Employee Stock Ownership Plan (ESOP) of year 2008	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
4	Original Applications of Bond Issue of year 2010 and 2011	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
5	Share applications forms for all Issuances	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
6	Bond applications forms for all Issuances	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
H.	DOCUMENTS RELATED TO AUDIT REPORTS		
1	Management Audit Report	Three fully dealt with Management Audit Reports need to be retained.	S & B DEPARTMENT
2	Information Security Audit Report	Three fully dealt with Information Security Audit Reports need to be retained.	S & B DEPARTMENT
3	Share Capital Audit Report	8 years	S & B DEPARTMENT
4	Share Transfer Audit Report	8 years	S & B DEPARTMENT
5.	Any other Audit Report	Three fully dealt with Audit Reports need to be retained.	S & B DEPARTMENT
I.	DOCUMENTS RELATED TO COMPLIANCE		
1	Notes/ correspondence relating to Constitution of Committees for compliance of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 or any other applicable law	PERMANENT (physical/ electronic)	S & B DEPARTMENT
2	Listing Agreements/ Other Agreements with Stock Exchange(s)	PERMANENT (physical/ electronic)	S & B DEPARTMENT
3	Notes/ correspondence relating to Equity/Debt Listing approvals	PERMANENT (physical/ electronic)	S & B DEPARTMENT

4	Approved Minutes of Committees for compliance of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, or any other applicable law	PERMANENT (physical/ electronic)	S & B DEPARTMENT
5	Correspondence with RBI/SEBI/GOI	20 years	S & B DEPARTMENT
6	Code of Conduct to regulate, monitor and report trading in securities of State Bank of India for prohibition of insider trading <ul style="list-style-type: none"> Monthly report to Compliance Department of Bank Submission of duly filled Form 1, 5 and 6 (annexed to Policy on Code of Conduct & Prevention of Insider Trading) by Directors, Officers and designated employees as per stipulated periodicity 	8 years	S & B DEPARTMENT
7	Monthly report of compliance(s) of directions/instructions by Reserve Bank of India (RBI) /Government of India (GOI) submitted to Compliance Department of Bank	8 years	S & B DEPARTMENT
8	Approvals for payment of Regulatory fees viz. BSE/NSE/International Exchanges / NSDL/CDSL	3 years	S & B DEPARTMENT
9	Quarterly/ Half yearly / yearly/ad hoc compliances as per SEBI (LODR), 2015 <ul style="list-style-type: none"> Confirmations from concerned Departments of Bank Announcement on NSE/BSE 	8 years	S & B DEPARTMENT
10	Chairman's Office Order dated 02.12.2015 on SEBI Listing Regulations and any subsequent orders in this regard	PERMANENT (physical/ electronic)	S & B DEPARTMENT
11	Correspondences related to implementation of new/ amended laws or regulations viz. SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015	20 years	S & B DEPARTMENT
J.	DOCUMENTS RELATED TO MERGED/ TO BE MERGED ENTITIES		
1.	Approved Minutes of all Annual General Meeting (AGM)/ General Meeting (GM) of other associate/subsidiaries/any other institution or entity being merged with SBI (physical or soft copy)	Documents of last Three years to be retained.	S & B DEPARTMENT

[illegible]

7	Global Depository Receipt (GDR) Issue Prospectus	8 years	S & B DEPARTMENT
8	Correspondences/ Files of court cases before courts/consumer forum related to Shares and Bonds Department	PERMANENT (physical/ electronic)	S & B DEPARTMENT AND REGISTRAR AND TRANSFER AGENT (RTA)
9	Approvals for payments to legal Counsels (domestic/international) by Shares and Bonds Department	5 years	S & B DEPARTMENT
10	Instructions by Shares and Bonds Department to Registrar and Transfer Agent (RTA) with regard to changes in applicable laws	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)

STANDARD OPERATING PROCEDURE (SOP) ON RECORD RETENTION AND DESTRUCTION OF OBSOLETE RECORDS



**Organisational Planning and
Systems & Procedures Department
CORPORATE CENTRE, MUMBAI**

(As on 01st March, 2020)

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1. PURPOSE:

Maintenance, retention and preservation of records in the Bank is one of the important, crucial and sensitive tasks. Records are required for various purposes like verification by Internal Auditor/Inspector/Official as well as by an external statutory body or regulator like RBI, SEBI etc. Apart from these requirements, we also need records frequently as a reference and to verify any old transaction, process or event. One of the most urgent and important necessity of records are felt when it is required by the Court of Law or by a statutory body. Records also become important in case of any compliant and information sought by any citizen of India under RTI Act.

2. PREREQUISITES:

Thus, it is clear that importance of proper retention and preservation of records is paramount. Therefore, a Standard Operating Procedure (SOP) should be in place, containing the crucial points and steps necessary for proper record retention. The important aspects of record retention have been incorporated in this SOP and procedures to be followed has been given step by step. It will be helpful and beneficial to the operating staff in the Branches/Offices to retain/preserve the records in a proper and organised manner. At the same time it will ensure safety and security of the records to be retained. Detailed procedures of destruction of old and obsolete records have also been incorporated in the SOP which will ensure regular and timely destruction of old records. Regular destruction of old and obsolete records will make the valuable space free for alternative use.

Under BPR initiative, Document Archival Centres (DAC) are functioning in the Bank. The concerned owner department has issued detailed guidelines as Process Manual for proper and effective functioning of those DACs. Functioning of DAC will continue to be guided according to the guidelines issued by the concerned owner department from time to time, presently effective Circular being CDO/ORG-BPR MANUALS/2/2016-17 dated 01.04.2016.

3. PROCEDURE:

3(1). Generation/Creation of Records: Records are continuously generated /created during the routine workings of the Bank. These records may be in the form of Register, Files, Notes, Memorandums, Letters, Correspondence, Vouchers, Documents and so on. Again, it may also be in the form of hard/physical copy or in soft/digitised form.

3(2). Handing over of the Records generated by the concerned officer/employee to the Record keeper/Custodian/concerned employee:

Any Record of the Bank, generated/created out of any process of the Bank, irrespective of hard or soft form, should be properly and suitably retained/preserved. For its proper and suitable retention/preservation, it should be handed over to the employee concerned who is responsible for its retention.

3(3). Entry of the Record in the Record Register by the Record keeper/Custodian / concerned employee:

The concerned employee should first enter the Records in the Record Register for benefit and convenience of its retention and subsequent identification/retrieval. The Records received for retention should be entered in the Record Register preferably in chronological order which will be beneficial for easy identification in a later date.

3(4). Numbering of records for easy identification of the same in future:

While entering the Records in the Record Register, numbering should be done for every Record for its easy identification in any future date.

3(5). Shifting/keeping/stalking of the records in record room/godown:

Records should be carefully shifted to the record room /godown and it should be properly stalked in box or rack in such a manner that in case of future need, it can be found out easily. Preferably, serial number or name of the record should be written/displayed on the box or rack.

3(6). Removal of Records from Record Room: The employee responsible for retention and maintenance of the records should hand over any records retained under his/her custody only after entering it in the Record Requisition Register, against acknowledgement of the person who needs the record.

3(7). Return of the Records removed from Record Room: When the record is returned after fulfilment of its necessity, the Record Keeper/ Custodian / concerned employee will mark it off immediately in the Record Requisition Register, in which it was entered at the time of handing it over.

3(8). Fire Safety Measures: Physical Records are fire prone. Therefore, proper arrangements should be in place according to the Fire Safety Measures of the Bank, circulated by the Security Department from time to time. Fire Safety Audit and Electrical Safety Audit of record room should be done, as per stipulation made by the department concerned from time to time.

3(9). Inspection/verification of the records: The Records retained/preserved in the record room/godown should be inspected/verified at quarterly interval at the end of every calendar quarter by Record keeper/ Custodian /concerned employee to avoid any damage of records caused by rodents/termites/pests/insects/water seepage etc. Branch/Office Head or his/her representative should inspect/verify the Records retained/preserved related to their Branch/Office, once in a year, as on 30th June, after the job of yearly destruction of records is over.

3(10). Pest Control/Suitable treatment of Record Room/Godown: Suitable pest control measures will have to be initiated at regular and periodic interval, as decided by the Bank from time to time, to avoid any damage to the records by rodents/termites/insects/pests.

3(11). Locking/Safety of Record Room/Godown: Records room/godown should be properly locked/secured to avoid any unauthorised entry. One key will be kept by the Record Keeper/ Custodian /concerned employee while another key will be kept, duly tagged, with all other duplicate keys of the Branch/Office under the custody of Branch/Office Head or his/her representative.

3(12). Risk Profiling of Records to be retained: Various types of Records are retained by the Bank. Some of those Records are very crucial and important while a few of the Records may not be so crucial and important. Normally importance of any Record is associated with different factors like frequency of its requirement in relation to complaints, Court Cases, RTI Queries, Loans and Advances related records etc. Therefore, while the operational unit holding/retaining the Records, if feasible

depending on the local resources, it may be categorised in three risk buckets viz, High Risk, Medium Risk and Low Risk depending on the nature of the Record. Accordingly, suitable priority to be assigned to various categories of Records while holding/preserving/retaining the same, preferably keeping the High Risk category records in boxes.

3(13). Digitisation of Records: Digitisation of records is the most economical, effective and durable way to maintain records. It not only helps to free the costly space, but also helps to maintain the records effectively for longer duration and easy to retrieve, in case of reference. Digitisation is the process to convert physical documents/ copies / records (viz. memos, memorandums, notes, office orders, letters, minutes of meetings, correspondence, etc.) in to electronic / digital format. Therefore, offices/branches should initiate all possible and feasible steps to digitise the records which are maintained in physical form. A detailed process of Digitisation of records is under development. It will be circulated separately on its finalisation.

3(14). Destruction of Old Records: Destruction of old records, for which, retention period has expired, to be carried out as on 1st June every year, which involves following steps. Retention period of records and authority have been given in the Record Retention Policy for overseeing, monitoring and implementation of the process.

- i. Identification and separation of all the records, for which, retention period has been expired, in the presence of BM or his/her representative in the Branch, departmental head or his/her representative in the Administrative Office.
- ii. The records identified for destruction should be destroyed by shredding for their eventual sale to paper/board mills or other agencies for conversion into pulps, in the presence of BM or his/her representative in the Branch, departmental head or his/her representative in the Administrative Office. Burning of obsolete records, as it was stipulated earlier, should be avoided, in order to make the process environment friendly.
- iii. Item wise date of destruction should be recorded in the Old Record Destruction Register with authentication/initial by the BM or his/her representative in the Branch, departmental head or his/her representative in the Administrative Office.

- iv. The register containing the details of item wise destruction of various old records, should be preserved **permanently**, which might be required to produce to any Court/Statutory Body/Regulator, in case of need, in support/as an evidence of destruction of a particular record.
- v. The process of destruction should be started on 1st June and be completed within 21th June every year and a confirmation to be sent to the controller in this regard.

LIST OF ACRONYMS USED IN RECORD RETENTION POLICY

ACRONYM	DETAILS
ACB	Audit Committee of the Board
ADS	Active Directory Service
ALCO	Asset Liability Management Committee
AMC	Annual Maintenance Contract
AMFI	Association of Mutual Funds of India
AML-CFT	Anti- Money Laundering and Combating the financing of terrorism
AO	Administrative Office
CAC	Currency Administration Cell
CBLO	Collateralised Borrowing and Lending Obligation
CBWTR	Cross Border Wire Transaction Reports
CC	Corporate Centre
CCIC	Corporate Centre Investment Committee
CCIL	Clearing Corporation of India Ltd
CCPC	Centralised Clearing Processing Cell
CCR	Counterfeit Currency Report
CENMAC	Central Management Committee
CLT	Cut Loss Trigger
CMP	Cash Management Product
CompRMC	Compliance Risk Management Committee
CPC	Centralised Processing Cell
CRC	Cyclic Redundancy Check
CRR	Cash Reserve Ratio
CSSL	Constituents Securities General Ledger
CTMU	Central Treasury Marketing Unit
CTR	Currency Transaction Report
DAC	Data Archival Centre
DCB	Demand Collection and Balance Register
DEAF	Depositor Education and Awareness Fund
DICGC	Deposit Insurance and Credit Guarantee Corporation
DTL	Demand and Time Liability
ECCB	Executive Committee of the Central Board
ECM	Equity and Commodity Market
ECR	Export Credit Refinance
GLIF	General Ledger Interface File
GMU-K	Global Marketing Unit, Kolkata
HFT Report	High Frequency Trading Report
IBA	Indian Banks Association

ACRONYM	DETAILS
IBIT	Inter Branch Items in Transit
ICRS	Insurance Claim Ratio
IDBI	Industrial Development Bank of India
IOI	Inter Office Instrument
IPO/OFS/FPO	Initial Public Offer / Offer for sale / Follow up Public Offer
IRDAI	Insurance Regulatory and Development Authority of India
IRF	Interest Rate Future
IRM	Interest Rate Market
IRS	Interest Rate Swap
ITAU	Integrated Treasury Accounting Unit
IUCA	Interest Under Collection Account
KV	Kendriya Vidyalaya
KYC	Know Your Customer
LC	Letter of Credit
LCPC	Liability Central Processing Centre
LFAR	Long Form Audit Report
LHO	Local Head Office
LMC, CC	Liquidity Management Cell
MAT	Management Action Trigger
MRMC	Market Risk Management Committee
MTM	Mark to Market
NABARD	National Bank for Agriculture and Rural Development
NEFT	National Electronic Fund Transfer
NDS OMS	Negotiated Dealing System- Order Matching System
NPCI	National Payment Corporation of India
NTR	Non Profit Organisations Transactions Report
OECD	Organisation for Economic Cooperation and Development
OIS	Overnight Index Swap
OTS	One Time Settlement
OVVR	Online Voucher Verification Report
PE	Private Equity
PFRDA	Pension Fund Regulatory and Development Authority
PGEL	Potential Global Exposure Limit
PML Act	Prevention of Money Laundering Act
PMS	Portfolio Management Services
PNL	Profit and Loss
R&R	Reward and Recognition
RALCO	Risk, Asset Liability Management Committee
RBI AFI	RBI Annual Financial Inspection
RBO	Regional Business Office

ACRONYM	DETAILS
RBS	Risk Based Supervision
RCSA	Risk Control Self Assessment
RFI	Red Flag Indicators
RMC	Risk Management Committee
RTGS	Real Time Gross Settlement
RTMU	Regional Treasury Marketing Unit
SCAB	Special Currency Administration Branch
SGF	Settlement Guarantee Fund
SGL	Subsidiary General Ledger
SHG	Self Help Group
SLR	Statutory Liquidity Ratio
SSB	Securities Services Branch
SSI	Small Scale Industry
STR	Suspicious Transaction Report
TDR	Term Deposit Receipt
TFPCPC	Trade Finance Central Processing Register
TIC	Treasury Investment Committee
UPI	Unified Payment Interface
VAR	Value at Risk