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OPERATIONS DIVISION, HEAD OFFICE
PLOT NO.5, SECTOR-32, GURUGRAM -122001

(Part I-Policy)

RECORD MAINTENANCE POLICY

WITH EFFECT FROM 01 APRIL 2024

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CHAPTER A: RECORD MAINTENANCE

1. POLICY OVERVIEW:

A document preservation policy involves the systematic identification, categorization, maintenance, review, retention and destruction of documents received or created in the course of business. The policy contains the guidelines to identify documents that need to be maintained, how long certain documents should be retained, how and when those documents should be disposed of if no longer needed and how should be accessed or retrieved when they are needed as per the rules made under the law.

For the purpose of achieving above objectives, the Record Maintenance Policy comprises three components, i.e. Record Keeping, Record Retention and Record Media.

2. POLICY DETAIL

2.1 Background

The Department of Banking Supervision of the Reserve Bank of India (RBI) in their Letter No. DBS.CO.ITC.BC.9/31.09.001/97-98 dated February 2, 1998 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.

Accordingly, Bank's Policy on Record Retention was prepared and approved by Board in its meeting dated 28-02-2023. It laid down the policy for the retention of various types of records and their location in the bank. The same was circulated vide Operations Division (General Banking) Circular No. 12 /2023 Dated 21-03-2023.

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.)

2.2 Objective

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.

2.3 Scope & Applicability

Given the nature, scale and complexity of the business, the following related parameters are to be complied with for the purpose of record keeping:

a) Sufficient data to assess, monitor and control the risks is available, nature

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and purpose of each transaction is explained besides observance of all statutory and regulatory obligations.

- b) Data is available in a format suitable for the purpose for which it is required and is available to authorized individuals (including RBI inspectors and internal / external auditors) on a timely basis. Further, access to confidential data is restricted to the authorized individuals (including RBI inspectors, internal and external auditors) and that customer confidentiality is maintained.
- c) Back-up arrangements are in place for all records held in electronic form or any other records subject to / retrieval of data as and when required and that business continuity and disaster recovery systems are in place as per the Bank's Information Security Policy.
- d) A full audit trail (not necessarily paper-based) exists as data is aggregated, summarized or otherwise manipulated in the day-to-day processes.

2.4 Policy Contents

Consequent to enactment of Information and Technology Act, 2000 and amendments to Bankers' Book of Evidence Act, 1891, provisions of Regulation 9 of SEBI (LODR) Regulations, 2015, records maintained in electronic form and transactions undertaken electronically are now recognized by the law. To ensure compliance of various statutory provisions in connection with preservation, retrieval and destruction of records, Bank has framed Record Maintenance Guidelines wherein the policy guidelines on "records maintenance" are dealt with in detail. Branches/Offices shall be guided by the same.

Given the nature, scale and complexity of the business, the management should receive information at the prescribed intervals/ periodicity which

- (a) discloses periodic financial statements (profit and loss account and balance sheet),
- (b) contains analysis of significant asset, liability, income, expense and off-balance sheet items,
- (c) discloses valuation of significant assets / liabilities and off-balance sheet items,
- (d) discloses financial trends and variance against budgets and prior periods,
- (e) measures risk positions and comparison of positions against limits,
- (f) discloses exception reports of limit breaches,
- (g) gives maturity analysis
- (h) discloses risk concentrations,
- (i) analyses sensitivity reflecting the effect of changes in interest rates or exchange rates, and
- (j) undertakes age analysis of unsettled transactions / suspense account items/ reconciliation items.

3. Transactional Data

Given the nature, scale and complexity of the business, the record keeping procedure is to ensure that the data captured for each transaction reflects contents, such as, transaction type, purpose, originator, authorizer, counter-parties, amount / currency, relevant dates (transaction date, trade date,

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settlement date, value date etc.), interest / exchange rates, fees / commissions, collateral taken / given, subordination / guarantees, any other transaction specific characteristics, messages received / sent (both in encrypted and decrypted form for internet banking), authentication of electronic documents (the Bank shall follow the instructions contained in the IT Act 2000 and the rules framed there under from time to time for authentication of records by digital signatures or any other method of authentication as approved by the Bank) and that such data be easily accessible, as and when required, with add on facility.

4. Record Retention

Based on the requirement, record retention periods for all categories of records are given in Annexures. While prescribing various record retention periods, the following aspects have been taken into account:

- (a) Compliance with statutory and regulatory Requirements
- (b) Satisfaction of the needs of statutory & regulatory authorities to have access to certain records.
- (c) Satisfaction of the needs of internal and external auditors to have access to certain records.

4.1 Record Media

The Bankers' Book of Evidence Act, as amended from time to time, permits admissibility of electronic documents in evidence in the courts of law. Hence, control over the conversion process, where the records are converted from paper to non-paper form, is as under:

- (a) Whenever the underlying paper documents are subsequently destroyed and the converted format becomes the prime record, a certificate of authenticity duly signed by the official responsible for overseeing the conversion process, shall be obtained at the time of conversion.
- (b) Records may be maintained / preserved either in paper form or electronic form. However, other formats including microfilm or microfiche / cipher tapes / floppy disks / CD / servers may be used, as per the need of the time.
- (c) While determining the media to be used for preservation of record in any form, i.e. paper form or electronic form or in any other form and conversion of record held in paper form to electronic / other form or vice versa, the statutory and regulatory requirements are to be complied with. Besides, it is to be ensured that the medium chosen does not conflict with the accessibility required of the relevant records and that the physical conditions under which the records will be stored are conducive of its preservation till the proposed periods of retention.

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4.2 Record Location

The records are located at such a place that it is available on a timely basis. Location of current records in the manual form shall be the respective branches / offices. Electronic records shall be kept at the respective branches / offices and / or the nearby off-site location, as may be decided by the Bank from time to time.

4.3 Record Destruction

For destruction of records upon expiry of the period prescribed in the policy statement, control measures include authorization and approval prior to destruction establishment of procedures for destruction of electronic media like tapes, floppies etc. as per the Bank's Information Security Policy. The respective offices of the Bank shall maintain record in the registers giving details of the documents in paper / electronic other form destroyed, along with the date and means of destructions.

5. Policy Governance

The policy shall be reviewed annually. Further, records will be identified and converted gradually in electronic form in a time bound manner.

6. SCHEDULE OF RETENTION PERIOD

Various retention periods in respect of the manual and electronic environments are contained in:-

- I. Annexure-I & II is the Schedules showing Retention Period for different Records and marking 'E' is for records which are to be kept in Electronic Form in Record Maintenance Policy.
- II. Old Files/Registers/Ledgers of 83 types (marked *) have been identified as redundant records and are to be scrapped at the branches / Printing & Stationery Division occupying precious space without any utility. Current record/data of these descriptions which is available in system has to be maintained as per prescribed periodicity.
- III. Notwithstanding anything contained in the Banking Companies (Period of Preservation of Records) Rules, 1985, or Co-operative Banks (Period of Preservation of Records) Rules, 1985, bank shall preserve records/documents containing details of all accounts and transactions, in respect of which amounts has been transferred to DEAF permanently and where refund has been claimed from the Fund, banks shall preserve records /documents in respect of such accounts and transactions for a period of at least five years from the date of refund from the Fund.

HO ITD shall preserve permanently in electronic form, the details of all accounts and transactions, in respect of which amount has been transferred to DEAF. When the amount is refunded from the fund, thereafter record will be preserved for minimum five years.

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Other HO Divisions shall preserve permanently, any correspondence with branches or RBI and all statements related to DEAF permanently in respect of accounts for which amount has been transferred to DEAF. When the amount is refunded from the fund, thereafter record will be preserved for minimum five years.

CHAPTER B: DIGITIZATION OF PHYSICAL RECORDS

1. PRESENT SCENARIO

Presently records other than, records which are generated digitally, are preserved in physical form in the respective branches/offices/record keeping agency. On expiry of the specific period of preservation stipulated for each record, they are being destroyed as per guidelines.

2. REQUIREMENT FOR DIGITIZATION OF PHYSICAL RECORDS:

There are compelling reasons and expected benefits which necessitate digitization and subsequent preservation of physical records. Some of the common objectives for digital preservation are:

- I. Minimizing space requirements
- II. Integrating with business information systems
- III. Providing quick and safe access
- IV. Enhancing the security and maintaining the integrity of physical records.

Of the above objectives, the immediate and compelling objective for digitization of records arise from the last two objectives, i.e. providing better access to old records through a quick retrieval mechanism and also protecting the records from deterioration in quality due to frequent handling of such records. Digitization can be a way of protecting them by reducing ongoing handling.

The objective of saving space can be achieved only when the digitized physical records are destroyed subsequent to digitization or when the source physical records are transferred to centralized storage facilities. The physical records, in spite of being preserved in the digitized form, need to be preserved as per the statutory and administrative requirements of the bank. Such records can be destroyed only after duly complying with the guidelines/procedure for destruction of old records.

3. ACTIVITIES TO BE UNDERTAKEN FOR DIGITIZATION

As digitization provides a means for preserving physical documents as well as providing greater accessibility and security for those documents, the process includes the following activities:

- I. Identifying and selecting physical documents for digitization;
- II. Preparing physical documents for scanning (including locating, preserving,

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- III. gathering, reviewing for access, and screening for suitability to be digitized); Collecting basic descriptive and technical metadata sufficient to allow retrieval and management of the digital copies and to provide basic contextual information for the user.
- IV. Scanning the physical documents (also referred to as digital conversion), re-filing, or disposing;
- V. Quality control (validation) of digital copies and metadata;
- VI. Providing access to reliable and authentic copies for legitimate business purposes to authorized users;
- VII. Maintaining digital copies and metadata.

4. APPLICABILITY

4.1. The policy guidelines for digitization of Bank's physical records, will be in accordance to statutory provisions of IT Act 2000 and the rules framed thereafter(to the extent applicable to Bank).The policy guidelines detailed herein are intended to provide guidance and requirements for digitizing physical documents.

4.2. This policy applies to all physical documents being considered for digitization. Such documents fall into two categories:

- i)** Inactive records that have not met their retention schedule (especially documents that are voluminous or have a long retention schedule) and are not regularly accessed. These may be considered for digitization due to constraints of physical storage space at branches/offices or costs of maintaining the documents; and
- ii)** Active records that are initially produced in paper or similar physical media as part of the business processes, and are regularly accessed for a continuing business purpose. Digitization may provide for access among multiple users across multiple locations.

4.3. Consequent to digitization as above, the Bank may move the physical records to centralized record keeping agency's storage location for which separate policy/guidelines are already in place that have been framed by the General Services Administration Division, HO (GSAD).

5. IDENTIFICATION OF DOCUMENTS FOR DIGITIZATION

5.1. Physical documents may be digitized to protect them from the risk of damage or destruction, which may result in the loss of the record. Further, digitization may be an effective way to maintain and manage physical documents.

5.2. Before undertaking digitization of documents, the Bank shall consider the following:

- i) Volume of the documents
- ii) Cost to digitize;
- iii) Need for availability (sharing) of the documents;
- iv) Quality of the originals (including handwritten notes, degradation of original document, etc.); and

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v) Need to preserve the originals after digitization for historical or other purposes.

On pilot basis a “List of Documents to be digitized in 1st phase” of this process, has been prepared with the help of all the HO divisions. That is enclosed as **Appendix**.

6. DIGITIZATION PLAN

The Bank shall develop a digitization plan detailing the following requirements:

6.1. AUTHORIZATION.

The authorization and business process documentation must be included in the digitization plan.

6.2. PREPARATION OF DOCUMENT FOR DIGITIZATION:

This shall include a review of the documents to be digitized to ensure that digitization will not compromise the readability of the content. This is particularly important for documents that include “marginalia” (handwritten notes or additions to the content of the document). Moreover, an inventory of the documents must be prepared, especially in instances where the actual digitization is performed by outsourced agencies. Further, in some instances, a clean copy may be necessary if the original document has been degraded to the point that, in its original form, a valid digital copy would not be possible.

6.3. DIGITIZATION:

The bank may specify the types of documents (current/ non- current records) to be scanned and also the periodicity of the scanning/digitization process. Certain documents like specimen signature cards/e-KYC/KYC etc. are now being scanned on a regular basis for which guidelines have been separately issued by the bank. The bank may also specify the scanned image type for digitization. Consideration must be given to the ability of a particular scanned image type to be searched. “Scanned image” types include: png (portable network graphics); jpeg (joint photographic experts group); or searchable PDF for Archival (PDF/A) format. Scanning shall include indexing/ Meta data generation / storing and uploading to the software. Bank may also specify whether the scanning process will be done in- house or will be outsourced.

At least two copies of the e-records should be retained at different locations. Encrypt the private or confidential records which can be decrypted only by the authorized personnel. For the records that are having evidentiary value, corresponding digital records should be hashed and the list of such hash values are to be maintained separately.

6.4. MODE OF SCANNING OF RECORDS:

The documents identified for scanning may be old, delicate, fragile and brittle. Hence, sophisticated handling techniques may be required and hence high-quality fast scanners may be deployed. Scanning shall be done on-site in the respective branch/offices. The data scanned shall be stored in the Bank server/other locations and could be shared/retrieved at any time as decided by the bank.

6.5. VALIDATION:

Throughout the digitization process, the scanned images must be validated to ensure that a clean, readable image has been produced and that the metadata attached is accurate. The Bank may choose to do digitization of an initial series of documents from the list of documents to be preserved as a test case. In such a case, sample documents shall be so chosen so as to cover the range of quality and other attributes of the originals, e.g., differing font sizes or layouts. It is desirable that every scanned image be validated. However, if the original documents are of highly consistent quality, format, and content, sampling validation may be appropriate.

6.6. DISPOSITION OF ORIGINALS:

Once the documents have been digitized and validated, the original physical documents may be destroyed as per the policy guidelines. Further, special consideration must be given to physical records with historical value content.

6.7. DIGITAL STORAGE:

In our Bank, a Document Management System (DMS) consists of two modules – (Omniapp) module which is already being used across the Bank for Account Opening Process and DMS Document Digitization (Omnidocs) module, is already functional.

Document Digitization is the process of scanning documents and segregating them into records. It enables user to scan documents in bulk and add scanned documents along with user defined values/ fields that will be stored in the database. Omnidocs is a Unified repository for documents and folders across the organizations including electronic files, paper images, and scanned documents. In this documents shall be saved in a unified repository and can be retrieved through various search methods.

Document Digitization module is already being used by some Divisions for storage of Documents on Pilot basis. This functionality is now being extended to all the HO Divisions to facilitate storage of all the important files/ data/ notes pertaining to their Division on DMS Servers for preservation of records in an efficient, secured and cost effective manner and for Quick and easy retrieval, as and when required.

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6.8. UNIQUE RECORD IDENTIFIERS:

The Bank shall define a set of rules or conventions for generating the unique record

Identifiers as per the guidelines given below –

- i) Defining the rules or conventions for generating the unique record identifiers based on the placing of physical record item in Policy annexures.
- ii) Standardize the abbreviations or short forms to be used for referring the Classification of e-record.
- iii) Standardize the separators between the filename elements and numbering.
- iv) Avoid the use of controlled characters and empty spaces.
- v) The length/character sets of the unique identifier should be compatible across Operating systems/file systems as it has to be used as filename of the e- records.

7. RETRIEVAL OF RECORDS:

Branch/ offices, requiring e- records for perusal, have to quote the unique record identifiers for retrieval of records. Only authorized Officers shall be able/shall have access to retrieve the old records.

8. DESTRUCTION OF DIGITAL RECORDS:

The Bank must retain, dispose e-records duly complying with the retention period stipulation for each underlying physical record and must apply additional considerations to ensure compliance to legal / regulatory guidelines in this regard specifically applicable for e-records / digitized records. Those policy guidelines for destruction of physical records shall be taken into account as applicable while destroying the corresponding digital records as well.

9. STANDARD OPERATING PROCEDURE (SOP)

The Standard Operating Procedure for identification, scanning, Processing, Quality control, Indexing, security, storage & retrieval shall be worked upon and will be circulated separately. Further the role and responsibilities of Cross Functional Team (CFT), i.e. HO divisions - ITD/CISD/LAW/IRMD/GSAD/Operations/IAD/MISD, will be defined in SOP.

CHAPTER C: KEEPING OF BANK'S PHYSICAL RECORD WITH OUTSIDE AGENCY

1. INTRODUCTION

- 1.1 Keeping of bank's physical record with outside Agency** is aligned with the approved guidelines of bank's Record Maintenance Policy, procurement policy and any other policy approved by bank from time to time in this regard. The purpose of formulation of the Chapter C of this policy is to make uniform guidelines in regards to engaging outside agency for record keeping. This will help bank to decongest branches/offices and maintain compact and smart office space by minimizing the carpet area, rental outgo, and maintenance charges etc. resulting into financial gain to bank.
- 1.2** Retention period of various types of records like vouchers, registers, files etc. are decided in compliance with regulatory, legal, statutory requirement etc. as per the **Record Maintenance Policy** circulated by **Inspection and Audit Division** and reviewed on yearly **basis**. Henceforth, Control Cell under HO: Operations Division shall circulate the policy.

2. BASIC OBJECTIVES OF KEEPING OF BANK'S PHYSICAL RECORD WITH OUTSIDE AGENCY

- 2.1** In the current customer centric environment branch is the face of the Bank and ambience of the branch plays an important role. It is observed that a lot of costly space in branches and other offices are being used for keeping old records, thus Bank not only loses the precious money in the shape of rental outgo for every individual branch/office but also depicts poor ambience of the premises. The document storage facility will be beneficial keeping in view various factors such as shortage of space in the branches, proper and safe maintenance of important documents/records and retrieval of records on requirement etc.

This envisages setting up and maintenance of a convenient, safe and low cost area for storage of records of branch/ office of the Bank in a systematic manner by outside agency. It requires the management of records of branches/ offices of the Bank in accordance with the procedure laid down for custody, upkeep, inspection, retention and destruction of records. This prescribes that records would be retained for the periods laid down and vital records would be retained at their designated locations. This also suggests that Non-current records which are held at branches/offices may be shifted to and held in a central storage at a low cost location with proper safety and security features until their retention periods

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are over to eliminate congestion and to help to make free valuable space in concerned branches/ offices.

Further it has been observed that branches/offices are not able to timely dispose of old records even after the expiry of their prescribed preservation period leading to following difficulties in handling of the record.

- a) Lot of space is occupied by the old record meant for destruction after the expiry of the preservation period. In absence of adequate space the current record is not stacked properly.
- b) As the record is not properly segregated (between old and current record) a lot of time is consumed in searching old record required for information/reference etc.
- c) Space occupied by the old record cannot be utilized for other productive purposes.
- d) A good amount of time and money is spent in preserving the old record, which has outlived its utility.

3. PRESENT ARRANGEMENT OF RECORD RETENTION IN PNB 2.0.

Bank retain and preserve the records of the branches/offices as per the record retention period described in Record Maintenance Policy of the bank. Board in its meeting dated 29.07.2021 vide agenda item no A-14 approved a uniform policy guidelines-with respect to keeping of bank's physical records with outside agency in PNB 2.0.

Subsequently, a tender was floated for Selection of Document Storage Centre Service Providers. Three Record Keeping Agencies have been finalized in 13 Geographical regions across Pan India. In this regard, GSAD HO has issued a circular no 02/2023 dated 10.01.2023 in respect of Selection of Document Storage Centre Service covering the following points:-

- 3.1 Brief Activities to be carried out by Record Keeping Agencies (Scope of Work)
- 3.2 Offices entitled for shifting of records to Record Keeping Agencies.
- 3.3 Categorization and format for lifting of records.
- 3.4 Competent Authority for sending of records.
- 3.5 Area norms of branches/offices
- 3.6 Periodicity of Lifting /Destruction of records.
- 3.7 Periodical Audit of Document Storage Centres.
- 3.8 Monitoring System & MIS
- 3.9 Guiding Principles/Policies
- 3.10 Place of Storage of Old records at Record Keeping Agencies

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- 3.11 Destruction of Records.
- 3.12 Post Destruction Process.
- 3.13 Multiple Record Keeping Agencies.
- 3.14 Review & Renewal of the amendment.

4.1 Brief Activities to be Carried Out by Record Keeping Agencies (Scope of Work)

- a. Setting up of dedicated Record Keeping Centre/ Infrastructure of PNB.
- b. Collection of records from Branches /offices.
- c. Retention of record.
- d. Retrieval of records on demand by Bank and delivery to owner offices.
- e. Returning of retrieved record back to record keeping Centre.
- f. Destruction of old record kept with Agency after identification by bank.
- g. Creation of MIS data and easy online access of data by owner division/office.

4.2 Offices Entitled For Shifting Of Records To Record Keeping Agencies.

Only those branches/offices located in Metro/Urban areas are authorized/entitled to send the records to Record Keeping Agencies. In case of exceptional requirement CGM/GM, GSAD may be authorised to give permission on case to case basis in areas other than metro/urban.

4.3 Categorization and Format for Lifting of Records.

Records related to a particular period will be sent to record keeping agencies only after the closing of **one Inspection Report (IR)** of the branches/offices. Thereafter only those records which are having life span of more than 3 years as per maintenance policy of the Bank can be sent to Record Keeping Agencies. All other records will be kept and periodically destroyed at branches /offices level.

For sending of records a format has been formulated for categorization of records containing mandatory fields like description of records, number of files/cartoons, time period & expiry date of documents etc. which will result into easy retrieval & destruction of record.

Branches/Offices should ensure that documents pertaining to court case(s), CBI case(s), Income tax, Security documents, title deeds, Loan documents etc. should not be handed over to the Record Keeping Agencies.

4.4 Competent Authority for Giving Permission to Send Records to Record Keeping Agency

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Following will be the Officials who are authorized to permit to send records to record keeping Agencies.

- a) Dy. Circle head for Circle office and Branches/offices in the jurisdiction of Circle
- b) DGM/AGM-In charge of GSAD in Zonal Offices and offices under Zonal Office.
- c) AGM/Chief Manager of the divisions in HO
- d) Vertical Heads in case of verticals
- e) Incumbents in other offices. (In case offices are headed by GM/DGM, official may be nominated having rank not below scale IV).

One official (Nodal officer) to be nominated to keep record of Retrieval and Sending of Old records. Proper register to be maintained for monitoring purpose of the same.

The Authorized official of the branch/office shall lodge a formal request for sending of records to Record Keeping Agencies. All request received by the agency for collection of records is to be completed in a time bound manner as per Service Level Agreement (SLA). The records be sent to Record keeping Agencies as per standard Performa (**Annexure IV**).

4.5 Area Norms of Branches/Offices.

Branches/offices in which are having carpet area in excess of 50% as per area norms of Bank are not eligible to shift the record to record Keeping Agencies. Zonal Manager shall be empowered to allow Branches/offices to shift records in case to case basis where Carpet area is more than 150% subject to the condition defined in SOP.

4.6 Periodicity of Lifting /Destruction of Records

The Lifting of identified records will be done as and when required by the branches/offices. Similarly the process of destruction of identified records will be done once in a quarter. Effort should be made to ensure that all unwanted records are destroyed before sending new records. Only records which has future usage and legal value to be shifted to Record keeping Centre. The facility should not be used as dumping place for storing unwanted records.

Certificate complying destruction of obsolete records to be given by the dealing official of offices/branches before handing over of fresh records to record keeping agency Performa attached as **Annexure-V**

4.7 Place of Storage of Old Records at Record Keeping Agencies

The space to be utilized for Record Keeping Services by the Record Keeping Agencies should be exclusively for PNB with Independent Security parameters, access control systems and other requirements etc. Service Provider will comply with guidelines on Bye-Laws of the local Corporation/Municipality, Tax Compliance, Statutory guidelines, Minimum Wages Act etc.

4.8 Periodical Inspection of Document Storage Centres.

Periodicity of inspection of Document Storage Centre will be done by a team once in half year which should be carried out by a team of at least 3 members comprising representative from GSAD, Security/Fire Officer and other section of Circle Office. Gap between two inspections should not be more than 6 months in a Financial Year and the inspection report of the team of bank officials will be checked by IAD division during the annual inspection. If Security/fire officer is not posted in CO/ZO then officer who looks after security / fire safety duties will be deputed.

Zonal Office/ Circle Office under whose Jurisdiction the storage facility is located is responsible to conduct the inspection. Where multiple Circle offices are present in a centre, Zonal office will decide the Circle office who will conduct the inspection.

Minimum following aspects to be checked by the Inspecting team while visiting the centre.

- a) The Storage Centre should have sufficient space dedicated for PNB for storing the non-current records.
- b) CCTV's are installed & working properly (3 months back up to be provided).
- c) Records are stacked properly.
- d) The building/structures for storage facility should be a permanent construction preferably on a three feet plinth with RCC/Strong and corrosion resistant modern metal roofing having proper drainage and should be, specially designed to protect bank's records from fire, theft, dust and natural calamities.
- e) Facility is guarded 24*7*365 having access controlled by card based electronic access control system.
- f) Fire Detection equipment & systems, Fire/smoke alarm system, fire hydrant system in accordance with relevant local standards have been installed.
- g) Pest control is being done by the service provider at regular intervals.
- h) Shredder/Destruction equipment is available at Record Storage Centres.

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- i) Destruction of old record in terms of bank's document retention policy & Date of last destruction done.
- j) Culling and merging activity of partially filled cartons shall be done on a quarterly basis by service providers.
- k) Metal racks used for storing cartons in the warehouse/DSC should have a powder coating.

While conducting concurrent/regular annual inspection of branches/offices, inspecting official will comment on the Visit Report of Document Storage Centres and place their observations/comments in regular/ concurrent inspection report as per the parameters given above.

In MARD Audit the same shall be included.

4.9 Monitoring System & MIS

For the purpose of monitoring, the Service provider will provide online web-based access/portal to branches and controlling offices (**as per Need**) through which owner division/office will be able to view the records & generate the reports as per their requirement (subject to clearance of CISO).

4.10 Guiding Principles/Policies

4.10.1 Maintenance of old records with Record Keeping Agencies will be guided based on the Record Maintenance Policy issued by Control Cell under Operations division, HO from time to time. GSAD HO will be the Centralized point for sharing data related to Record Keeping Agencies. However, operational activities, payment etc. will be decentralized at Circle Office level.

4.10.2 Regarding digitalization as part of BCP (Business Continuity Plan), for physical records, will require electronic data Management System with unlimited licenses for uploading/retrieval to/from a server. Thus, the same shall be dealt separately by ITD, DBD & Control Cell under Operations division, HO.

4.11 Destruction of Records

Destruction should happen after expiry of the retention period of old records. The Service Provider shall segregate the records which have outlived the retention period in terms of Record Maintenance Policy of the bank and inform the concerned division/office to seek their consent for destruction. The Non-current records meant for destruction will be shredded in the presence of authorized

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officials of bank. The service provider shall provide the destruction report containing details of records destroyed.

4.12 Post Destruction Process

- a) Shredding or otherwise making unreadable confidential records in accordance with applicable laws, shredded records may be sold to a chemical furnace or paper mill, for converting into pulp.
- b) Sale should be effected by the Bank authorized official/In charge of Old record Centre under his/her personal supervision after satisfying about the weightment and shredding in his/her presence.
- c) Amount earned from the destruction shall be credited to bank's account in the head of "**Miscellaneous Income**". The service provider who is carrying out the destruction activity will provide transport, labour and other necessary support.
- d) Record Keeping Agencies will provide destruction certificate along with certificate from the Paper Pulp Factory and data related to destroyed documents.

4.13 Multiple Record Keeping Agencies.

It may not be practically feasible and economically viable to appoint a single Record Keeping Agency for record keeping services who will be able to provide services Pan India. In such cases Bank may engage multiple agencies depending on the area of activities /operation across country subjected to compliance of bank's procurement policy. For appointment of Record Keeping Agencies, bank will prepare draft Service Level Agreement (SLA) & RFP which will be legally vetted by Law Division before floating tender/RFP. Detailed Standard Operating Procedure (SOP) will be prepared and be part of RFP/tender. Periodic review (preferably once in three years) of the Service Provider will be done by the bank. Confidentiality and Security of the information in the custody or in possession of the Service Provider is to be ensured by the Service Provider. Service Provider is to ensure that there is no comingling of information, documents, records and assets etc.

4.14 Review & Renewal of the Amendment

Outsourcing risk and amendment for record keeping will be reviewed time to time. Bank may modify this as and when deemed fit.

5. AUTHORITY FOR OPERATIONAL GUIDELINES

The document has been segregated into two parts. Part-I containing the Policy document and Part-II containing the Operational Guidelines. The Audit Committee of Executives (Functional Committee) shall be the competent

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authority for approval of changes/modifications/updates in operational guidelines.

6. DISCLOSURE OF THE POLICY

The Policy is meant for the internal use of staff and will be placed only on the Bank's intranet.

7. OWNERSHIP OF THE POLICY

The policy contains three chapters namely A, B & C. Chapter A & B shall be reviewed by Control Cell under HO: Operations Division and chapter C (Keeping of Banks' Physical Records with outside agency) alongwith operational guidelines shall be reviewed by HO-GSAD.

8. VALIDITY & REVIEW OF THE POLICY

The policy shall be subject to annual review.

Further, Audit Committee of Executives (Functional Committee) headed by ED is authorised to:

- a) incorporate any changes necessitated in the policy for the interim period up to the next review, due to regulatory pronouncements made during the validity period of the policy; and
- b) extend validity of both the Policy (Part-I) and Operational Guidelines (Part-II) for a period up to three months, however such extension of validity of the Policy (Part-I) shall be subject to ratification by the Board.

9. REPORTING

There is no such requirement to report any statutory or regulatory body about the policy.

10. RELAXATION/ DEVIATION/ EXCLUSION

No Relaxation/ Deviation/ Exclusion

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GLOSSARY

Acronyms	Definitions
RBI	Reserve Bank of India
ACB	Audit Committee of the Board of Directors
KYC	Know Your Customer
AML	Anti-Money Laundering
STR	Suspicious Transaction Report
SWIFT	Society for Worldwide Interbank Financial Telecommunications
ICAI	The Institute of Chartered Accountants of India
CA	Chartered Accountant
HO	Head Office
FY	Financial Year
MOC	Memorandum of Change
ALM	Asset Liability Management
DICGC	Deposit Insurance and Credit Guarantee Corporation
LFAR	Long Form Audit report
ACE	Audit Committee of Executives
NPA	Non-Performing Assets
CASA	Current Account Saving Account
IAD	Inspection and Audit Division
ED	Executive Director
CGFT	Credit Guarantee Fund Trust
CLAC	Circle Level Advisory Committee
TMC	Top Management Committee
SFF	Safe Furniture Fixture
MIS	Management Information System
CMD	Chairman & Managing Director
NHB	National Housing Bank
NABARD	National Bank for Agriculture and Rural Development
SIDBI	Small Industries Development Bank of India
EXIM	Export-Import Bank
SEBI	Securities and Exchange Board of India
SLR	Statutory Liquidity Ratio
SGL	Subsidiary General Ledger
CVC	Central Vigilance Commission
CVO	Chief Vigilance Officer
OMO	Open Market Operation
CLF	Committed Liquidity Facility
LAF	Liquidity adjustment facility
LODR	Listing Obligations and Disclosure Requirement
CBDT	Central Board of Direct Taxes
CBEC	Central Board of Excise and Customs
NRE	Non-Residential External
FCNR	Foreign Currency Non-Resident

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RFC	Resident Foreign Currency
EEFC	Exchange Earners Foreign Currency
RIDF	Rural Infrastructure Development Fund
ORMC	Operational Risk Management Committee
ORMD	Operational Risk Management Department
CD	Compact Disc
DEAF	Depositor Education and Awareness Fund
CBI	Central Bureau of Investigation
CISO	Chief Information Security Officer

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LIST OF REFERENCES INCLUDING RELATED POLICIES/FORMS, RBI CIRCULARS, ETC

The Record Maintenance Policy is framed in accordance with the Bank's Digital Evidence Policy, IT Act 2000 and RBI Circular No. "RBI/2013-14/657 A.P. (DIR Series) Circular No.149 dated June 25, 2014- on "Know Your Customer (KYC) Norms / Anti-Money Laundering (AML) Standards / Combating the Financing of Terrorism (CFT) / Obligation of Authorised Persons under Prevention of Money Laundering Act (PMLA), 2002 – "Money Changing Activities"

Operational Guidelines on Record Maintenance Policy with effect from 01-04-2024

Division : Operations Division
Version : 2024_OPD_1.0



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A. RECORD MAINTENANCE

Annexure I

In the process of reviewing Record Maintenance Policy 2023-24, the general aspects i.e. record keeping, record retention, record media, policy governance, record retention period and digitization of physical records has been incorporated in Part-I of this policy and operational guidelines is being given for convenient of field functionaries in Part-II as below.

Schedules of books and files which are maintained manually at **ADMINISTRATIVE OFFICES (HEAD OFFICE, CIRCLE OFFICES etc.)**, with the period for which these must be retained on record (Period to be counted from the date of the last entry in the book or file, if not indicated otherwise in the schedules)

(‘E’ marked records are being kept in Electronic Form)

S.N	Particulars	
SCHEDULE A RECORDS TO BE PRESERVED FOR SIX MONTHS		
01	Files relating to Staff Statements	E
02	Files relating to records, documents and clippings that provide data, information, research reports, etc. and contain correspondence with regard to general market conditions on particular securities / investments	
03	Files of arrival and departure reports of regular inspectors / agriculture officers	
04	Files relating to statement of labour situation	
05	Files relating to monthly statement of warehouse receipts	
06	Files relating to half-yearly statement of safe deposit vaults	
07	Files relating to quarterly statement of credit facilities	
08	Files relating to copies of quarterly statement of secured and unsecured advances sent to RBI by branches	
09	Files relating to statement relating to LC, FIBNLC	
10	Files relating to statement of sugar mill accounts	
11	Files relating to statement of advances to SSI / SME / guaranteed by RBI / DICGC /CGFT	
12	Files relating to statement of export loans	
SCHEDULE B RECORDS TO BE PRESERVED FOR ONE YEAR		

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01	Insurance (Policies and Correspondence) – Lapsed and no claim thereto is outstanding / under dispute	
02	Call money (Lending / Borrowing) Ledger	E
03	Swift Records	
04	CLAC Agenda / minutes / follow up files	
05	Staff strength files / registers after last revision	
06	Register for marking attendance of audit returns	
07*	Files of balance sheets of branches	
08	Files of Circle Head tour program	
09	Confidential reports on closed and cancelled accounts	
10	Circulars and circular letters of Indian Chamber of Commerce, Bharat Chamber of Commerce and Indian Sugar Mills Association	
11	Rejected applications, invited for employment in the Bank	
12	Files relating to statement of overtime	
13	Files relating to temporary appointments	
SCHEDULE C		
RECORDS TO BE PRESERVED FOR 2 YEARS		
01	Quarterly Concurrent Audit Reports after closure	
02	Files relating to Training	E
03	Subsidy Claim Register	
04	Files relating to Sports and Cultural Activities	
05	Annual / Biannual Statutory Audit Files	
06	Files relating to Monthly Review of Circles	
07	Minutes of the TMC Meetings	
08	Files relating to the visit of Parliamentary Committees and restructuring of Functional Committees	
09	Correspondence file about nomination of the staff members for various training programs, copies of relieving letters, program reports etc.	
10	Office copy of expenditure vouchers.	
SCHEDULE D		
RECORDS TO BE PRESERVED FOR 3 YEARS		
01	Agreements made by the Bank with Stock Exchanges, Depositories, etc. (After cessation of the term of the agreement)	
02	Other inspection report RBI inspection reports / annual financial inspection Reports by RBI-	
03	Files relating to Special Reports / Special Investigation Reports (a) Where staff accountability / element of fraud and vigilance overtone is not evident (three years after closure) (b) Where staff accountability / element of fraud and vigilance overtone is evident (three years after review decision on staff side is communicated to the staff)	

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04	Agency arrangement with (a) Indian Banks / Institutions / Corporate (b) Foreign Banks / Institutions / Corporate	
05	Loan proposals (sanction, follow up etc.) and the related correspondence after closure of account	
06	Files relating to limits sanctioned statements	
07	Indents for recovery (Printing & Stationery Deptt.)	
08	Dispatch Register (Printing & Stationery Deptt.)	
09	Files containing receipts of letters / documents sent under registered post / by courier / under certificate of posting / speed post / Airmail	
10	Register and related files of bills etc. of Telephones / FAX / Mobile	
11	Correspondence files with Circle Offices, HO Divisions, etc.	
12	Correspondence files relating to suggestions received from employees/ general public	
13	Files relating to review of subsidiaries / Regional Rural Banks	
14	Files relating to setting up of MICR Centres after their final commissioning except related agreements	
15	Programming files of inspecting staff	
16	Files relating to publicity matters	
17	Bonds raised as Subordinate Debt	
18	Allotment register / interest warrants register / records and related correspondence after payment of bonds	
19	Debenture trustee files / underwriting files / bankers to issue and payment assignment files – company-wise / commitment-wise after reconciliation and closure of the file	
20	Files / Registers relating to statement of verification of Currency Chest Balances after reconciliation with / confirmation by RBI	
21	Weekly Balancing Register	
22	Imprest Ledgers / Reconciliation Statements / Sheets	
23	Attendance Register	
24*	Bankers' Statement Register	
25*	Monthly Revenue Statement	
26.	LFAR of branches / Circles / HO Divisions received from Central Statutory Auditors	
27	SFF / MCC ledger / register after carrying over of details to a new register	
28	Files / Registers on Frauds reported / not reported to RBI after closure	
29	Circle Heads' Conference Agenda Files, Background papers and minutes	
30	Quarterly Feedback Reports of Circles	
31	Files relating to visits to branches	
32	Files of Monthly Flash Reports	
33	Files of Agency Arrangements	

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34	Files of Protested Advances Accounts / Non-Performing Assets which have been closed	
35	Files of labour cases, which have been closed	
36	Progress Report of Employees	
37	Punishment Record of Employees	
38	Register of Interest on Government Securities, Municipal Loans, Port Trust Debentures, etc.	
39*	Files of Weekly Statement of Affairs	
40	Lead Bank Scheme Files	E
41	Files relating to buildings on lease for office premises (three years after the vacation of the respective premises)	
42	Opinion Files (Law Division)	
43*	Code Book and Check Symbol – File pertaining to branches from where the facility has been withdrawn	
44	Correspondence relating to Operational Risk with HO Divisions & Circles (For IRMD)	
45.	Due diligence compliance	
46	Mid-year review	
47	Records relating to transactions which are in dispute.(After closure of issue)	
48	Press copy books	
49	Review of sensitive sector	
50	Database of complaints along with the acknowledgement letter and other correspondence (After redressal / dropping / final reply.)	E
	For Treasury Division	
51	Deal Monitor Register	E
52	Daily CMD Report (Replaced against 'Daily Fund Position')	
53	Weekly statement of Export Credit outstanding received from Branches	
54	Letter / Communication to Mumbai for carrying out transactions	
55	Letter to Custodians	
56	Checklist	
57	Instruction for carrying out execution	
58	Reconciliation Statement of scripts held by Custodians	
59	Reconciliation of Bank Account maintained by Custodian	
60	Outstanding Bad Deliveries	
61	DMAT Shares held in Scrip Form	
62	Right / Bonus Received – Internal MIS on monthly basis	
63	Shares not registered in Bank's Name – Internal MIS	
64	Scripts due from companies / Registrars for Transfer – Internal MIS	
65	Dividend Received on Shares – Internal MIS	
66	Brokerage paid on Shares – Internal MIS	E

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67	Custodial and Demat Charges – Internal MIS	
68	Trades done on Negotiated Deal Basis – Internal MIS	E
69	Deals done on Spot Delivery / Hand Delivery basis – Internal MIS	
70	Shares purchased on Private Placement Basis – Internal MIS	
71	Companies not paying Dividend – Internal MIS	
72	Authorization for executing transaction	E
73	Daily Report of Investment Transaction	
74	Monthly Statement of SGL, Issued / Received / Bonus	
75	Stationery Register	
76	NOSTRO A/c. / Position Register.	
	SCHEDULE E RECORDS TO BE PRESERVED FOR 5 YEARS	
01	Non-financial sanctions / approvals by competent authorities	
02	Correspondence / files relating to claim of hospitalization / medial aid and related registers / ledgers.	
03	Statutory audit background papers/ files (Annual / Biannual / Quarterly)	
04*	Inter-office reconciliation after matching of entries (except records of erstwhile Hindustan Commercial Bank of India, New Bank of India, and Nedungadi Bank Limited)	
05	Various schemes of Retail Banking Division	
06	Rent Received Register	
07	Seniority list of officers	E
08	Circle Balance Sheet along with annexure	
09	Returns / data / correspondence sent to RBI / Ministry of Finance	
10	Write off claim statement received from Circles	
11	Diary for passing of write off vouchers	
12	Medical Aid Register	
13	Files of medical aid, TA bills and petty cash vouchers	
14	Register of figures	
15	Miscellaneous Sanction / Approval register / file	
16	Test Checking Record (Printing and Stationery Department)	
17	Job Order (Printing and Stationery Department)	
18	Record of Receipt & Disposal of Applications received under Right to Information Act, 2005, Applications received under the Act, copy of Approvals and Orders of Central Public Information Officer / Appellate Authority of Bank. (Record to be preserved from the date of Orders of Appellate Authority of Bank)	
19*	Statement of Legal Settlements, insurance claims (For capital calculation under BIA & TSA)	
20	Bankers file (permanent till arrangement is in force)	

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21	General Files / General Correspondence / General letter correspondence	
22	Legal Advisers Files.	
23	Duly authenticated ATM Journal Print	
24	Register for Computer consumables	
25	Maintenance contract file and all related records relating to Computer Hardware	
26	Sectoral deployment	
27	Risk profile records	
28	NHB/Food credit /NABARD /SIDBI/EXIM BANK/ CALL /CBLU /RUPU /RREPO/ SFR Files	
29	Dak Receipt and Disposal Register / Due Date Diary for Reminders / Dak Dispatch Register/ Dak Delivery Book / Dak Receipt Register / Dak receipt and disposal register Dak Delivery Book	
30	Files relating to empanelment of CA firms / Lawyers / Brokers / Vendors / Contractors/ Suppliers etc.	
31	Periodical returns / statements / data / information received from branches / Circle Offices and other offices, along with correspondence files, Files containing staff matters (staff strength)	
32	Files of Manager's Monthly Certificates	
33	Files of Telegrams/ Files of Telegram Confirmations / Acknowledgements/Miscellaneous Telegrams Issued Register/ Miscellaneous Telegram Received Register/ Telegram Sent and received registers/files (also containing confirmation /acknowledgements)	
34	Annual Internal Audit (Inspection) Reports / Revenue Audit Reports / Statutory Audit Reports including LFAR / Currency Chest Inspection Reports, etc. and the related correspondence including main reports and compliance reports submitted by various HO Divisions and Departments / Subsidiaries / Administrative Offices / branches /other offices (after the closure of the reports)	
35*	Register of Stationery	
36	Statements / Returns including DSB Returns / Statutory Returns submitted / filed by the Bank to / with various authorities	
37	Leave application of employees	E
38	Media in use / corrupted register	
39	Clearing Agents Instructions related to foreign bills	
40	Equity related general file	
41	Purchase/Sale Note	
	COMPLIANCE DIVISION	
42	Records of the Division in accordance to various Laws and Regulations in respect of Know Your Customer (KYC) Norms / Anti-Money Laundering (AML) Standards / Combating the Financing of Terrorism	

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	(CFT) / Obligation of Authorised Persons under Prevention of Money Laundering Act (PMLA), 2002 – “Money Changing Activities.	
	SCHEDULE F RECORDS TO BE PRESERVED FOR 6 YEARS	
01	SEBI Registration file, after discontinuation of specific sanction	
02*	Income Tax Register	E
03	Income Tax Return File	
04	Fire Insurance Register	
	FOR TREASURY DIVISION	
05	Statement for Reconciliation of Investment Account sent to RBI	
06	Half-yearly Review Report sent to RBI	
07	Half-yearly Statement showing Investment in Corporate shares / debentures, Public Sector Bonds and units of Mutual Funds	
08	Weekly Statement of Export Credit	
09	Covering Letter and Statement of Export Credit Refinance limit	
10	Request letter for availing Export Credit and Declaration for availing of export Credit Refinance	
11	Data of Maintenance of SLR sent to RBI	
12	Special Fortnightly Return – I	
13	Special Fortnightly Return – IV A	
14	Securities Transactions settled and subscription made during the month	
15	Statement of losses incurred on Shares/ Securities Transaction	
16	Reconciliation of RBI SGL Certificate	
17	Quarterly Statement of Investment in Shares	
18	Statement of Business passed through Brokers	E
19	Review of Performance of Brokers	
20	Statement of Impersonal Accounts	
21	Annexure B	
22	Location Certificate	
23	Statement of Call Money Transactions	E
24	Register of GP notes showing details of scrip and face value	
	SCHEDULE G RECORDS TO BE PRESERVED FOR 7 YEARS	
01	Register for reimbursement of written off claims	
02	Register for recovery of written off cases	
03	File of written off cases statement sent to RBI	
04	Records relating to CBI Cases / Police Cases/ Labour Court Cases/ CONSUMER FORUM / Arbitration / Cases registered with CVO / CVC etc. where a legal dispute /case / arbitration has been finally settled	

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05	MOC Statement related to Revenue (Income for CAPITAL Calculation under TSA)	
SCHEDULE H		
RECORDS TO BE PRESERVED FOR 8 YEARS		
01	Vouchers / Voucher register	
02	Balance Books / Register	E
03	Transfer Payment Order Issued / Received Register	E
04	Go down Ledgers (relates to Printing and Stationery Department)	
05	Ledgers Accounts	
06	CIBIL Data.	
07	Purchase orders and other related Documents / Record of Sales and Purchases contract	
08	Files of Suits / Writ Petitions / Appeals filed by or against the Bank after their final decision / Files relating to Decrees which have been fully satisfied or have become incapable of further execution	
TREASURY DIVISION		
09	RBI Subscription Ticket (ex-OMO)	
10	Confirmation of purchase of securities sanction letter	
11	Exposure Register (Counter-party)	E
12	Deal ticket	E
13	Share Deal Ticket	E
14	Purchase / Sale of Shares / Equity Shares in Secondary Market	E
15	Register to monitor exposure limit under section 19 (2) of Banking Regulation Act 1949	
16	Summary of proposal, original sanction letter	
17	Bond / Debenture subscription ticket	E
18	Exposure register (Prudential Credit Exposure)	
19	Subscription Register / Options Register / RBI Balance Register / Outflow-inflow Register	
20	Interest payable on eligible cash balances maintained with RBI	
21	Call Money transaction confirmation	E
22	Call Money Lent / Borrowed Ticket	E
23	Export Credit Register	E
24	Food Credit Outstanding Register	
25	CLF/LAF Register	E
26	Deal Slip Register (Securities transactions)	E
27	Deal Confirmation Slip	
28	Data sheet for deals	E
29	Interest / Incentive Receivable Register	
30	Security Master Data Sheet for Subscription	

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31	Transaction Register	
32	Securities Transaction Register	
33	Security Register	
34	Deal Register	E
35	Custody Register	
36	Dividend Register	E
37	Interest Accrued Register	E
38	Daily Interest Received Sheet	E
39	ITDC Register	
40	ITDC Suspense Reversal Sheet	
41	Redemption Proceeds Sheet	E
42	Debit / Credit Extract	
43	Journal Voucher	
44	Securities Register (Location Branches)	
45	Call Money Deal Register	E
46	Receipt	
47	Register for safe custody of shares and government securities	
48	SGL Form	E
49	SGL Issued / Received Register	E
50	Stock Register	E
51	Voucher relating to payment and receipt of money of certificate of deposit	
52	SGL Register	E
53	Party-wise call money register	
54	Weekly Report on all transactions, SGL bounced and BR outstanding for more than 15 days	
55	Register of Call Money transactions	E
56	Call money interest register	E
57	Imprest register	
58	Dispatch register	
59	TPO issue and receipt register	
60	PF Refund proposal / gratuity proposal register	
61	Expenditure Register	
62	Files of office expenditure	
63	Government Securities lodged with different Banks	E
64	Daily/Monthly/Yearly Backup Register and Backup movement register	
65	Shares Department Documents with preservation period of not less than eight years completion of the relevant transaction:	E

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	<p>a) Notice of the Board meetings given to the Stock Exchange for considering matters relating to pre-intimations required to be submitted to the Stock Exchange.</p> <p>b) Date for the Book Closures and Record dates for various purposes as may be decided by the Company from time to time.</p> <p>c) Quarterly, half yearly and annual financial results of the Company.</p> <p>d) Quarterly Shareholding Pattern including details for pledge of shares and any changes therein.</p> <p>e) Results of the E-voting, General Meetings, Postal Ballot etc.</p> <p>f) List of Unpaid Dividend to the shareholders.</p> <p>g) Change in the constitution of the Board of directors, KMP, Compliance Officer, Auditors, Secretarial Auditors, and Share Transfer Agent.</p> <p>h) Agreement with the Share Transfer Agent, Depositories</p> <p>i) Any price Sensitive Information given or provided to the Stock Exchange under Regulation 30 of the SEBI (LODR) Regulations, 2015.</p> <p>j) Recommendation and payment of dividend to the shareholders.</p> <p>k) Details of the Complaints received and resolved by the Company.</p> <p>l) Corporate Governance Report submitted to the Stock Exchange on quarterly and annual basis.</p> <p>m) Copy of the orders issued by the SEBI or Stock Exchanges relating to securities listed with the Stock Exchanges.</p> <p>The above said documents shall be hosted by the Bank on its website for a period at least 5 years and thereafter as per the Archival Policy</p>	
	SCHEDULE I	
	RECORDS TO BE PRESERVED FOR 9 YEARS	
01	Long books/Daily Extracts /Day Book	E
	SCHEDULE J	
	RECORDS TO BE PRESERVED FOR 10 YEARS	
01	Investigation Reports of Disciplinary Cases, related Charge Sheets, Court Cases filed by Employees / Associations / Unions against the Bank (after closure of the case or retirement of the concerned employee, whichever is later)”	
02	TA Bill Register	
03	Files of safe, fixture and furniture	
04	Refinance applications ledger	
05	Loan sanctioned files	

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06	Loan correspondence files	
07	Loan follow up files	
08	Stamp Balance Book	
09*	Weekly Statement of Affairs Book	
10	Return / data / forms sent to RBI / Ministry of finance	
11	CORD, CORDUP, CANE below 10000 (Pertaining to Loss Data)	
12*	PNB 1157, PNB 1158 Registers (Pertaining to Loss Data)	
13	Auditors' Certificate (Concurrent / Regular Inspector MARD / Statutory Auditors) on Loss Data	
SCHEDULE K		
RECORDS TO BE PRESERVED FOR 12 YEARS		
01	Important document register	
02	Budget files	
03	Suspense / Sundry Register	
04	Files of budget proposals (Publicity Department)	
05	Files of policy matters relating to staff	
06	Power of Attorney Register	
FOR TREASURY DIVISION		
07	Files containing confirmation of balances and securities	
08	Specimen signature of dealing parties	
09	Register of insured parcels containing securities etc. sent to locations	
10	Register of Suspense Account	
11	Register of Sundries Account	
12	Register of Safe Custody of Shares and Government Securities/ Ledger for Safe Custody of GP Notes, shares, etc.	
SCHEDULE L		
RECORDS TO BE PRESERVED FOR 15 YEARS		
01	Final output of data base relating to relevant macro trends in the economy including price behaviour of significant securities, trends in liquidity position, government borrowings etc.	
02	Furniture files including records of floating of RFP / bids received in response to Tender etc.	
SCHEDULE M		
RECORDS TO BE PRESERVED FOR ALL TIMES		
01	Original Notes, Copies of Notes, Background Papers used for preparation of Notes placed to Board, its Committees, Executive Committee and all other Apex Committees functioning at HO and Minutes / Decision / Resolution given by Board, its Committees, Executive Committees and other Apex Committees functioning at HO	

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02	Policy decisions / plan, their approval etc. and various guidelines framed there under.	
03	Circulars / guidelines Issued	
04	Circulars issued register / circulars file	
05	Manuals / Book of Instructions / Codified Circulars	
06	Balance Sheets of the subsidiaries / Regional Rural Banks sponsored by the Bank /Trusts, etc. of the Bank	
07	Circulars / guidelines received from (a) Indian Banks' Association, (b) Reserve Bank of India, (c) Government of India, (d) Foreign Exchange Dealers' Association of India, (e) Export Credit Guarantee Corporation, (f) Securities and Exchange Board of India and (g) any other statutory authority along with the related Compliance Reports / Correspondence	
08	Files relating to premises / capital account, Title Deeds / Lease Deeds of owned premises / land and building, etc. and related Ledger / Register / Files relating to purchase and requisition of the Bank's property	
09	Authorization / licenses for opening of branches and related record	
10	Formation of subsidiaries containing memorandum and articles of association	
11	Rate of interest on domestic term deposit file	
12	Authorization files of branches under various Government Schemes (CBDT / CBEC / Railways, etc.)	
13	NRE / NRR / FCNR / RFC / EEFC – Interest rates	
14	Files relating to financial involvement, such as, PMRY subsidy, SPA schemes, RIDF Debt Relief, DICGC / ECGC, etc.	
15*	RM binders and vouchers for the period from April 1986 to September 1989, backup and other computerized records.	
16	All records of erstwhile Hindustan Commercial Bank, New Bank of India and Nedungadi Bank Limited	
17	Authorization / de-authorization of branches for Foreign Exchange business	
18	Security Forms Record, Issue Record Ledger / Register	
19	Security Forms Destroyed Register	
20	Current-cum-old records register	
21	Original LFARs (signed by Central Statutory Auditors) and printed copy of LFAR	
22	Bank's Original Balance Sheet / Annual Financial Statement and Schedules	
23	Files and Correspondences relating to Organizational Membership (Coordination Division)	
24	Balance sheet of the office concerned	

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25*	Employees' Provident Fund Ledger / Provident Fund Registers / Provident Fund Loan Ledgers / Provident Fund General Ledgers	E
26	Register of record destroyed	
27	Agenda and minutes book of the Bank	
28	Register of members / directors	
29	Notes placed to ORMC, Minutes of ORMC Meetings, Notes placed to Board including Background Papers & Centralised Loss Database created at ORMD (For IRMD)	
30	Minutes Book of Directors.	
31	Provident Fund Day Book	
32	Provident Fund Investment Register.	
33	Trustees' Minutes Books	
34	Investment Registers	
35	Register for Power of Attorney, Succession Certificates, Death Certificates etc.	
36	Office Order Book	
37	Pre- migration Data Backup (Physical).	
38	User Identification Register.	
39	Specimen Signatures of Foreign Bank Officials (to be destroyed within 6 month after new book is received)	
40	Parameter/Master modification Register	
41	Personal files of staff including service agreement after cessation of employment, Godown Keepers' Agreement	
42	RBI Inspection Reports / Annual Financial Inspection Reports by RBI	
43	Salary Bills Register	E
44	Security Form Register	
45	Default Account intimation for funds transfer, utility payment in respect of Tele Internet banking	
46	Vendor Agreements/Third party Agreements.	
47	Booklet supplied by RBI to identify the names of the parties black listed and necessary amendments	
48	Records of various purchases and acquisitions of software and hardware including financial sanctions	
49	Book of Minutes on meetings of Shareholders.	
50	Return of Annual list of Members and summary of capital.	
51	Director's approval Book.	
52	Dividend Warrants Register.	
53	Transfer Deed Files.	
54	Counterfoils of Share Certificates.	
55	Shares lying in Register.	
56	Share Renewals, Sub division, Duplicates and consolidated Register.	

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57	Share application forms.	
58	General Ledger / Subsidiary General Ledger	E
59	Leave Record register	E
60	Confidential Files and files relating to Industrial Disputes and Writ Petitions	
61	Bonus Register /File	
62	Register indicating Records held in Electronic Form.	
63	Daily/Monthly/Yearly Backup Register and Backup movement register	
64	Jewel Appraiser's File	
65	Claims paid pending recovery Register	
66	REPO Register	
67	Records/documents containing details of all accounts and transactions, in respect of which amounts has been transferred to DEAF	
FOR SHARES DEPARTMENT		
68	Documents whose preservation shall be permanent in nature: Documents/records related to accounts, secretarial department: a) Financial Statements, duly signed annual reports b) Minutes of all the General Meetings. c) Disclosures made under the SEBI Insider and Takeover Regulations and the SEBI (LODR) Regulations, 2015 to the Stock Exchange from time to time. d) Pre-nationalization Memorandum and Articles of Association may be preserved. e) Shareholders and Joint Venture agreement. f) Letter of Offer related to public issue, right issue, further issue, buyback offer etc. g) Any others, if Board of Directors may deem think fit.	E
SCHEDULE M-1 RECORDS TO BE PRESERVED TILL THE LOAN IS ADJUSTED		
1*	PF Loan application –Refundable and Non-Refundable	
SCHEDULE M-2 RECORDS TO BE PRESERVED TILL EXECUTION OF FRESH LEASE DEEDS		
01	Files relating to premises/Capital Account-Lease deed etc. of rented buildings	

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	Annexure II	
	Schedules of Books and Files, with the Period, for which these must be retained on Record at BRANCHES , with the period for which these must be retained on record (Period to be counted from the date of the last entry in the book or file, if not indicated otherwise in the schedules)	
	SCHEDULE A RECORDS TO BE PRESERVED FOR 1 YEAR	
S.N	Particulars	
01	Bills Diary	E
02	Cash Reserve Register	
03*	Cashier's Long Book	
04	Daily Market Rates Register	
05*	Fixed Deposit Due Date Register	E
06*	Key Coffe Register – For Locker	E
07	Premium Receipt counterfoils of the Life Insurance Corporation of India	
08*	Register of Statement of Accounts	
09	Banker's Statement of Account Files	
10	Reserve Bank of India Statement File	
11	Diary for reminders	
12	Duplicate / Photocopy of Account Opening Form at Back Office / E-bay (From the date of opening of account)	
	SCHEDULE B RECORDS TO BE PRESERVED FOR 2 YEARS	
01	Fire Insurance Policies (lapsed and no claim thereto is outstanding / under dispute) File	
02*	Due Date Diary of Locker Rents	
03	Files containing Certificates of Posting and Receipts for Registered Letters	
	SCHEDULE C RECORDS TO BE PRESERVED FOR 3 YEARS	
01	Attendance Register	
02	Currency Notes Register	
03	Daily Cash Balance Book	
04	Files of miscellaneous matters	
05	Files of Periodical Returns (Loan, Routine and Staff)	
06	Files of Stock Reports	
07	Miscellaneous (Expenses) Articles Register	
08*	Receipt Book counterfoils	

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09	Register for Recording Opening and Closing Timings of the Vault and day-to-day Custody of Vault Doors	
10	Telephone Register	
11*	Transfer Analysis Register	
12	Register of Important Documents	
13	Imprest Account Ledger	
14	Cashier's Agreements (period to be counted from the date an employee ceases to be in the service)	
15*	Balance Books	
16	Register of Life Policies held against Loans and Advances	
17	Temporary Out Register	
18	Counterfoils of Letters of Credit whether confirmed or not confirmed	
19	Files relating to buildings on lease for office premises (3 years after the vacation of respective premises)	
20	Files of rejected loan proposals	
21	Concurrent Auditor's Report.	
22	Bill realization letters received from collecting Bankers/ Branches	
23*	Reconciliation sheets	
24	GR/SBF/EP/PP/SOFTEX Form Register/ System generated Hard Copy	
25	Records relating to transactions which are in dispute.(After closure of issue)	
26	Complaint Files (after redressal / dropping / final reply) and Complaint Register/ File.	
	SCHEDULE D	
	RECORDS TO BE PRESERVED FOR 5 YEARS	
01	Counterfoils of Delivery Orders	
02*	Rent Received Register	
03	Files of Inspection and Audit Reports (after the closure)	
04	Lessee's Account Ledger	
05	Files containing Receipted Delivery Orders	
06	Foreign Import / Export Letter of Credit File	
07	Files containing Storage Memos	
08*	Statement of Legal Settlements, insurance claims (For capital calculation under BIA & TSA)	
09*	LIC of India correspondence file	
10	Bankers file (permanent till arrangement is in force)	
11	General Files / General Correspondence / General letter correspondence	
12	Safe Custody Receipt- of counterfoils.	
13	Cheque Books, Drafts Books and Cash Certificates issue Register	
14	Year End Returns Files	
15	Duly authenticated ATM Journal Print	

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16	Register for Computer consumables	
17	Maintenance contract file and all related records relating to Computer Hardware	
18*	Pass Book Received Register / Register of Cheque Returned	
19	Dak Receipt and Disposal Register / Due Date Diary for Reminders / Dak Dispatch Register/ Dak Delivery Book / Dak Receipt Register / Dak receipt and disposal register Dak Delivery Book	
20	Token in Use Register	
21	Files of settled claim cases	
22	Files containing Cheque Books Requisition Slips and Acknowledgements	
23	Branch Adjustment Register	
24	Remittance dispatched and received registers	
25	B.C.S. File	
26	Written Instructions of Tele Banking delivery chalans	
27	Counter Indemnity - Regarding - Bills & Bills of lading	
28	Released Guarantee of - Foreign Bills uncleared , negotiated under export bills of credit	E
29	Letter of Credits-application forms.	
30	Advice of Letter of Credits (to Correspondents-amendments)	
31	Advice of Letter of Credits (opened by Cable)	
32	Leave application of employee	
33	Service Charges/ Commission file	
34	General Charges Register	
35	Media in use / corrupted register	
36	Password change register	
37	Record of all transactions in respect of CTRs / STRs / CCRs, Alerts etc. and related Correspondence, as may be prescribed by Bank from time to time towards compliance of Know Your Customer (KYC) Norms / Anti-Money Laundering (AML) Standards / Combating the Financing of Terrorism (CFT) / Obligation of Authorised Persons under Prevention of Money Laundering Act (PMLA), 2002 – “Money Changing Activities” & KYC / AML / CFT Policy of Bank	
	SCHEDULE E RECORDS TO BE PRESERVED FOR 6 YEARS	
01	Files containing Miscellaneous Staff matters	
02	Files of Publicity Cases	
03	Fire Insurance Register	
04*	Government Gazette	
05	Files of Survey Report	
06	Files of Cashier	

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07*	CDS Paid Correspondence File	
08	Income Tax Return File	
09	Correspondence Files relating to Safe Deposit Vault	
10	Bills Re-acceptance Register	
11	Foreign Parcel Register	
12	Inland Parcel Register	
13*	Medical Aid Account Register	
14	Files of Medical Aid, TA bills and Petty Cash Vouchers	
15*	Locker Register	
16	Balance Confirmation and Documents Register (period to be counted from the date all the accounts mentioned in the register are adjusted)	
17*	Cash Orders Register	
18	Register of GP Notes showing Book and Face Value	
19	Register of GP Notes showing details of scrip and face value	
20	Foreign Drafts / Mail Transfer / Telegraphic Transfer Correspondence	
21*	MOC Statement related to Revenue (Income for CAPITAL Calculation under TSA)	
	SCHEDULE F RECORDS TO BE PRESERVED FOR 7 YEARS	
01	Records relating to CBI Cases / Police Cases/ Labour Court Cases/ CONSUMER FORUM / Arbitration / Cases registered with CVO / CVC etc. where a legal dispute /case / arbitration has been finally settled	
	SCHEDULE G RECORDS TO BE PRESERVED FOR 8 YEARS	
1	Local and Outward Dispatch Register	
2*	Majority Attainment Register	
3	Registered Letters Dispatch Register	
4*	Drawing Power Register	
5	Godown Register	
6*	Transfer Journal	
7	Files of Loan Accounts (period to be counted after the date of adjustment of account)	
8	Register for Interest Realized on Government Securities and Debentures etc. held in Safe Custody	
9*	Cash Book-cum-realization Long Book	
10	Teller's / CTO's Cash Book	
11	Cash Book	
12	Petty Cash Book	
13	Securities Ledger	

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14	Securities Register	
15*	Subsidiary General Ledger	
16*	Safe Custody Register	
17	Safe Fixture and Furniture	
18	Overdraft Sanction Register	
19	Register showing collection of Dividends and Interest on securities on behalf of constituents.	
20*	Standing Instructions Register	
21	Files of Suits / Writ Petitions / Appeals filed by or against the Bank after their final decision / Files relating to Decrees which have been fully satisfied or have become incapable of further execution	
22	Documents Lost Register	
23	Counter Indemnities regarding Letters of Guarantees	
24	Lien Registers (Permanent till lien is in force).	
25	Applications for Overdrafts, Loans and Advances	
26	Letters of Credit ledger -correspondent wise	
27	Ledger forms for Letters of Credit	
28	Control Sheets for Letters of Credit	
29	Advice manifold for Import letters of credit	
30	Safe in and Safe out Registers (Securities kept in and taken out)	
31*	Account confirmation (files)	
32	Branch ledgers	
	SCHEDULE H RECORDS TO BE PRESERVED FOR 9 YEARS	
01*	Inland Letter of Credit Received Register	
02*	Inland Letter of Credit Issued Register	
03	Safe Deposit Vault Receipt Book (counter foil)	
04	Order Book for Sale / Purchase of Shares and Government Securities	
05*	Daily Extracts	
06*	Day Book	
	SCHEDULE I RECORDS TO BE PRESERVED FOR 10 YEARS	
01*	Cheque Payment Stopped Register	
02	Files of inward cheque sheets	
03*	Interest register	
04	Railway Receipt Register	
05*	Salary Bill Register	
06	Stamp Balance Book	
07	TA Bills Register	

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08	Trade Employee Register	
09*	Credit Extract Book	
10*	Debit Extract Book	
11	Rupee Traveller's Cheque Register	
12	Foreign Letter of Credit register	
13*	Weekly Statement of Affairs Book	
14	Foreign Letter of Guarantee File	
15	IDBI / SIDBI / NABARD Refinance Instalment Record Diary	
16	IDBI / SIDBI / NABARD Refinance Sanction Register	
17	Files containing branch-wise / region-wise / zone-wise applications for refinance	
18	Kutchra Visit Register – For Locker	
19	Vouchers (provided their retention is not required in connection with any legal proceedings or advances / loans or any other matter), Outward Clearing Cheques, including the Photocopy of Cheques sent along with 'Paper to Follow Report' (Applicable where clearing is dealt with under 'Cheque Truncation System), 'Records of Electronic Clearing System'	
20	Voucher Register	
21*	Cash Credit Ledger	
22*	Current Account Ledger	
23*	Demand Loan Ledger	
24*	Fixed Deposit Ledger	
25*	Inoperative Account Ledger	
26*	Savings Fund Ledgers	
27*	Recurring Deposit Ledger	
28*	Call Deposit Ledgers	
29*	Mini Deposit Ledgers	
30*	Term Loan Ledgers	
31*	PNB 1157, PNB 1158 Registers (Pertaining to Loss Data)	
32	Auditors' Certificate (Concurrent / Regular Inspector MARD / Statutory Auditors) on Loss Data	
33	Cash Receipts and Payment Books. (Scrolls)	
34	Remittance Register.	
35*	Banker's Account Ledger	
36	Party-wise DD Purchased Register / Bills Discounted Register / Register for Drafts Purchased / Register for Inward Demand Drafts Received	
37*	Register for Inward Bills Received for Collection (Inland and Foreign) Register for Outward Bills for Collection (Inland and Foreign) ABC Ledger	
38	Clearing Register	

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39*	Register for Drafts Issued / TPO Issued Register / TPO Received Register / Drafts Payable Ledger	
40*	Ledgers for Forward Exchange contract / Deferred payment guarantees / forward contracts.	
41	Clearing House Books.	
42	Cable Transfer Orders	
43	Foreign Bills for negotiations Registers	
44	NRO /NRE /FCNR/RFC and Non Resident Deposit Registers/ System generated hard copy	
SCHEDULE J		
RECORDS TO BE PRESERVED FOR 12 YEARS		
01	Files containing confirmation of balances and securities	
02	Loan documents of closed accounts (period to be reckoned after the date of adjustment of accounts)	
03	Register for insured parcels containing full GC notes, securities and other documents sent to branches	
04*	Register of Suspense Account	
05	Register of Limits Sanctioned	
06*	Register of Sundries Account	
07	Stationery indent register	
08	Files containing Surrendered Safe Custody Receipt	
09	Power of Attorney Register	
10	Bills Discounted Ledger	
11	Register of Safe Custody of Shares and Government Securities/ Ledger for Safe Custody of GP Notes, shares, etc.	
12	Jewellery Register	
SCHEDULE K		
RECORDS TO BE PRESERVED FOR 15 YEARS		
01	Decree ledger	
02	Protested Advances/Non-Performing Assets Register	
SCHEDULE L		
RECORDS TO BE PRESERVED FOR ALL TIMES		
01*	Account Opened and Closed Register	
02*	Balance Sheet	
03	Employee's PF Account Ledger	
04	Files of Circulars	
05	Files relating to important historical cases	
06	Files relating to important legal cases	
07	Files relating to Capital Account	

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08	Files relating to purchase and requisition of Bank property	
09	Index register for circulars	
10	Property ledger	
11	Register of records destroyed	
12	Title deed register	
13	Register of articles found in the vault	
14	Register of current-cum-old record	
15	Directives / circulars of Reserve Bank of India	
16	Register for Power of Attorney, Succession Certificates, Death Certificates etc.	
17	Office Order Book	
18	Indemnity Bonds.	
19	Pre- migration Data Backup (Physical).	
20	User Identification Register.	
21	Specimen Signatures of Foreign Bank Officials (to be destroyed within 6 month after new book is received)	
22	Branch Document Register	
23	Equitable Mortgage Register &. EM Register	
24	RBI Inspection Reports / Annual Financial Inspection Reports by RBI	
25*	Salary Bills Register	
26	Security Forms Register	
27	Default Account intimation for funds transfer, utility payment in respect of Tele Internet banking	
28	Records pertaining to unpaid Export Bills along with correspondence and GR Form.	
29	Records of various purchases and acquisitions of software and hardware including financial sections.	
30*	General Ledger	
31*	Leave Register	
32	Files of Account Opening Forms (along with related documents under KYC Policy of Bank), including Applications for 'Alternate Delivery Channel', Specimen Signature Slips / Cards and other allied documents of closed accounts	
33	Lease Deed (Safe Deposit Vaults) inventories, prepared in respect of articles in Safe Custody and Safety Lockers and nomination	
34	Key Register	
35*	Security Deposit Ledger	
36	Bonus Register /File	
37	Powers of attorney (Current and Savings Bank)	
38	Memorandum of Letters of Lockers and Specimen Signature cards	
39	Specimen Signature file or books.	

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40	Claim application on account of deceased Non Resident (Ordinary) / Non Resident (External)/ FCNR (B) account holders.	
41	Claims paid pending recovery Register	
42	Records/documents containing details of all accounts and transactions, in respect of which amounts has been transferred to DEAF	
	SCHEDULE M	
	Records of books, accounts and other documents to be retained for a period of 8 years in terms of Rule 3 of the Banking Companies (Period of Preservation of Records) Rule , 1985	
	Ledgers & Registers	
01	All Personal Ledgers	
02	Loans and Advance Registers and Ledgers	
03*	Call, Short or Fixed Deposit Registers or Ledgers	
04*	Fixed Deposit Interest Register	
05*	Demand Draft, Telegraphic Transfer and Mail Transfer Registers	
06	Remittance Register	
07	Bills Register	
08	Demand Loan Liability Register	
09*	Draft Payable Register	
10	Drawing Power Register	
11	Stock Register of Goods Pledged	
12	Stock and Share Register	
13	Government Securities Register or Ledgers	
14	Register showing Collection of Dividends and Interest on Securities on behalf of Constituents	
15	Register or Ledgers of Bank's Own Investment	
16	Branch Ledgers	
17	Overdraft and Loan Registers	
18	Safe Custody Registers	
19	Equitable Mortgage Register	
20	Trust Registers	
21	Clean Cash Book	
	Records other than Registers	
22	Bank Cash Scrolls	
23	Bank Transfer Scrolls	
24	Remittance Schedules	
25	Paid Cheques	
26	Pay-in-slips	
27	Vouchers relating DDs, TTs, MTs, Fixed Deposits, Cash Deposits, Cash Credit and other Deposit and Loan Accounts including Vouchers relating to Payment to Nominees.	

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28	Account Opening Forms, Inventories prepared in respect of Articles in Safe Custody, Safety Lockers and Nomination Forms.			
29*	Standing Instructions relating to Current Accounts			
30	Applications for DDs/RTGS/NEFT and other remittances			
31	Press Copy Books			
SCHEDULE N				
Record covering books, accounts and other documents to be retained for a period of 5 years in terms of Rule 2 of the Banking Companies (Period of Preservation of Records Rule,1985)				
Ledgers and Registers				
01	Cheque Book Registers			
02	Delivery Order Registers			
03	Demand Liability Registers			
04	Demand Remittances Dispatched Registers			
05	Demand Remittances Received Registers			
06	Vault Registers			
Records other than Registers				
07	Telegraphic Transfer Confirmations			
08	Telegrams and Telegram Confirmation			
SCHEDULE O				
O-1. Categorization and Retention Period of Audit Logs of Server				
Categorization of logs: Individual logs will be categorized in the following five broad categories by the respective business owner divisions and in case a log qualifies for more than one category the higher retention period will be kept for such multiple category instances.				
S.No	Name of Log	Description	Retention Period	
1	Transactional Logs	Both financial & Non-financial transaction/ Logs that provide information about changes in business data including customer information, account details, scheme details etc.	10 Years	E
2	Privilege user/system Administration/DBA	Logs that provide details of activities undertaken by the Super users / system administrators / DBA / administrators etc. which may include creation of users, modification of user	10 Years	E

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	Activity Logs	rights, reset passwords, change in database structure, change in database from backend and Change in application configuration/code, changes in OS configuration/ version etc.		
3	User Activity	Logs provide details of activity undertaken by general users. These may include access to application, access to particular module / service, details of other activities in applications etc.	10 Years	E
4	System	Logs provide details of auto events/intermediary events/changes in system including enabling/disabling services or access, system receiving patches, version changes, change in system health etc.	4 Years (Current 1 year on live server & remaining in Media)	E
5	Network Activity	Logs that provide details regarding network traffic or activity on network.		E
The Retention Period of data on live server may vary subject to the capabilities of application or storage.				
The Retention Period is subject to the retrieval mechanism prevalent for the application or database or storage.				
O-2. Preservation Period for Voice Recordings, CCTV Footage, Video Conferencing, EJ/JP of ATMs etc.				
S.N	Particulars		Retention/Preservation Period	
1	CCTV footages/recordings of currency chest, branches, ATMs, Administrative Office & all other offices.		90 days in storage media and when a dispute has been raised, until issue is resolved.	E
2	Footage/recordings for ATMs embedded web cameras		180 days in storage media and when a dispute has been raised, until issue is resolved.	E
3	Voice Recordings (Treasury, Credit Card Division)		90 days in storage media and when a dispute has been raised, until issue is resolved.	E
	Customer Care Division		90 days in storage media in live environment & offsite storage for 7 years and when a dispute has	E

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		been raised, until issue is resolved.	
4	Video conferencing by any of the Directors	21 months in storage media (Till AFI is conducted)	E
5	Electronic Journals (EJs) of the ATMs JP logs	Period at par with vouchers (maximum 10 years) at branches to be kept in storage media. 30 days and when a dispute has been raised, until issue is resolved.	E
	If DVRs of CCTVs at any branch/office is not capable of preservation of footage for 90 days then efforts to be made for immediate up-gradation for preserving the footage for 90 days and till the up-gradation takes place, footage of CCTVs to be kept in removable/retrievable storage media.		

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Annexure III

Total No. of Records & E (electronic) records:

Schedule	Description	Total No. of Records	No. of "E" Record
	<p>Summary of Schedules of books and files which are maintained manually at <u>ADMINISTRATIVE OFFICES (HEAD OFFICE, CIRCLE OFFICE etc.)</u>. (Annexure I) With the period for which these must be retained on record (Period to be counted from the date of the last entry in the book or file, if not indicated otherwise in the schedules) <i>(‘E’ marked records are being kept in Electronic Form)</i></p>		
A	RECORDS TO BE PRESERVED FOR SIX MONTHS	12	1
B	RECORDS TO BE PRESERVED FOR ONE YEAR	13	1
C	RECORDS TO BE PRESERVED FOR 2 YEARS	10	1
D	RECORDS TO BE PRESERVED FOR 3 YEARS	76	6
E	RECORDS TO BE PRESERVED FOR 5 YEARS	42	2
F	RECORDS TO BE PRESERVED FOR 6 YEARS	24	3
G	RECORDS TO BE PRESERVED FOR 7 YEARS	5	0
H	RECORDS TO BE PRESERVED FOR 8 YEARS	65	27
I	RECORDS TO BE PRESERVED FOR 9 YEARS	1	1
J	RECORDS TO BE PRESERVED FOR 10 YEARS	13	0
K	RECORDS TO BE PRESERVED FOR 12 YEARS	12	0
L	RECORDS TO BE PRESERVED FOR 15 YEARS	2	0
M	RECORDS TO BE PRESERVED FOR ALL TIMES	68	5
M-1	RECORDS TO BE PRESERVED TILL THE LOAN IS ADJUSTED	1	0
M-2	RECORDS TO BE PRESERVED TILL EXECUTION OF FRESH LEASE DEEDS	1	0
	<p>Schedules of books and files with the period for which these must be <u>retained on record at BRANCHES</u>. (Annexure II) with the period for which these must be retained on record (Period to be counted from the date of the last</p>		

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	entry in the book or file, if not indicated otherwise in the schedules)		
A	RECORDS TO BE PRESERVED FOR ONE YEAR	12	3
B	RECORDS TO BE PRESERVED FOR 2 YEARS	3	1
C	RECORDS TO BE PRESERVED FOR 3 YEARS	26	4
D	RECORDS TO BE PRESERVED FOR 5 YEARS	37	8
E	RECORDS TO BE PRESERVED FOR 6 YEARS	21	2
F	RECORDS TO BE PRESERVED FOR 7 YEARS	1	0
G	RECORDS TO BE PRESERVED FOR 8 YEARS	32	12
H	RECORDS TO BE PRESERVED FOR 9 YEARS	6	2
I	RECORDS TO BE PRESERVED FOR 10 YEARS	44	23
J	RECORDS TO BE PRESERVED FOR 12 YEARS	12	3
K	RECORDS TO BE PRESERVED FOR 15 YEARS	2	0
L	RECORDS TO BE PRESERVED FOR ALL TIMES	42	6
M	Records of books, accounts and other documents to be retained for a period of 8 years in terms of Rule 3 of the Banking Companies (Period of Preservation of Records) Rule, 1985	31	12
Schedule	Description	Total No of Records	No of "E" Record
N	Record covering books, accounts and other documents to be retained for a period of 5 years in terms of Rule 2 of the Banking Companies (Period of Preservation of Records Rule, 1985)	8	0
O	Categorization and Retention Period of Audit Logs of Server, Preservation Period for Voice Recordings, CCTV Footage, Video Conferencing, EJ/JP of ATMs etc.		
O-1	Transactional Log –Retention Period 10 Years	1	1
	Privilege user / DBA activity logs/System Administration Log- Retention Period 10 Years	1	1
	User Activity Log- Retention Period 10 Years	1	1
	System Log – Retention Period 4 Years	1	1
	Network activity Log- Retention Period 4 Years	1	1
O-2	CCTV footages/recordings of currency chest, branches, ATMs, Administrative Office & all other offices – Retention period 90 days/until issue is resolved	1	1
	Footage/recordings for ATMs embedded web cameras- Retention period 180 days/until issue is	1	1

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	resolved		
	Voice Recordings (Treasury, Credit Card Division)	1	1
	Retention period 90 days/until issue is resolved Customer Care Division- Retention period 90 days and offsite storage for 7 years /until issue is resolved	1	1
	Video conferencing by any of the Directors- Retention period 21 months /till AFI is conducted.	1	1
	Electronic Journals (Ejs) of the ATMs –Retention period maximum 10 years. JP logs-Retention period 30 days/until issue is resolved.	1	1
	TOTAL	633	134

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C. DIGITIZATION OF PHYSICAL RECORDS

APPENDIX

RECORD ITEMS IDENTIFIED FOR DIGITIZATION IN 1ST PHASE

List A

Sr.	RECORD ITEM PARTICULARS	PERIOD (yr)
	Schedules of books and files which are maintained manually at <u>ADMINISTRATIVE OFFICES (HEAD OFFICE, CIRCLE OFFICES etc.)</u> , with the period for which these must be retained on record (Period to be counted from the date of the last entry in the book or file, if not indicated otherwise in the schedules)	
1	TA Bill Register	10
2	Loan sanctioned files	10
3	Loan correspondence files	10
4	Loan follow up files	10
5	Auditors' Certificate (Concurrent / Regular Inspector MARD / Statutory Auditors) on Loss Data	10
6	Return / data / forms sent to RBI / Ministry of finance	10
7	Investigation Reports of Disciplinary Cases, related Charge Sheets, Court Cases filed by Employees / Associations / Unions against the Bank (after closure of the case or retirement of the concerned employee, whichever is later)"	10
8	Auditors certificate on loss data	10
9	Files of safe, fixture and furniture	10
10	Records of the Division in accordance to various Laws and Regulations in respect of KYC/ AML/CFT Standards.	10
11	Suspense / Sundry Register	12
12	Important document register	12
13	Budget files	12
14	Files of policy matters relating to staff	12
15	Power of Attorney Register	12
16	Files containing confirmation of balances and securities	12
17	Specimen signature of dealing parties	12
18	Register of insured parcels containing securities etc. sent to locations	12
19	Register of Safe Custody of Shares and Government Securities/ Ledger for Safe Custody of GP Notes, shares, etc.	12
20	Files of budget proposals (Publicity Department)	12

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21	Furniture files including records of floating of RFP / bids received in response to Tender etc.	15
22	Final output of data base relating to relevant macro trends in the economy including price behaviour of significant securities, trends in liquidity position, government borrowings etc.	15
23	Office Order Book	All Time
24	Records of various purchases and acquisitions of software and hardware including financial sanctions	All Time
25	Circulars/guidelines issued	All Time
26	Circulars issued register/circulars file	All Time
27	Original LFARs (signed by Central Statutory Auditors) and printed copy of LFAR	All Time
28	Original Notes, Copies of Notes, Background Papers used for preparation of Notes placed to Board, its Committees, Executive Committee and all other Apex Committees functioning at HO and Minutes / Decision / Resolution given by Board, its Committees, Executive Committees and other Apex Committees functioning at HO	All Time
29	Policy decisions / plan, their approval etc. and various guidelines framed there under.	All Time
30	Manuals / Book of Instructions / Codified Circulars	All Time
31	Balance Sheets of the subsidiaries / Regional Rural Banks sponsored by the Bank /Trusts, etc. of the Bank	All Time
32	Circulars / guidelines received from (a) Indian Banks' Association, (b) Reserve Bank of India, (c) Government of India, (d) Foreign Exchange Dealers' Association of India, (e) Export Credit Guarantee Corporation, (f) Securities and Exchange Board of India and (g) any other statutory authority along with the related Compliance Reports / Correspondence	All Time
33	Files relating to premises / capital account, Title Deeds / Lease Deeds of owned premises / land and building, etc. and related Ledger / Register / Files relating to purchase and requisition of the Bank's property	All Time
34	Formation of subsidiaries containing memorandum and articles of association	All Time
35	Authorization / licenses for opening of branches and related record	All Time
36	Bank's Original Balance Sheet / Annual Financial Statement and Schedules	All Time
37	Files and Correspondences relating to Organizational Membership (Coordination Division)	All Time
38	Balance sheet of the office concerned	All Time
39	Register of record destroyed	All Time
40	Agenda and minutes book of the Bank	All Time
41	Register of members / directors	All Time
42	Minutes Book of Directors.	All Time
43	Register for Power of Attorney, Succession Certificates, Death Certificates etc.	All Time
44	User Identification Register.	All Time

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45	Specimen Signatures of Foreign Bank Officials (to be destroyed within 6 month after new book is received)	All Time
46	Personal files of staff including service agreement after cessation of employment, Godown Keepers' Agreement	All Time
47	Parameter/Master modification Register	All Time
48	Salary Bills Register	All Time
49	Default Account intimation for funds transfer, utility payment in respect of Tele Internet banking	All Time
50	Vendor Agreements/Third party Agreements.	All Time
51	Booklet supplied by RBI to identify the names of the parties black listed and necessary amendments	All Time
52	Book of Minutes on meetings of Shareholders.	All Time
53	Leave Record register	All Time
54	General Ledger / Subsidiary General Ledger	All Time
55	Register indicating Records held in Electronic Form.	All Time
56	Bonus Register /File	All Time
57	Daily/Monthly/Yearly Backup Register and Backup movement register	All Time
58	Records/documents containing details of all accounts and transactions, in respect of which amounts has been transferred to DEAF	All Time
59	Confidential Files and files relating to Industrial Disputes and Writ Petitions	All Time
60	Claims paid pending recovery Register	All Time
61	Rate of interest on domestic term deposit file	All Time
62	All records of erstwhile Hindustan Commercial Bank, New Bank of India and Nedungadi Bank Limited	All Time
63	Notes placed to ORMC, Minutes of ORMC Meetings, Notes placed to Board including Background Papers & Centralised Loss Data base created at ORMD (For IRMD)	All Time
64	Current-cum-old records register	All Time
65	Pre- migration Data Backup (Physical).	All Time

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List B.

	Schedules of Books and Files, with the Period, for which these must be retained on Record at BRANCHES , with the period for which these must be retained on record (Period to be counted from the date of the last entry in the book or file, if not indicated otherwise in the schedules)	
S.No	RECORD ITEM PARTICULARS	PERIOD (Yr)
1	TA Bill Register	10
2	Voucher Register	10
3	Kutchra Visit Register – For Locker	10
4	Auditors' Certificate (Concurrent / Regular Inspector MARD / Statutory Auditors) on Loss Data	10
5	Stationary indent Register	12
6	Files containing confirmation of balances and securities	12
7	Decree Ledger	15
8	Office Order Book	All Time
9	Records of various purchases and acquisitions of software and hardware including financial sections.	All Time
10	Files of circulars	All Time
11	Files relating to important historical cases	All Time
12	Files relating to important legal cases	All Time
13	RBI Inspection reports/Annual Financial Inspection Reports by RBI	All Time
14	Bonus Register /File	All Time
15	Records/documents containing details of all accounts and transactions, in respect of which amounts has been transferred to DEAF	All Time
16	Claim application on account of deceased Non Resident (Ordinary) / Non Resident (External)/ FCNR (B) account holders.	All Time
17	Claims paid pending recovery Register	All Time
	Files of Account Opening Forms (along with related documents under KYC Policy of Bank), including Applications for 'Alternate Delivery Channel', Specimen Signature Slips / Cards and other allied documents of closed accounts	All Time
18	Leave Register	All Time

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Annexure-IV

Inventory Form (Format)

Name of the Bank: Punjab National Bank

Name of the Branch/Office:

(With D. No.)

Date of Packing:

Inventory NO.

Sr. No.	Carton Bar Code No.	Coding of Record	File/Voucher/ Register/Ledger etc. bar Code	Description of contents	Period (from/to)	Retention period i.e. up to date, month, year
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

Authorized Signatory

Authorized Signatory

Authorized Signatory

Service Provider

Bank

Bank

Name of signatory
(Seal of the Co.)

Name of Bank Official
(with Seal)

Name of the Bank Official
(With seal)

Date:
Place:

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Annexure V

Certificate of Destruction

I/ We _____ & _____, do here by certify that the below listed documents have been destroyed in my/our presence and the documents were not useful in any meaningful way as part of PUNJAB NATIONAL BANK annual/half yearly exercise of destruction of old records which are no longer meaningful for retention. I / We also declare that we have taken the prior approval from _____ (Name & Title) before destroying the records.

SI No.	Document reference No.	Document name

Name, Emp No. and Sign of official 1: _____

Name, Emp No. and Sign of official 2: _____

(If record is destroyed at vendor's place)

Vendor Name: _____

Vendor Signature: _____

Date: _____

Time: _____

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Annexure-VI

Check List for Inspecting Record Storage

S No	Requirements in terms of contract	Compliance(Yes/No) If No, Remarks
1	The Storage Centre should have sufficient space dedicated for PNB for storing the non-current records.	
2	CCTV's are installed & working properly (3 months back up to be provided)	
3	Records are stacked properly	
4	The building/structures for storage facility should be a permanent construction preferably on a three feet plinth with RCC/Strong and corrosion resistant modern metal roofing having proper drainage and should be, specially designed to protect bank's records from fire, theft, dust and natural calamities	
5	Facility is guarded 24*7*365 having access controlled by card based electronic access control system.	
6	Fire Detection equipment & systems, Fire/smoke alarm system, fire hydrant system in accordance with relevant local standards have been installed	
7	Pest control is being done by the service provider at regular intervals	
8	Shredder/Destruction equipment is available at Record Storage Centres	
9	Destruction of old record in terms of bank's document retention policy & Date of last destruction done	
10	Service Provider shall ensure that culling and merging activity of partially filled cartons shall be done on a quarterly basis. and that the cartons are fully utilised in coordination with user department	
11	The Service Provider shall ensure that the metal racks used for storing cartons in the warehouse/DSC should have a powder coating.	