

BANK'S POLICY ON RECORD AND DATA RETENTION

(As on January 2024)

Version-1.0



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

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1. BACKGROUND:

Bank's Policy on Record retention was last reviewed by the Central Board on 21st April 2020 and the instruction was circulated vide e-Circular No. NBG/S^P/RECORDS MGT/2/2020-21 dated 22nd May 2020. A separate Data Retention Policy for IT related records was approved by the Central Board in its meeting dated 04.08.2021, which is being merged with the proposed version of the Bank's Policy on Record Retention. Post approval of this Policy, the Data Retention Policy will cease to exist. In terms of the policy statement, the policy needs to be reviewed by the Central Board of the Bank in every three years.

The purpose of this document is to present a high-level policy statement of the Bank regarding retention and preservation of Bank's documents/records, in accordance with the applicable law. This Policy documents state that all necessary documents and records of the Bank are adequately protected and preserved as per the statutory requirements and that the records of the Bank which are no longer required or are of no value are disposed off after following due process. This Policy also envisages the purpose of aiding staff of the Bank in understanding their obligations in retaining and preserving the documents and records which are required to be maintained as per the applicable statutory provisions and regulatory requirements.

A well-defined policy and establishment of a foolproof system for preservation of all records, whether current or non-current, is a prerequisite for effective functioning of an organization, like bank, that is offering variety of services to a multitude of clientele. It is essential to have a proper storage, retrieval and disposal controls of such records, including digital data/records, as the bank deals day in and day out with electronic data and high- risk security documents.

Data retention is a part of an organization's overall Data Management framework, which needs to be retained for its business, legal, regulatory and compliance values. However, accumulating data and storing them indefinitely in the ecosystem can affect the performance of the IT Systems resulting in need for more computing powers and processing overheads. Similarly, retaining data longer than necessary, poses risks

of data redundancy, data leakage, data breach etc, for which the Bank as Data Controller / Data Fiduciary, will be held accountable and may violate legal or regulatory requirements as forthcoming Data_Protection and Data Privacy laws prescribe “Right to Forget” and “Right to Erasure”. Therefore, it is necessary to create governance around Data Retention and disposal thereof to maintain optimum level of data to ensure performance efficiency and optimisation of storage capacities.

Therefore, handling of documents/records/data assumes great significance. Periodic review of the policy is necessary to accommodate the new/ revised guidelines issued by the regulatory body/ Government guidelines in regard to the record keeping in Bank. Accordingly, the Policy has been reviewed and a comprehensive Policy has been formulated containing all the related aspects.

2. OBJECTIVES AND IMPORTANT PARAMETERS OF THE POLICY:

The objective of the policy would be as under:

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

The Policy of Record Retention:

- seeks the establishment and maintenance of a convenient, safe and low-cost area for storage of records at every branch/ office of the Bank,
- requires the management of records at branches/ offices of the Bank in accordance with the procedure laid down for custody, upkeep, inspection, retention and destruction of records,
- prescribes that important records would be retained for the periods laid down and vital records would be retained permanently at their designated locations,
- observes that by and large, records are - and will continue to be - retained in paper form in non-computerised systems/processes and in paper-and/or-electronic form in computerised systems/processes and suggests that in deserving cases, records can be held in the form of "digitised images" or 'microfilm' with suitable back-ups, to improve the ease and efficiency of retrieval/ referencing.

- further directs that the original records will be maintained up to their prescribed retention periods even where they are converted and held in the form of "digitised images" or "microfilm".
- suggests that in cases where records are held at branches/ offices in the form of "Images" or "microfilm", the original records may be shifted to and held in a central storage at a low-cost location until their retention periods are over to eliminate congestion and to help to make free valuable space in concerned branches/ offices,
- requires that the conversion of records from paper form to image/ microfilm form will be done under the supervision of an authorised official of the Bank and proper record thereof will be kept,
- prescribes that the records at Branches, Administrative Offices, Local Head Offices, GITC etc. will be retained for the periods mentioned in Annexures. However, these are the minimum periods for which records have to be retained. Records may be retained longer where special circumstances so warrant such as in case of suit filed cases, fraud cases, disciplinary cases, etc. Vital documents such as Memoranda to Local Board will, however, be retained permanently,
- further lays down those vital records at Corporate Centre in the nature of policy prescriptions, operating instructions and Central Board/ ECCB Memoranda will be preserved permanently and that records similar to those retained at Branches/ Zonal Offices/ Local Head offices, will be retained for similar periods for which these are required to be held at these offices,
- stipulates those records for which no retention period has been laid down, will be retained for such retention period as may be determined by the concerned department(s) at Corporate Centre based on the regulatory / statutory guidelines under advice to OP& SP Department,
- acknowledges that the policy has to be dynamic to accommodate changes in the record retention area in the light of statutory/ legislative changes and introduction of newer technologies, if any and therefore, will be subject to a review from time to time,

- contains those Records also which have already been discontinued but the retention period has not yet been expired, which will be excluded from this Policy with the expiry of retention period of the respective Records,
- takes care for those Registers/Records, which are undergoing digitization, maintaining manual Records till the expiry of the retention period of the respective Records,
- records be kept tidily and methodically in record room/ godown by numbering and entering the items of records retained thereat, in a register. Removal of any record should duly be recorded in the register,
- prescribes that a hard copy is printed copy of information. A hard copy is so called because it exists as a physical object. Example: Manual Registers, Notes, Correspondences in physical form etc.,
- prescribes that a soft copy is a digital data/digitised record/scanned copies of physical record.
- prescribes that the documents not specifically covered in this policy shall be preserved and maintained in accordance with the provision of the respective acts, rules, guidelines and regulations as applicable under which those documents are maintained.
- prescribes that Records/ Documents specific to internal use of the Department/ Administrative Offices, the retention period of such Records / Documents to be approved by the respective Head of the Department/ Administrative Office on the basis of operational requirement with minimum period of retention based on their policy/ statutory / regulatory rules and guidelines from time to time.
- All the security arrangements related to data / information as articulated in the Information Security Policy and Standards will mutatis mutandis be applicable for retained records.
- **Notwithstanding the retention period of any record as is provided for in this Policy, the retention period of a record which is involved or which has been sought or which may serve as evidence before any court/authority, in any matter or dispute which has arisen during the prescribed retention period,**

shall be the final resolution of the matter/ dispute or the remaining prescribed retention period whichever is later.

- records of a **customer** need to be maintained by the RE (Regulated Entity) irrespective of whether the customer **is a walk-in customer or is an account holder** in terms of Section 46 of the Master Direction – 2016 on KYC and updated by RBI vide their notification no. DOR.AML.REC.44/14.01.001/2023-24 dated 17.10.2023.
- Instructions issued up to 31.01.2024 by Bank/ Regulatory Authority on the subject matter have been incorporated in the Policy.

3. KEY TERMS AND DEFINITIONS:

“Applicable Law” means any Law, Rules, Circulars, Guidelines or Standards issued by the Central Government, Reserve Bank of India, Securities Exchange Board of India, Ministry of Corporate Affairs, The Institute of Company Secretaries of India or any other statutory/regulatory authorities, in which the preservation of the Documents is prescribed, and are applicable to the Bank.

Data is a set of information, knowledge, facts, concepts, instructions or numbers, prepared or collected in a formalised manner or information in an electronic form that can be stored and used by a system.

Digital Data is data that is created using IT or computer applications and can be interpreted by other applications.

Data Retention is the process of continued storage of an organization's data for various compliance and business requirements for a specified period. It comprises of Active data and Archived data.

Data Archival: Archived data consists of older data that remains in the storage system, which can be used as and when needed. Archival ensures that the Active Data storage stays lean.

Data Purging or disposal is the method of erasure or deletion of data from the storage systems, which is no longer required. Purging deletes the data permanently and sets free the memory space or storage for other usage.

Data Custodian & Data Owner: As mentioned under Section – 7 (Data Governance Organization) and Section 8.1 (Data Identification and Ownership) of the Data Governance Policy.

Document: A “document” is a paper or any other material thing affording information, proof or evidence of anything like Files, Vouchers, Registers, Ledgers, Cash Scrolls, Manuals, Agreements, Paid Cheques, Drafts, Orders, Declarations, Forms, Books, Tapes, Floppies, CDs, DVDs, Electronic Storage Devices, etc. and the like as required to be maintained under any applicable law or regulation for the time being in force or in existence, maintained in physical or electronic form or both and does not include multiple or identical copies.

‘Listing Regulations’ shall mean Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (‘Listing Regulations’).

Preservation means to keep the records in good order, preventing from being altered, damaged or destroyed.

Record: A ‘record’ means any document or other source of information compiled, recorded or stored in written form or on film or by electronic process or in any other manner or by any other means. In other words, records can be defined as information created, received, and maintained as evidence and information by the bank, in pursuance of legal obligations or in the transaction of business.

4. TITLE OF THE POLICY:

This Policy statement covering the retention periods for various records of the Bank and its location of retention/preservation will be known as “**BANK’S POLICY ON RECORD AND DATA RETENTION**” **version 1.0** which will cover physical as well as digital data / digitised records.

5. AUTHORITY TO APPROVE THE POLICY:

Authority to approve the Policy rests with the Central Board. Various Departments concerned provide the inputs regarding the Records pertaining to their Departments and its retention period. While retention period of any record is decided, the aspects like its importance, usefulness, frequency of requirement with reference to court cases,

RTI query, complaints etc. are considered. The owner Departments decide these parameters depending on their practical experience and exposure. But the most important condition for considering retention period is the applicable Acts, Laws, Rules, Guidelines issued by the Statutory Bodies.

6. APPLICABILITY OF THE STATUTORY / REGULATORY GUIDELINES:

Applicable Laws / Acts:

All the prevailing and related statutory guidelines are applicable to this Policy. While formulating the period of retention of any records, the governing statutory / regulatory guidelines have been taken care of. In any circumstance where the terms of this Policy differ from any existing or newly enacted law, rule, regulation or standard governing the Bank, the law, rule, regulation or standard will take precedence over this policy. Any change in the prescribed period of archiving in applicable law shall mutatis mutandis apply to this Policy.

While preserving the records, the requirements of the following Acts/ Statutes have taken into consideration to meet compliance of statutory and regulatory provisions, particularly those as stipulated in:

- Bankers Books Evidence Act, 1891
- Banking Regulations Act, 1949
- Banking Companies (Period of Preservation of Records) Rules, 1985
- Information Technology Act, 2000
- Right to Information Act, 2005
- Prevention of Money Laundering Act, 2002
- Regulation 9 of SEBI (Listing Obligation and Disclosures Requirements), Regulations 2015
- IRDAI (Minimum Information Required for Investigation and Inspection) Regulations-2020

The brief instructions of the above statutory/ regulatory guidelines are incorporated in **Annexure-I**.

7. SCOPE OF THE POLICY:

The scope of the policy is to guide and implement standard procedure for record / document storage, retrieval and disposal of all important documents including documents to be preserved as per statutory/ regulatory requirements as amended from time to time, to be followed in the organization by all branches and other offices. This is applicable for all the documents kept including digital data/ digitised records. This Policy covers the records pertaining to domestic offices/branches only. Records related to our foreign offices/branches/ Joint Ventures, Subsidiaries in India or abroad are not covered in this Policy. These offices shall frame their Policies separately keeping in view the local, legal and regulatory requirements. IT related data management instructions applicable to all employees and third parties / vendors having access to Bank's Data of the domestic offices of SBI and Bank's digital data or digitised form of records across all departments and units serving the operational and functional efforts that collaboratively support the business operations. Data originated / owned by the Bank as well as data obtained from external sources will be under the scope of this Policy.

8. MODE OF RETENTION/ PRESERVATION:

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

- Physical form (Hard Copy) and/or
- Electronic/ digital or digitised forms/scanned copy (Soft Copy)
- or in Both

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

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

9. TYPES OF DIGITAL DATA/ DIGITISED RECORDS:

Data in Bank's ecosystems are broadly classified as under:

Sl. No.	Data Types
i.	Application Data
ii.	Logs / Audit Trails
iii.	Business-related Customer & Transaction Data
iv.	Voice Recording / CCTV Footage
v.	Electronic Mail (E-mail)
vi.	Biometric Data
vii.	Digitised Records
viii.	Reports / Dashboards / MIS etc.
ix.	Miscellaneous Data not covered in above categories

- i. **Application Data:** It includes Application Binaries, Operating System, Virtual Machines, Database and related data that constitutes the application supporting a functionality or the Business Process. It also includes configuration files related to the components of the Application set-up, Parameter files etc.
- ii. **Logs / Audit Trails:** It consists of chronological record of events like user login, file access, other various activities to indicate what action was attempted, who performed the action, when it was performed and if it was successful or unsuccessful. It also includes activities such as updates and patching to determine when a system component fails or incorrectly configured e.g. Logs related to Operating System, Database, Applications, Middleware, Virtual Machine, Server, Network Devices Tools etc.
- iii. **Business-related Customer & Transaction Data:**
This includes Business Data & Insights related to Customer and Transaction such as:
 - a. Digital and digitized Data or insights pertaining to customer like personal details (Name, DOB, address, Mobile Number, Email IDs, any PII data, etc.)
 - b. Data related to Customer's Account (Product, Term, Rate of Interest, etc.)

- c. Financial or non-financial or both data/details of transactions such as debits / credits in those accounts.
- iv. **Voice Recording:** Voice recording through devices with recording features over the phone, device (e.g. Customer Contact Center, Dealing Room Operations etc.) or via an online-meeting application (e.g. MS Teams/Webex etc.).
- v. **CCTV Footage:** Closed-Circuit Television (CCTV) is a system that records video/audio footage installed in the Branches, Offices, Establishments, ATMs, Data Centers etc. as part of security, surveillance and monitoring of access controls etc. Video Footage is also referred to by various internal and external agencies such as regulator, security agencies, auditors etc.
- vi. **Electronic Mail (E-mail):** In today's time E-mail is the fastest and most convenient mode of transmission for messages or information and effectively it is the same thing as sending a memo or a letter in "hard copy". As such, electronic mail can be an official record of the Bank. Electronic mail systems are not designed as recordkeeping systems. This means that management of electronic mail is not part of the system design, rather e-mail needs to be managed by understanding what types of records are created using e-mail communication systems.
- vii. **Biometric Data:** Fingerprints or any other similar bio-identifiers, regardless of how it is captured, converted, stored, or shared, based on an individual's biometric identifiers used to identify an individual. It is the personal information stored by Bank about an individual's (e.g. employees, customers, vendor resource etc.) physical characteristics that can be used to identify that person.

The purpose of collecting or obtaining such biometric data and usage shall be defined by the respective Data Owner, who shall specify the period of retention and purging or deletion frequency in the event of ceasing of relationship with the individual concerned like retirement/termination/transfer of employee, end of relationship with the customer, end of contract with the vendor etc.

viii. Digitised Record: is the digital representation of record, converted from physical or analogue records through scanning or imaging such records.

ix. Reports / Dashboards / MIS: IT Departments prepare reports (Regulatory, MIS), dashboards etc. keeping in view various business requirements in consultation with the respective Report Owners (The Business Units on whose behalf such Reports / Dashboards have been prepared)

x. Miscellaneous Data: Data which is not mapped with any specific data type as mentioned above or any new data category which may come up in the future.

10. RISK PROFILING/ CATEGORIZATION OF PHYSICAL RECORDS TO BE RETAINED:

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

Broader guidelines in regard to classification of records into High, Medium and Low Risk category is as below.

i) High Risk Records are the records that pose a significant risk to the organization/ operating unit if they are misused, lost, damaged or deleted permanently. Such records are like records relating to court cases, RTI, Regulatory compliances, records of permanent in nature like ACB/ ECCB/ Central Board Memorandum, records relating to enquiries instituted/ contemplated by Central Bureau of Investigation (CBI) or any other agencies which are of highly important to the Bank and all customer (**is a walk-in customer or is an account holder**) induced transaction related documents / Applications etc.

ii) Medium Risk Records are those records without which the operational performance of the unit would be compromised to the extent revised planning are in place to

overcome difficulties experienced by function or activity area. Medium Risk records are like Loan Application received and disposal Register, Non-Performing Asset Register, Account Transfer Register etc.

iii) Low Risk Records are those records the loss of which will cause slight inconvenience or difficulty in operational performance of function or activity area. Recovery from such consequences would be handled quickly without the need to divert resources from the core activity area. The records which do not bear much of risk factor in their safe keeping like System generated reports, various registers which are used on day-to-day basis in regular banking operations like Customer Contact Register, Community Services Banking Register, Customer Call Register etc.

11. REDUCTION OF RISK ASSOCIATED WITH FIRE:

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

12. DIGITISATION / DIGITALISATION:

Digitisation of records is the most economical, effective and durable way to maintain records. It not only helps to free the costly space, but also helps to maintain the records effectively for longer duration and easy to retrieve, in case of reference. Digitisation is the process to convert physical documents in to electronic / digital format. Instructions on process of Digitisation of critical records / documents have been circulated in form of Policy “Digitisation of Critical Records / Documents” vide e-Circular No.: NBG/S&P-Digitisation/3/2021-22 dated 1st July 2021. Digitalisation refers to enabling or improving processes by leveraging digital technologies and digitised data.

13. REVIEW OF THE POLICY:

In this fast and everchanging Banking environment, changes are inevitable. The quantum of changes in respect to any addition/deletion/modification in the records will be assessed by the respective Departments and in accordance with the changed scenario, the retention period will be decided by the concerned Departments. **The**

Comprehensive Policy will be reviewed periodically every three years incorporating the addition/deletion/modification.

14. DESTRUCTION OF PHYSICAL RECORDS AND ARCHIVAL/ DISPOSAL/ PURGING OF DIGITAL DATA/ DIGITISED RECORDS:

A. Destruction of Physical Record:

Guidelines in form of SOP for destruction of old records circulated vide e-Circular No. NBG/S&P-RECORDS MGT/7/2021-22 dated 16.03.2022 to destroy the old and obsolete records to make proper and economic use of precious space. Destruction of old records, for which, retention period has expired, to be carried out as on 1st June every year, which involves following steps.

Identification and separation of all the records, for which, retention period has been expired, in the presence of BM or his/her representative in the Branch, departmental head or his/her representative in the Administrative Office.

- i. The records identified for destruction should be destroyed by shredding for their eventual sale to paper/board mills or other agencies for conversion into pulps, in the presence of BM or his/her representative in the Branch, departmental head or his/ her representative in the Administrative Office. Burning of obsolete records, should be avoided, in order to make the process environment friendly.
- ii. Item wise date of destruction should be recorded in the Old Record Destruction Register with authentication/ initial by the BM or his/her representative in the Branch, departmental head or his/ her representative in the Administrative Office.
- iii. The register containing the details of item wise destruction of various old records, should be preserved **permanently**, which might be required to produce to any Court/ Statutory Body/ Regulator, in case of need, in support/as an evidence of destruction of a particular record.
- iv. The process of destruction should be started on 1st June and be completed within 21st June every year and a confirmation to be sent to the controller in this regard.

B. Disposal / Purging of Digital Data/ Record:

- Storage of business-sensitive data is critical but ever-increasing volume of digital data, which is further set to expand manifold, requires scientific management. Carrying bulky database, without their archival / disposal / purging since Bank's migration to CBS, has resulted in multiple challenges including possible data breach and regulatory non-compliance.
- Disposal of data, beyond their reasonable retention period, shall have following benefits:
 - a) Process improvement & Increased Efficiency:
 - i. Maintaining data quality throughout its lifecycle.
 - ii. Ensuring availability of accurate and reliable data to users for various business requirements.
 - iii. Managing challenges of exponential and/or uncontrolled growth in database due to massive digital transactions such as UPI.
 - iv. Improving System performance and efficiency due to lower requirement of computing power.
 - v. Simplifying the present complex of digital ecosystems.
 - b) Reduced cost of storage (On-Premises or even on Cloud):
 - i. Reducing costly maintenance of abnormally large database
 - c) Compliance and Governance:
 - i. Maintaining compliance with data privacy laws and compliance with evolving regulatory / statutory requirements
 - ii. Ensuring retention of right set of data along with right amount of data for right duration.
 - iii. Mitigating Operational Risk, including possibility of data breach
- After expiry of the retention/archival period, the Department Head shall recommend and obtain approval for purging/disposal of the Data from the respective Vertical Head not below the rank of CGM or equivalent.
- Respective Data Custodian / Department shall purge / dispose the digital as well as their digitized versions from all locations whether in database records, cloud storage, backup files etc. or in physical storage media such as CD-ROMs, DVDs, backup tapes, hard drives, mobile devices, portable drives.

- Destructions of physical media, computers, servers etc., if any, shall be handled as per the guidelines contained in the latest IS Policy & e-Waste Policy.
- List of Records containing the details of purging / disposal, of data shall be preserved permanently, along with evidence of having purged/disposed a particular data, which might be required to be produced to any Court, Statutory Body, Regulator, Auditor etc. in support or as evidence of having purged/disposed the Data.
- **Periodicity of Archival /Disposal/Purging:** Data Archival will continue as per the appropriateness decided by the respective Application Owners. **1st June** of every year shall be the cut-off date for Data Disposal / Purging. Archival and disposal periodicity of Customer (**is a walk-in customer or is an account holder**) and Transaction related data has been mentioned in **Annexure - II**.

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

<u>LEVEL</u>	<u>AUTHORITY RESPONSIBLE FOR COMPLIANCE</u>
Branch/CPC	<p>Branch Manager (upto MMGS-III).</p> <p>Branch Managers of the grade of SMGS-IV and above, or authorised officer.</p> <p>Branch Manager will, however, have the overall responsibility for overseeing and monitoring of the implementation of the policy at Branch.</p>
Regional Business Office/Administrative Office	<p>Chief Manager in charge of operations i.e CM (Ops.) for records held at Region Level.</p> <p>AGM / Chief Manager in charge of operations i.e AGM/CM (FI & Ops) for records at Zonal Level.</p>
Local Head Office	Concerned departmental head or authorised officer for records held at the department and AGM (OAD) for other records at LHO.
Corporate Centre	Departmental Head or authorised officer for records held at

and its different offices and establishments/units	the concerned department and AGM (OAD) for other records at CC (State Bank Bhavan). Departmental Head or the authorised officer for other Offices, Establishments/units of CC.
Data Owners (Business Executive/ Unit owning the data that is collected, transmitted, used, and stored on a system or systems within a department or multiple departments across SBI)	Specify the retention period of Data for which no retention period has been prescribed in Bank's Policy on Record Retention.
Data Custodians (Data custodian, is an information system/ Application owner or its delegate endowed with the responsibilities of managing data)	<p>Creation and maintenance of inventory of Data under custody.</p> <p>Data / Digital records are categorized according to the types of data mentioned in this Policy (Para - 9)</p> <p>Mapping of data / digitized records with the physical equivalent records and assigning suitable retention period for each type of Data as prescribed under Para -16 of this Policy.</p> <p>Archival of the data as an intermediary stage, if required, keeping in view the operational requirements.</p> <p>Retention of data of sunset applications, if any, till the specified period gets over.</p> <p>Define a mechanism to move data from retained status to purging /disposal. Data in these stages to be identified and segregated without any overlap.</p>

		<p>Put in place an automated system for identifying the data/records for purging/disposal and carrying out the exercise of purging/disposal at a pre-defined periodicity.</p> <p>Periodic review (recommended at least annually) for retention / deletion / purging of data.</p> <p>Maintaining records of Data purged / disposed as specified under Para-14.</p> <p>Assignment of Retention Period: Data Custodians shall categorize each type of data and assign retention period thereof as per the undernoted order of priority, subject to exclusions:</p> <p>a. Retention period of each type of data (as mentioned under Para- 9 shall be like its physical records equivalent, as prescribed in this Policy.</p> <p>b. Data Custodian shall specify the retention period of Data in consultation with the respective Data Owners, wherever retention period has not been assigned for the equivalent Records.</p>
Internal Department:	Audit	Implementation of Data Archival / Disposal / Purging shall be verified during the Internal Audit (RFIA / IS Audit) of the concerned Application Owners (AOs) on the lines of audit of destruction of obsolete physical records during RFIA.

16. CATEGORY OF DOCUMENTS AND THEIR RETENTION PERIOD:

To bring more clarity, records /documents need to be categorized in different bucket of retention period in alignment with the provisions contained in various statutory /regulatory guidelines, nature of documents and operational /legal /administrative requirements etc. It will also provide better understanding and convenience to operating staff / BUs/Depts /branches /offices while defining retention period for records pertaining to their area of operations.

Retention period prescribed hereunder for other than 'permanent' category is minimum period of retention. BUs/Depts/branches /offices may consider preserving the record for longer retention period depending upon operational/legal requirements.

Cat.	Types of Record	Retention Period
A.	Records related to Policy matters, strategic/ historical importance, operating instructions or any other document important from legal / statutory / administrative point of view. (e.g. ACB/ECCB/ Central Board Memorandum, e-Circulars, General Ledger, Branch License, records relating to owned premises, In-operative/ DEAF Account etc.	Permanent (Annexure-III)
B.	Records where customers (is a walk-in customer or is an account holder) / third party transactions are recorded which will permit reconstruction of individual transactions.	10 Years from the date of transaction / date of payment / closure of the account as applicable. (Annexure- IV) (<u>Explanation with exceptions detailed below</u>)
	<p><u>Explanation with exceptions (Cat B):</u></p> <p>(i) 10 Years from the date of transaction in respect of transaction details of Savings Bank/ Current / Cash Credit/ Overdraft Accounts except inoperative /DEAF accounts which are to be retained permanently. However, once inoperative account becomes active account, normal retention period will be applicable. The original vouchers for issuance of the Inter Office instruments (IOI) are required to be retained till the claims are settled even after transfer to DEAF.</p> <p>(ii) In case of Term Deposits, Term Loans and Maxgain- Housing Loan Account or any other schematic loan as overdraft facility, the transaction details to be preserved for a period of 10 Years from the date of closure of the account respectively.</p> <p>(iii) <i>Other related Registers /records when maintained in physical form contain records related to multiple accounts. Hence, in the case of advances, registers should be preserved for 10 Years from the date of</i></p>	

	<p><i>closure of last outstanding account, in the case of deposit transactions, from the date of last operation in the outstanding account and in case any other registers from the last entry in the register.</i></p> <p><i>(i) In case of electronic /digital form of records /registers the retention period will be reckoned from the date of transactions.</i></p>	
C.	<p>Records pertaining to the identification and address of the customers (is a walk-in customer or is an account holder) / third parties obtained in the course of transaction.</p> <p>(e.g. Account Opening forms, KYC/FATCA and CRS related documents / Non-financial transactions (viz. change in KYC details, phone number, address etc.) related records of customer (is a walk-in customer or is an account holder) / beneficial owner/ third parties including digital records, KYC documents pertaining to account opened through non face to face by means of Video Customer Identification Process (VCIP) and records of the identity of customer (is a walk-in customer or is an account holder) /beneficial owner which include updated records of the identification data, account files, business correspondence and result of any analysis undertaken under rule 3 (Maintenance of Records of Transactions) and rule 9 (Client Due Diligence) of PML (Maintenance of Records) Rules, 2005.</p>	<p>10 Years from the date of cessation of business relationship between the Bank and the client.</p> <p>(Annexure- IV)</p>
	<p>(In terms of RBI Master Circular on KYC/AML/CFT dated 01-07-2015 “Transaction” means a purchase, sale, loan, pledge, gift, transfer, delivery or the arrangement thereof and includes- (i) opening of an account; (ii) deposits, withdrawal, exchange or transfer of funds in whatever currency, whether in cash or by cheque, payment order or other instruments or by electronic or other non-physical means; (iii) the use of a safety deposit box or any other form of safe deposit; (iv) entering into any fiduciary relationship;</p>	

	(v) any payment made or received in whole or in part of any contractual or other legal obligation; or (vi) establishing or creating a legal person or legal arrangement)	
Above Categories (B) and (C) are in line with PML Act & Rules and RBI Master Circular on KYC/AML/CFT dated 01- 07-2015. As per regulatory guidelines, retention period is 5 Years for the above mentioned records. However, for the operational convenience and also in compliance of Banking Companies (period of preservation of records) Rules 1985 and Regulation 9 of SEBI (Listing Obligations and Disclosures Requirements) which prescribes retention period of 05/08 Years, uniform retention period of 10 Years have been maintained for both the category.		
D.	<p>Records related to litigation/ disputes/ court cases/ fraud cases/ investigations (internal or external) / files related to staff disciplinary actions and written off loan accounts, the related papers, files registers etc.</p> <p>(e.g. List of some of such records are as below:</p> <ul style="list-style-type: none"> i) Where suits have been filed/ legal action is pending. ii) Records where staff accountability has to be ascertained. iii) Records relating to frauds/ police enquiries/ other investigations are pending. iv) Income Tax attachment orders including sealing of SDV lockers. v) Where Insurance claim made by the Bank are pending unsettled.) 	<p>10 Years from the date of final settlement / closure of loan account, as the case may be.</p> <p>(Annexure- IV)</p>
E.	<p>Records to be preserved for longer period due to administrative / legal importance attached with the documents.</p> <p>(e.g. Title Deed /EM Register, Fixed Assets Register, Leave Register, Safe Deposit Locker Key Register, Legal Opinions etc.)</p>	<p>More than 10 Years</p> <p>(Annexure-V)</p>

F.	Records for which preservation period is not prescribed by statute. Records and Registers where transactions are internal in nature and not included in any other Category as defined above.	Less than 10 Years (Annexure- VI)
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17. Category wise list of records are given in the Annexures as below:

Sl. No.	Description	Annexure
1	Common Records to be Retained Permanently	ANNEXURE- III
2	Records with Retention Period of 10 Years	ANNEXURE- IV
3	Records with Retention period of More than 10 Years	ANNEXURE- V
4	Records with retention period of Less than 10 Years.	ANNEXURE- VI

Preservation and retention period of records related to Shares and Bonds Department under Regulation 9 of SEBI (Listing Obligation and Disclosure Requirements) Regulation 2015 are detailed in **Annexure-VII**. Retention period of department wise records apart from Shares and Bonds Department has been defined in **Annexure-VIII**.

Brief Instructions of Statutory / Regulatory Guidelines:

(A) Bankers Books Evidence Act, 1891:

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

(B) Banking Regulations Act, 1949:

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

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

(C) Banking Companies (Period of Preservation of Records) Rules, 1985:

- (i) Every Banking Company shall preserve in good order, its books, accounts and other documents like Cheque Book Registers, Vault Registers, relating to a period of not less than five Years immediately preceding the current calendar Year.
- (ii) Every Banking Company shall preserve in good order, its books, accounts and other documents like All personal ledgers, Loans and Advance Registers and Ledgers, Fixed Deposit Registers or Ledgers, Drawing Power Registers, Stock Registers of Goods Pledged, Equitable Mortgage Registers, Paid Cheques, Pay-in-slips etc., relating a period not less than eight Years immediately preceding the current calendar Year.

- (iii) Notwithstanding anything contained in rules as stated above, the Reserve Bank may, having regard to factors specified in sub-section (1) of section 35A, by an order in writing, direct any banking company to preserve any of the books, accounts or other documents mentioned in those rules, for a period longer than the period specified for their preservation, in the said rule.

(D) Information Technology Act, 2000:

a. Retention of electronic records:

(1) Where any law provides that documents, records or information shall be retained for any specific period, then, that requirement shall be deemed to have been satisfied if such documents, records or information are retained in the electronic form, if—

- (i) the information contained therein remains accessible so as to be usable for a subsequent reference;
- (ii) the electronic record is retained in the format in which it was originally generated, sent or received or in a format which can be demonstrated to represent accurately the information originally generated, sent or received;
- (iii) the details which will facilitate the identification of the origin, destination, date and time of despatch or receipt of such electronic record are available in the electronic record:

Provided that this clause does not apply to any information which is automatically generated solely for the purpose of enabling an electronic record to be despatched or received.

(2) Nothing in this section shall apply to any law that expressly provides for the retention of documents, records or information in the form of electronic records.

b. Guidelines for retention of Logs:

In terms of Government of India, Ministry of Electronics and Information Technology (MeitY) CERT-In Directions under sub-section (6) of section 70B of the Information Technology Act, 2000 relating to information security practices, procedure, prevention, response and reporting of cyber incidents for Safe & Trusted Internet dated 28.04.2022, the guidelines for retention of logs is as below.

Retention of Logs: All service providers, intermediaries, data centres, body corporate and Government organisations shall mandatorily enable logs of all their ICT systems and maintain them securely for a rolling period of 180 days and the same shall be maintained within the Indian jurisdiction. These should be provided to CERT-In along with reporting of any incident or when ordered / directed by CERT-In.

(E) Prevention of Money Laundering Act, 2002 and Prevention of Money Laundering (Maintenance of Records), Rules 2005: (Reference: RBI Master Circular No. RBI/2015-16/42 dated 01.07.2015 and RBI Notification No. DOR.AML.REC.44/14.01.001/2023-24 dated 17.10.2023)

1. Maintenance of records of transactions (nature and value):

Banks/FIs should introduce a system of maintaining proper record of transactions prescribed under Rule 3 of Prevention of Money Laundering (Maintenance of Records) Rules, 2005 (PML Rules, 2005), as mentioned below:

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

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

- (i) the nature of the transactions;
- (ii) the amount of the transaction and the currency in which it was denominated;
- (iii) the date on which the transaction was conducted; and
- (iv) the parties to the transaction

2. Preservation of Records:

The following steps shall be taken regarding maintenance, preservation and reporting of **customer information**, with reference to provisions of PML Act and Rules. [The word “**account**” has been deleted from the above requirement thereby clarifying that records of a customer need to be maintained by the RE (Regulated Entity) as per Section 46 of the Master Direction - 2016 on KYC by RBI and updated as on 17.10.2023, irrespective of whether the **customer is a walk-in customer or is an account holder**]

REs (Regulated Entities) shall,

- (a) Maintain all necessary records of transactions between the RE and the customer, both domestic and international, for at least five years from the date of transaction.
- (b) Preserve the records pertaining to the identification of the customers and their addresses obtained while opening the account and during the course of business relationship, for at least five years after the business relationship is ended.
- (c) Make available swiftly, the identification records and transaction data to the competent authorities upon request.
- (d) Introduce a system of maintaining proper record of transactions prescribed under Rule 3 of Prevention of Money Laundering (Maintenance of Records) Rules, 2005 (PML Rules, 2005).
- (e) Maintain all necessary information in respect of transactions prescribed under PML Rule 3 so as to permit reconstruction of individual transaction, including the following:
 - i) the nature of the transactions.

ii) the amount of the transaction and the currency in which it was denominated.
iii) the date on which the transaction was conducted, and iv) the parties to the transaction.

(f) Evolve a system for proper maintenance and preservation of account information in a manner that allows data to be retrieved easily and quickly whenever required or when requested by the competent authorities.

(g) Maintain records of the identity and address of their customer, and records in respect of transactions referred to in Rule 3 in hard or soft format.

Explanation. – For the purpose of this Section, the expressions “records pertaining to identification”, “identification records” etc., shall include updated records of the identification data, account files, business correspondence and results of any analysis undertaken.

h) REs shall ensure that in case of customers who are non-profit organisations, the details of such customers are registered on the DARPAN Portal of NITI Aayog. If the same are not registered, RE shall register the details on the DARPAN Portal. REs shall also maintain such registration records for a period of five years after the business relationship between the customer and the RE has ended or the account has been closed, whichever is later.

i) Rule No.10 of Prevention of Money Laundering (Maintenance of Records), Rules 2005 (**Maintenance of the records of the identity of clients**) which is amended vide gazette notification No. G.S.R 652(E) dated 04.09.2023 by the Ministry of Finance, Department of Revenue, Government of India. The amended Rule 10 provides as under.

(1) Every reporting entity shall maintain the physical copy of records of the identity of its clients obtained in accordance with rule 9, after filing the electronic copy of such records with the Central KYC Records Registry.

(2) The records of the identity of clients shall be maintained by a reporting entity in the manner as may be specified by the Regulator from time to time.

(3) Where the reporting entity does not have records of the identity of its existing clients, it shall obtain the records within the period specified by the

regulator, failing which the reporting entity shall close the account of the clients after giving due notice to the client.

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

(F) Right to Information Act, 2005:

As per Sec 8 (3) of the RTI Act, the Public Authority, subject to clause (a), (c) and (i) of Sub-Section (1) of Section 8, any information relating to any occurrence, event or matter which has taken place, occurred or happened 20 Years before the date on which any request is made under section 6 shall be provided to any person making a request under that section.

Provided that where any question arises as to the date from which the said period of twenty Years has to be computed, the decision of the Central Government shall be final, subject to the usual appeals provided for in this Act.

With regard to the above provisions, Law Department opined that, Section 8(3) of the Act not estop our Bank from providing a record retention period of less than 20 Years. Tritely, it may be ensured that the retention period prescribed by our Bank for any records/ documents is not less than the retention period prescribed by applicable regulatory mandates.

(G) Regulation 9 of SEBI (Listing Obligations and Disclosures Requirements) Regulation 2015:

The listed entity shall have a policy for preservation of documents, approved by its board of directors, classifying them in at least two categories as follows:-

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

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

(H) IRDAI (Minimum Information Required for Investigation and Inspection) Regulations-2020:

All the records relating to KYC/ other records of client, details of complaints received from customers, details of Specified Persons i.e. CIFs / SPs etc., shall be maintained

by sourcing Branch / Unit for a minimum period of 10 years from the date of last transaction on the respective records, or from the date of expiry of the policy, whichever is later.

(I) Master Circular on Detection and Impounding of Counterfeit Notes circulated vide Circular notification No. RBI/2022-23/07 dated 1st April 2022:

- i) Counterfeit Notes received back from the police authorities / courts shall be carefully preserved in the safe custody of the bank and a record thereof be maintained by the branch concerned. FNV Cell of the bank shall also maintain a branch wise consolidated record of such Counterfeit Notes.
- ii) Counterfeit Notes at branches shall be preserved for a period of three Years from the date of receipt from the police authorities.
- iii) Counterfeit Notes, which are the subject matter of litigation in the court of law shall be preserved with the branch concerned for three Years after conclusion of the court case.

ANNEXURE-II

Retention, Archival and Disposal of Digital Data/ Record pertaining to Customers (is a walk-in customer or is an account holder) i.e CIFs, Accounts and Transaction Data:

The approach for digital data/ records archival / disposal will be applicable for data in CBS, being the mother application of the Bank and all other applications will align with the same.

CIF data

Table- I

	Type	Eligibility For		Trigger: Closure of Accts/ Relationship	
		Archival	Disposal	Archival	Disposal
Set-1	Deceased-All Linked a/cs Settled	Yes	Yes	24 Months	10 Years
	Deduped	Yes	Yes	24 Months	10 Years
	Defunct	Yes	Yes	12 Months	01 Year
	Inactive- No Accts/Relationships	Yes	Yes	24 Months	10 Years
Set-2	Open Accounts or Relationships (Incl. Deceased A/cs not settled)	No	No	No Archival/ Disposal	
	Welcome Kits (Pre-Opened)	No	No		
	Non-Customer but active relationship (e.g. guarantor, nominee etc.)	No	No		
	Whereabouts not known but available balances in linked a/cs	No	No		

1. Transaction Data (i.e. Transactions in customer's accounts)

Table- II

CLOSED ACCOUNTS	Eligibility For		Trigger Date from Account Closure	
Type	Archival	Disposal	Archival	Disposal
Savings/Current Account (Incl. Deceased A/cs- Settled)	Yes	Yes	6 months	10 Years
Term Deposit	Yes	Yes	12 Months	10 Years
Cash Credit/Overdraft	Yes	Yes	12 Months	10 Years
Demand/ Term Loan	Yes	Yes	12 Months	10 Years
PPF/SCSS/SSY etc.	Yes	No	12 Months	No Disposal
Written-Off Accounts (All categories)	No	No	No Archival/ Disposal	
Non-Fund based Accounts	No	No	No Archival/ Disposal	

Table- III

LIVE / OPEN ACCOUNTS	Eligibility For		Trigger from Transaction Date	
	Archival	Disposal	Archival	Disposal
Savings/Current Account	Yes	Yes	6 months	10 Years
Cash Credit/Overdraft**	Yes	Yes	6 months	10 Years
Deceased Accounts (Not Settled)	Yes	No	6 months	No Disposal
Inoperative Accounts	Yes	No	6 months	No Disposal
Term Deposit	Yes	No	6 months	No Disposal
PPF/SCSS/ SSY etc.	Yes	No	6 months	No Disposal
Demand/ Term Loan	No	No	No Archival/ Disposal	
Written-Off Accounts (All categories)	No	No	No Archival/ Disposal	
Non-Fund based Accts	No	No	No Archival/ Disposal	

****Exception:** Maxgain- Housing Loan Account or any other schematic loan as overdraft facility, the transaction details to be preserved for a period of **10 Years from the date of closure of the account.**

2. Account Data:

Closed Accounts, other than written-off (with or without AUCA) will be archived / disposed along with transaction data, with retention period as detailed in Table-II above. Data of Open / Live account apart from Savings / Current Account / Cash Credit / Overdraft Accounts will not be archived / disposed.

The above approach will be applicable for data in CBS, being the mother application of the Bank and all other applications will align with the same.

- Retention of Email:** E-Mails communication are of varied nature such as individual e-mails, broadcast e-mails, e-mails sent for information purpose, communication with Regulatory, Statutory authorities etc. Hence, the retention period of emails irrespective of the type or category is prescribed for a period of 10 Years from the date of email (regardless of deletion by end user), and shall be implemented centrally by Email Application owner Dept.

- 4. Retention of Logs:** All service providers, intermediaries, data centres, body corporate and Government organisations shall mandatorily enable logs of all their ICT systems and maintain them securely for a rolling period of 180 days and the same shall be maintained within the Indian jurisdiction. These should be provided to CERT-In along with reporting of any incident or when ordered / directed by CERT-In.
- 5. Exception handling:** Where any decision or proposition with respect to digital/digitized data maintenance, results in retention schedules not being in conformity with the schedule defined in this Policy, the same shall be approved by the concerned Vertical Head not below the rank of CGM.
- The Data Custodian / Department shall record the justification to modify any data category or retention schedule and document and maintain the same along with the required approval and advised to respective Data Owner.
 - Change in category of a Data, thereby resulting in a change in the retention schedule shall also require approval.

ANNEXURE- III

COMMON RECORDS TO BE RETAINED PERMANENTLY:

(Included in Common Records also)

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
1	In-operative (Interest Bearing) Savings Bank Account Register	Hard/Soft Copy	Branch / CPC	Permanent (20 Years)	Modified
2	In-operative (Non-Interest Bearing) Savings Bank Account Register	Hard/Soft Copy	Branch / CPC	Permanent (20 Years)	Modified
3	In-operative Current Account Register	Hard/Soft Copy	Branch / CPC	Permanent (20 Years)	Modified
4	ACB / ECCB / Board Memorandum	Hard/Soft Copy	CC	Permanent	No change
5	Fraud Register	Hard/Soft Copy	Branch /CPC	Permanent	No change
6	General Ledger	Hard/Soft Copy	Branch / CPC	Permanent	No change
7	Old Record Destruction Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Permanent	No change
8	User Identity Allocation Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Permanent	No change
9	Which come under the purview of the Central Vigilance Commission in connection with the enquiries instituted/ contemplated by Central Bureau of Investigation (CBI) or any other agency	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	Permanent	No change
10	OVVR/List of Vouchers	Soft Copy	Branch	Permanent	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
11	DEAF Transfer to RBI	Soft Copy	Branch	Permanent	No change
12	DEAF Claim made	Soft Copy	Branch	Permanent	No change
13	Signed copies of P&L and Balance Sheet Qtly/Annual	Hard Copy	LHO/ CC	Permanent	No change
14	Policy related matters in regard to Union / Association, Welfare, Court cases, Circulars, Guidelines etc.	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Permanent	No change
15	Memorandum of Settlements between the Bank and the Union / Association	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Permanent	No change
16	<p>Title Deeds of Properties owned by the Bank and Lease Deeds including Plans/ Drawings/ Sketches approved by various Statutory Organisations Review Reports.</p> <p>## Presently, The Hard Copies of the Title Deeds of Bank's Own Properties for All Circles as well as CC Department / CC Establishments are to be kept in Safe Custody with SBI Cap Trustee Company Limited (SBICTCL) (Subsidiary of SBI) vide Agreement dated 14.09.2018 between SBI and SBICTCL and the arrangement has been duly approved by DMD (HR) & CDO on 25.08.2018. The Circles will keep one set of xerox copy of the documents pertains to them at their end.</p>	Hard Copy and Soft Copy both	SBI Cap Trustee Company Limited (SBICTCL) LHO /CC /##	Permanent	Addition

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
17	Court Cases/ Arbitration related to premises matters	Hard Copy/ Soft Copy	Branch /RBO /AO /LHO /CC	Permanent Judgements should be preserved in both hard and soft copy.	No change
18	All correspondences/ books/ records, which come under the purview of the Central Vigilance Commission in connection with the enquiries instituted/ contemplated by Central Bureau of Investigation (CBI) or any other agency	Hard Copy	CC/ LHO/ AO/ RBO/CPC/ Branch	Permanent	No change

ANNEXURE-IV

RECORDS WITH RETENTION PERIOD OF 10 YEARS:

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
1	Central & State Govt. Loan Applications	Hard/Soft Copy	Branch /CPC	10 Years	No change
2	Demand Loan Documents Executed Register	Hard/Soft Copy	Branch	10 Years	No change
3	Demand Loan Register	Hard/Soft Copy	Branch /CPC	10 Years	No change
4	Documents Received Register (from RACPC/SMECC, etc.)	Hard/Soft Copy	Branch	10 Years	No change
5	Documents relating to closed advances	Hard/Soft Copy	Branch / CPC	10 Years	No change
6	Gold Loan Register	Hard/Soft Copy	Branch / CPC	10 Years	No change
7	Liability Register for deferred Payment Guarantee H/E	Hard/Soft Copy	Branch /CPC	10 Years	No change
8	Loan Application received and disposal Register	Hard/Soft Copy	Branch /CPC	10 Years	No change
9	Risk Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	No change
10	Sanction/ Control Register	Hard/Soft Copy	Branch /CPC	10 Years	No change
11	Term Loan Ledger	Hard/Soft Copy	Branch / CPC	10 Years (20 Years)	Modified
12	TFCPC Buyers Credit Register	Hard/Soft Copy	Branch / CPC	10 Years (5 Years)	Modified
13	Current Account & Cash Credit A/C Ledgers	Hard/Soft Copy	Branch /CPC	10 Years (20 Years)	Modified
14	Password Register	Hard/Soft Copy	Branch /CPC	10 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
15	Recurring Deposit Ledger	Hard/Soft Copy	Branch /CPC	10 Years (20 Years)	Modified
16	Savings Bank Deposit Ledger	Hard/Soft Copy	Branch	10 Years (20 Years)	Modified
17	Savings Bank Ledger	Hard/Soft Copy	Branch	10 Years (20 Years)	Modified
18	TDR Account Opening Forms	Hard/Soft Copy	Branch /CPC	10 Years, from closure of account	No change
19	Bonus Register	Hard/Soft Copy	Branch/C PC /RBO /AO /LHO /CC	10 Years	No change
20	Chest Verification Register	Hard/Soft Copy	Branch	10 Years	No change
21	Chest Access Register	Hard/Soft Copy	Branch	10 Years	No change
22	Court Cases Files	Hard/Soft Copy	Branch/C PC /RBO /AO /LHO /CC	10 Years from the date of final settlement	No change
23	Deceased Constituent Assets Claim Register	Hard/Soft Copy	Branch	10 Years	No change
24	Documents Relating to Closed Safe Deposit Locker Accounts	Hard/Soft Copy	Branch / CPC	10 Years (5 Years)	Modified
25	Files/ Letters/ Documents relating to Visit of Parliament Committees	Hard/Soft Copy	CC / LHO	10 Years	No change
26	Govt. Letters of Credit Register	Hard/Soft Copy	Branch / CPC	10 Years	No change
27	High Value Transactions Register	Hard/Soft Copy	Branch /CPC	10 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
28	Income Tax Deduction Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	No change
29	Inventories Prepared in respect of Articles in Safe Custody and Safe Deposit Lockers	Hard/Soft Copy	Branch / CPC	10 Years (8 Years)	Modified
30	IOI Cancelled and Destroyed Register	Hard/Soft Copy	Branch /CPC	10 Years	No change
31	Lost Document Register /Missing Voucher Register	Hard/Soft Copy	Branch /CPC	10 Years	No change
32	Nomination Forms	Hard/Soft Copy	Branch /CPC	10 Years* * since the closure of account	No change
33	Nomination Register	Hard/Soft Copy	Branch /CPC	10 Years* * since the closure of account	No change
34	Obsolete Security Forms Register	Hard/Soft Copy	Branch /CPC	10 Years	No change
35	Obsolete Specimen Signature of Govt. Officials (File)	Hard/Soft Copy	Branch /CPC	10 Years	No change
36	Office Order	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	No change
37	Opinion Books	Hard/Soft Copy	Branch /CPC	10 Years	No change
38	Post Dated Cheque Register	Hard/Soft Copy	Branch /CPC	10 Years	No change
39	Roster for Checking of Reports, Partitions etc.	Hard/Soft Copy	Branch /CPC	10 Years	No change
40	Safe Deposit Locker Access Register	Hard/Soft Copy	Branch	10 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
41	Safe Deposit Locker Applications received Register	Hard/Soft Copy	Branch	10 Years	No change
42	Software Release Control Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	No change
43	State Government Transaction/Currency Transaction Register	Hard/Soft Copy	Branch / CPC	10 Years	No change
44	Stationery Ledger	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	No change
45	Strong Room Access Register	Hard/Soft Copy	Branch	10 Years	No change
46	Sub-office(s) Account Register	Hard/Soft Copy	Branch /CPC	10 Years	No change
47	Subsidiary Book to Bonus Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	No change
48	Suit filed Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	No change
49	Surrendered Safe Custody Receipts	Hard/Soft Copy	Branch / CPC	10 Years	No change
50	Surrendered Safe Deposit Receipts	Hard/Soft Copy	Branch / CPC	10 Years	No change
51	System Suspense Report	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	No change
52	User Reports	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
53	Voucher Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	No change
54	Vouchers	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	No change
55	VVR Allotment Register	Hard/Soft Copy	Branch /CPC	10 Years	No change
56	Application forms for Debit Card issuance and Debit card Application Received & card Issued / Rejected Register	Hard Copy/Soft Copy	Branch	10 Years	Addition Aligned with the retention period of account opening forms for closed accounts is 10 Years.
57	In case of Insurance Business sourced by the Bank: A. All the records relating to KYC records of client, copy of proposal form signed by client, register containing list of clients, details of policy, details of complaints received from customers, details of Specified Persons i.e. CIFs/SPs etc., shall be maintained by sourcing Branch/Unit for a minimum period of 10 Years. (a) From the date of last transaction on the respective records, or (b) From the date of expiry of the policy, whichever is later. B. Notwithstanding the foregoing, in case where any dispute, claims etc. is raised by any customer or any other party within the aforesaid retention	Hard/ Soft Copy	Branch/ CPC	10 Years	Addition* *Guidelines as per the IRDAI (Minimum Information Required for Investigation and Inspection) Regulations-2020 dated 23rd November 2020.

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
	<p>period either in form of a representation, complaint and /or in court or any forum recognized by law, then all the relevant records should be preserved till the time the dispute is finally decided.</p> <p>The retention period in such case may thus be – the final resolution of / final decision in the dispute, litigation etc. or ten Years from the date of last transaction on the respective records, or ten Years from the date of expiry of the policy, whichever is later.</p>				
58	RACC Documents Received Register	Hard Copy	CPC	10 Years	Addition
59	RACC PDC Record Register	Hard Copy	CPC	10 Years	Addition
60	RACC Sanction / Control Register	Hard Copy	CPC	10 Years	Addition
61	RACC Document Verification Register	Hard Copy	CPC	10 Years	Addition
62	RACC Register of High-Net-worth Individuals	Hard / Soft Copy	CPC	10 Years	Addition
63	RACC Appointment List Register	Hard/Soft Copy	CPC	10 Years	Addition
64	RACC File Movement Register	Hard/Soft Copy	CPC	10 Years	Addition
65	TFCPC SWIFT Message Received Register	Hard/Soft Copy	Branch / CPC	10 Years	Addition
66	TFCPC SWIFT Outgoing Message Register	Hard/Soft Copy	Branch / CPC	10 Years	Addition
67	AUCA Register	Hard/Soft Copy	Branch / CPC	10 Years	Addition

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
68	Account opening forms/ KYC documents/ documents related to customer (is a walk-in customer or is an account holder) / beneficial owners identification and address proof/ related information and records of the identity of customer (is a walk-in customer or is an account holder) / beneficial owner which include updated records of the identification data, account files, business correspondence and result of any analysis undertaken under rule 3 (Maintenance of Records of Transactions) and rule 9 (Client Due Diligence) of PML (Maintenance of Records) Rules, 2005.	Hard and Soft Copy both	Branch, LCPC and DAC as applicable	10 Years* (8 Years) *From the date of cessation of transaction relationship between Bank and the client.	Modified
69	Records of transactions (vouchers, cheques, DD, BCQ, travellers cheque and other transaction related communication etc.)	Hard Copy	Branch/ DAC	10 Years from the date of transaction	No change
70	Record of cheques presented in clearing/ local clearing	Hard Copy	Branch/ CCPC/ DAC	10 Years from the date of transaction	No change
71	Records relating to Truncated Cheques	Soft Copy	CCPC	10 Years from the date of transaction	No change
72	Records of transactions with narration and transaction history in soft form	Soft Copy	IT GITC, Belapur	10 Years from the date of transaction	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
73	Records of all Exim bills transaction containing both originator and beneficiary details	Soft Copy	Trade Finance Dept./ GITC Belapur	10 Years from the date of transaction	No change
74	Records of all inward remittances and international remittance centre	Soft Copy	GLS/ GITC Belapur	10 Years from the date of transaction	No change
75	Records of all transactions taking place through Western Union money transfer	Soft Copy	PBBU LIMA/ GITC Belapur	10 Years from the date of transaction	No change
76	Records of prepaid card transactions including foreign travel card	Soft Copy	GITC Belapur	10 Years from the date of transaction	No change
77	Records of all transactions taking place through NEFT/RTGS containing all originator and beneficiary information	Soft Copy	Payment Systems Dept./ GITC Belapur	10 Years from the date of transaction	No change
78	Records of all NPCI/UPI related transactions containing all originator and beneficiary information	Soft Copy	Digital Payments Dept./ GITC Belapur	10 Years from the date of transaction	No change
79	Transactions conducting through CMP platform with both originator and beneficiary information	Soft Copy	Payment Systems Dept./ GITC Belapur	10 Years from the date of transaction	No change
80	Records of onboarding of customers on YONO.	Soft Copy	IT-YONO Dev Dept./ GITC	10 Years from the date of cessation of business	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
				relationship between the Bank and the client	
81	Records of transactions on YONO channel with both originator and beneficiary information	Soft Copy	IT-YONO Dev Dept./ GITC	10 Years from the date of transaction	No change
82	Journal Printer Log	Hard/Soft Copy	Branch	10 Years (8 Years)	Modified
83	Transaction Log Files (in soft copy)	Hard/Soft Copy	ATM Switch Register Off-site Location SBI Konkan Bhavan Branch, Belapur	10 Years (8 Years)	Modified
84	Staff confidential reports and disciplinary action cases including voluntary/ compulsory retirement/ termination of service after retirement/ death of employee or closure of the case in all cases.	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years after retirement/death of the employee and closure of the case)	No change
85	Register for manual recovery of charges/Refund	Hard Copy	Branch	10 Years	No change
86	Correspondence related to C-TDS Department including Notice u/s 133 (6) of IT Act & other related Notices of various Govt. Authorities seeking information	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
87	Records of transactions both domestic or international, which will permit reconstruction of individual transactions	Hard / Soft copy	Branch/ CPC/ IT Dept.	10 Years	No change
88	Records pertaining to the identification of the customer (is a walk-in customer or is an account holder) and his address (e.g. copies of documents like passport, identity cards, driving licence, PAN Card, Utility Bills etc.) obtained while opening the account and during the course of business relationship and records of the identity of customer (is a walk-in customer or is an account holder) / beneficial owner which include updated records of the identification data, account files, business correspondence and result of any analysis undertaken under rule 3 (Maintenance of Records of Transactions) and rule 9 (Client Due Diligence) of PML (Maintenance of Records) Rules, 2005.	Hard / Soft copy	Branch/ LCPC	10 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
89	Record relating to outsourcing of Activities to Third Party Vendors /Outside agencies	Both Hard & Soft Copy	At owner department /Circles/SBU	10 Years	No change
90	Copies of Self-Certification received from the customers certifying their reportability status as either "Reportable" or "Not Reportable"	Hard/ Soft Copy	Branch	10 Years*	No change
(*) - Hard Copy, after the calendar Year in which the account was determined as either "Reportable" or "Not Reportable ". In case there is change in the status of account holder from not reportable to reportable or vice versa, on the basis of either a fresh "Self-Certification" or fresh AOF and KYC documents then, 10 Years from the date of such change of status of account holder. Digital Form- Same as for Hard copy.					
91	Additional Self-certification obtained from Account Holders who are resident of high risk jurisdictions as mandated by OECD under CRS in terms of Cir No. NBG/Ops/FATCA-CTDS /1/ 2019-20 dated 08.05.2019	Hard/ Soft Copy	Branch	10 Years after the calendar Year in which the additional Self-certification is received	No change
92	The most recent documentary evidence collected with respect to the account relied upon to determine reportable status	Hard/Soft Copy	Branch /LCPC /DAC	10 Years (**) (8Years)	Modified
93	The most recent account opening contract or documentation relied upon to determine reportable status	Hard/Soft Copy	Branch /LCPC /DAC	10 Years (**) (8Years)	Modified

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
94	The most recent documentation obtained pursuant to rules framed under the PML Act, 2002 or any other law for the time being in force relied upon to determine reportable status	Hard/Soft Copy	Branch /LCPC /DAC	10 Years (**) (8Years)	Modified
95	Any Power of Attorney of signature authority forms currently in effect relied upon to determine reportable status	Hard/Soft Copy	Branch /LCPC /DAC	10 Years (**) (8Years)	Modified
(**) - From the date of cessation of business relationship between the customer and the bank. Digital Form- Same as for Hard copy.					
96	Any document received from the customer relating to standing instructions (Other than with respect to depository account i.e. account held with depository institutions like banks etc.) to transfer funds currently in effect, both in case of U.S. Reportable and Other Reportable Account.	Hard/Soft Copy	Branch	10 Years (***) (8 Years)	Modified
(***)- Hard Copy- from the date of cessation of business relationship between the customer and the bank or 10 Years after the calendar Year in which the Standing Instruction is either modified or withdrawn by the customer through a new communication /document.					

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
97	New Individual and Entity CIFs/Accounts (opened on or after 01/01/2016): : Account Opening Form and all the related/underlying documents	Hard/Soft Copy	Branch /LCPC /DAC	10 Years from the date of cessation of business relationship between the customer and the bank. (8 Years)	Modified
98	Import Paid Bills (LC/Non LC)	Hard Copy till closure of two I&A thereafter in Soft Copy	Branch	10 Years	No change
99	Export Realized Bills (LC/Non LC)	do	Branch	10 Years	No change
100	Outward Remittance Documents	do	Branch	10 Years	No change
101	Guarantee Documents (Foreign/Inland)	do	Branch	10 Years	No change
102	Inland Paid Bill (LC/Non LC)	do	Branch	10 Years	No change
103	Inland Discounted / Negotiated Bill (LC/Non LC)	do	Branch	10 Years	No change
104	LC Opening Applications	do	Branch	10 Years	No change
105	Tax remittance challans, Exemption/ concession certificates issued by the Income Tax Department, Declaration on 15G, 15H, Form 60, Form 61 (Upto 31.12.15)	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years* (8 Years)	Modified
106	Monthly TDS deduct report, Tax exemption certificate reports.	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years* (8 Years)	Modified

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
107	TDS Return – 26QA	Soft Copy	Branch	10 Years* (8 Years)	Modified
108	Returns: 24Q,26Q,27Q	Hard/ Soft copy	Branch /CPC /RBO /AO /LHO /CC	10 Years* (8 Years)	Modified
109	Other tax related matters not covered above	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years* (8 Years)	Modified
*From the date of closure of the financial Year in which the transaction was put through. (Applicable to Pre-TDS Centralisation Period up to 31.03.2017)					
110	Tax remittance challans, Exemption/ concession certificates issued by the Income Tax Department, Declaration on 15G, 15H, Form 60, Form 61	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years* (8 Years)	Modified
111	Monthly TDS deduct report, Tax exemption certificate reports	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years* (8 Years)	Modified
112	TRS related reports	Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years* (8 Years)	Modified
113	TDS Return – 26QA	Soft Copy	Branch	10 Years* (8 Years)	Modified

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
114	Other tax related matters not covered above	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years* (8 Years)	Modified
*From the date of closure of the financial Year in which the transaction was put through. (Applicable for Post-TDS Centralisation w.e.f 01.04.2017)					
115	Document / files relating to Income Tax related cases (including TDS related cases), Notices issued by the Income Tax Department & correspondence (Both pre & post centralization period) (Direct Tax)	Hard copy	Branch /CPC /RBO /AO /LHO /CC	10 Years from the date of closure of the financial Year in which the transaction was put through. (8 Years)	Modified
116	Foreign Remittance forms-15CA, 15CB along with supporting documents (Direct Tax)	Hard Copy	Branch		Modified
117	Tax Audit/Income Tax/ Transfer pricing- returns & files (Direct Tax)	Hard/ Soft Copy	Branch /CPC /RBO /AO /LHO /CC		Modified
118	Charges Invoices with Stax/ Excise /GST components (Service Tax/ GST)	Hard copy	Branch	10 Years from the date of closure of the financial Year in which the transaction was put through. (8 Years)	Modified
119	Monthly Stax /GST reports (D1,D2,D3)- (Service Tax/ GST)	Hard Copy	Being advised by LHO		Modified
120	Details of claims lodged with RBI (Service Tax/ GST)	Hard Copy	GBU/GAD / Mumbai Main Branch		Modified

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
121	Statement of Government Account (Service Tax/ GST)	Hard Copy	Mumbai Main Branch		Modified
122	CONFIDENTIAL REPORTS & DISCIPLINARY CASES i. Confidential Reports ii. Investigation Reports/ Charge-sheets iii. Legal Cases of Staff iv. Court cases filed against Bank by employees/others v. Individual files of staff disciplinary proceedings including compulsory retirement cases/ termination of service vi. Vigilance department files/ complaints vii. Voluntary retirement cases Note: All correspondence/books /records of our organization which come under the purview of the Central Vigilance Commission in connection with the enquiries instituted/ contemplated by Central Bureau of Investigation (CBI) or any other agency should be retained permanently.	Hard /Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years after the retirement/ death of the employee or closure of the case in all cases.	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
123	i. Offer of appointment & related correspondence ii. Candidates Bio data cum attestation form submitted at the time of recruitment iii. Verified copy of certificate of education qualification iv. Confirmation Letter v. Promotion Letters vi. Fitment letters on account of promotion to next grade/scale vii. Increment Letter viii. Approval of extension in Service, if applicable ix. AARF, duly reviewed x. Assets and Liabilities statement duly scrutinized xi. Disciplinary Proceedings /Vigilance related letters , etc.	Hard Copy	Branch /RBO /AO /LHO /CC	10 Years from the date of retirement/termination/separation/death of the staff	No change
124	IR related court cases	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years after the retirement /death of the employee or closure* of the case whichever is later * Closure means final judgment has been given and no appeal is pending	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
125	Application forms for availing INB service submitted by existing account holders.	Hard/ Soft Copy	Branch	10 Years from closure of account (8 Years)	Modified
126	Application forms submitted by INB users for resetting of login password, number/email request originated by them in INB, resetting of profile password, third party beneficiary approval, change of transaction rights, etc.	Hard copy	Branch	10 Years from closure of account (8 Years)	Modified
127	INB Kit Issued Register	Hard/ Soft Copy	Branch	10 Years	No change
128	Premises related approvals for acquisition/ purchase/ construction/ Leave & License Agreement/ Lease Rent Agreement/ Review of Projects etc by ECCB/ LOCAL BOARD/ MD/ DMD/ CGM/ GM/ DGM/ RM etc.	Hard Copy and Soft Copy both	Branch /RBO /AO /LHO /CC	10 Years From the date of completion of the project/ agreement	No change
129	Premises related Tenders including Leave & License Agreements/ Acquisition/ Constructions/ repairs/ renovation etc.	Hard Copy (Soft Copy in case of e-tenders)	Branch /RBO /AO /LHO /CC	10 Years From the date of completion of the project/ agreement	No change
130	All Correspondence/ files related to execution of projects including Architect/ Engineer/Inspection/ Review Reports	Hard Copy/ Soft Copy	Branch /RBO /AO /LHO /CC	10 Years From the date of completion of the project/ agreement	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
131	Payment Register/ Control register/ Miscellaneous register (Premises Related)	Hard Copy/ Soft Copy	RBO /AO /LHO /CC	10 Years From the date of completion of the project/ agreement	No change
132	Foreign Currency Stock Register	Hard Copy	Branch	10 Years	No change
133	TT Sale/Purchase Issue Register	Hard Copy	Branch	10 Years (8 Years)	Modified
134	Foreign Draft Issued/Paid Register	Hard Copy	Branch	10 Years (8 Years)	Modified
135	Documents relating to closed Safe Deposit Locker Accounts	Hard Copy	Branch	10 Years (5 Years)	Modified
136	Indent for Supply of Gold Register	Hard Copy	Designated Branches handling Gold Banking Business	Minimum 10 Years from the date when it was last in effect	No change
137	Gold Stock Vault Register	Hard Copy	Designated Branches handling Gold Banking Business	Minimum 10 Years from the date when it was last in effect	No change
138	Gold Booking Register	Hard Copy	Designated Branches handling Gold Banking Business	Minimum 10 Years from the date when it was last in effect	No change
139	Unfix Price Register	Hard Copy	Designated Branches handling Gold Banking Business	Minimum 10 Years from the date when it was last in effect	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
140	Gold Delivery Register	Hard Copy	Designated Branches handling Gold Banking Business	Minimum 10 Years from the date when it was last in effect	No change
141	Stock Register for Gold Coins	Hard Copy	At designated POSBs only	Minimum 10 Years from the date when it was last in effect	No change
142	Covering and Owning register	Hard Copy	Bullion Branch, Mumbai (Nodal Branch)	Minimum 10 Years from the date when it was last in effect	No change
143	Gold Deposit Received Register	Hard Copy	Bullion Branch, Mumbai (Nodal Branch)	Minimum 10 Years from the date when it was last in effect	No change
144	Gold Deposit Packet Register	Hard Copy	Bullion Branch, Mumbai (Nodal Branch)	Minimum 10 Years from the date when it was last in effect	No change
145	CPTC/Refinery wise Gold Stock Register	Hard Copy	Bullion Branch, Mumbai (Nodal Branch)	Minimum 10 Years from the date when it was last in effect	No change
146	Medium and Long Term Government Deposit Register	Hard Copy	Bullion Branch, Mumbai (Nodal Branch)	Minimum 10 Years from the date when it was last in effect	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
147	Ledger Folio (Customer-wise) for medium and long term Government Deposit	Hard Copy	Bullion Branch, Mumbai (Nodal Branch)	Minimum 10 Years from the date when it was last in effect	No change
148	GDS/GMS Account Opening Form (Closed account)	Hard Copy	Bullion Branch, Mumbai (Nodal Branch)	10 Years	No change
149	Application Form for subscription of Sovereign Gold Bonds (SGB)	Hard Copy	Branches/ offices who are accepting SGB application	10 Years after redemption of SGB	No change
150	Daily / Weekly / Monthly Reports generated by Metagrid (Gold Banking Software) for monitoring, reconciliation and control.	Hard Copy	Branch (Designated Branches)	10 Years	No Change
151	Individual files of staff disciplinary proceedings including Vigilance department files/complaints like Investigation Reports, Charge-Sheets, etc.	Hard Copy	CC/ LHO/ AO/ RBO/CPC / Branch	10 Years after the retirement/ death of the employee or closure of case in all cases	No change
152	Manual Interest Adjustment Register	Hard/Soft Copy	Branch/ CPC	10 Years	Addition
153	Term Loan Register	Hard/Soft Copy	Branch/ CPC	10 Years (5 Years)	Modified
154	SLAs/ Agreements between the Bank and Co-Lending partners/NBFCs.	Hard/Soft Copy	NBFC Alliances, CC	10 years from the date of mutual termination of the arrangements	Addition

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
155	Digital records received from the Co-Lending partners/NBFCs/ customers	Soft Copy	NBFC Alliances, CC/ GITC	10 Years from the date of cessation of business relationship between the Bank and the client.	Addition
156	Assets Hypothecated Register	Hard/Soft Copy	Branch /CPC	10 Years (15 Years)	Modified
157	Cash Credit Register (For Cash Credit Documents)	Hard/Soft Copy	Branch	10 Years (20 Years)	Modified
158	Document Execution Register	Hard/Soft Copy	Branch /CPC	10 Years (20 Years)	Modified
159	Recalled Assets Register / Protested Bill Register	Hard/Soft Copy	Branch /CPC	10 Years (20 Years)	Modified
160	Term Deposit Register	Hard/Soft Copy	Branch /CPC	10 Years (20 Years)	Modified
161	Safe Custody Articles Nomination Register	Hard/Soft Copy	Branch	10 Years (20 Years)	Modified
162	Safe Custody Ledger	Hard/Soft Copy	Branch /CPC	10 Years (20 Years)	Modified
163	Safe Custody Register	Hard/Soft Copy	Branch /CPC	10 Years (20 Years)	Modified
164	Safe Deposit Articles Nomination Register	Hard/Soft Copy	Branch	10 Years (20 Years)	Modified
165	Safe Deposit Locker Ledger (Loose Leaf)	Hard/Soft Copy	Branch	10 Years (20 Years)	Modified
166	Safe Deposit Register	Hard/Soft Copy	Branch /CPC	10 Years (20 Years)	Modified
167	Security Ledger	Hard/Soft Copy	Branch /CPC	10 Years (20 Years)	Modified
168	Security Register	Hard/Soft Copy	Branch /CPC	10 Years (20 Years)	Modified
169	Miscellaneous Security Register	Hard/Soft Copy	Branch /CPC	10 Years (20 Years)	Modified

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
170	Foreign Currency Sale/ Purchase register	Hard Copy	Branch	10 Years (20 Years)	Modified
171	Subsidy Received & disposal Register	Hard Copy	Branch	10 Years (20 Years)	Modified
172	Bad Debt Written off / Compromise proposal Register	Hard/Soft Copy	Branch /CPC	10 Years (25 Years)	Modified
173	Compromise /OTS Register	Hard/Soft Copy	Branch /CPC	10 Years (25 Years)	Modified

ANNEXURE- V

RECORDS WITH RETENTION PERIOD OF MORE THAN 10 YEARS:

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
1	G R Form Register	Hard/Soft Copy	Branch /CPC	15 Years	No change
2	Unclaimed IOI/BC Register	Hard/Soft Copy	Branch /CPC	Till it is settled or transferred to DEAF (15 Years)	Modified
3	Legal Opinions *Notwithstanding the aforesaid retention period, all Legal Opinions and Correspondences which concern or have been recorded as regards any litigation/ case before a court / forum (raised within the 20 Year retention period), should be preserved till the litigation / case is resolved and/or finally decided. The retention period will thus be the final resolution of/ final decision in the litigation/case or twenty years, whichever is later.	Hard Copy and or Soft Copy	Zonal offices, LHO, SAMB, SARG, REHBU, CCGRO, CAG, PFSFBU, GITC, certain designated branches under circles, CC establishments and Corporate Centre, as the case may be.	20 Years *	No change
4	Branch Document Register	Hard/Soft Copy	Branch /CPC	After closure of Register up to two RFIA (20 Years)	Modified

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
5	Fixed Asset Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	20 Years	No change
6	RBI/GOI Guidelines Register	Hard/Soft Copy	Branch	20 Years	No change
7	Correspondences with Advocates and other functionaries ('Documents') *Notwithstanding the aforesaid retention period, all Legal Opinions and Correspondences which concern or have been recorded as regards any litigation/ case before a court / forum (raised within the 20 Year retention period), should be preserved till the litigation / case is resolved and/or finally decided. The retention period will thus be the final resolution of/ final decision in the litigation/case or twenty years, whichever is later.	Hard Copy and or Soft Copy	Zonal offices, LHO, SAMB, SARG, REHBU, CCGRO, CAG, PFSFBU, GITC, certain designated branches under circles, CC establishments and Corporate Centre, as the case may be.	20 Years*	Addition
8	Register 9-Certificate Cases Register	Hard Copy	Branch / CPC	20 Years	Addition
9	USROMD Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	20 Years	Addition
10	Transfer proposals of Staff	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	20 Years for closed files	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
11	Branch Authorization	Hard /Soft Copy	Branch/LHO	25 Years	No change
12	Title Deed Register /Equitable Mortgage Register	Hard/Soft Copy	Branch / CPC	40 Years (30 Years)	Modified
13	Establishment Book	Hard/Soft Copy	Branch/CPC /RBO /AO /LHO /CC	35 Years	No change
14	Forged Notes Detection/Impounding Register	Hard/Soft Copy	Branch	35 Years	No change
15	Leave Register	Hard/Soft Copy	Branch/CPC /RBO /AO /LHO /CC	45 Years	No change
16	Safe Deposit Locker Key Register	Hard/Soft Copy	Branch	45 Years	No change
17	Safe Deposit Locker Register	Hard/Soft Copy	Branch	45 Years	No change
18	Letters of Indemnity, Succession Certificate etc.	Hard/Soft Copy	Branch / CPC	60 Years	No change
19	Power of Attorney Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	60 Years	No change
20	Record Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	60 Years	No change

ANNEXURE- VI

RECORDS WITH RETENTION PERIOD OF LESS THAN 10 YEARS:

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
1	Insurance Policies (lapsed)	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	1 Year	No change
2	Customer Call Register	Hard/Soft Copy	Branch /CPC	1 Years	No change
3	License of Hardware's & copies of AMC	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	1 Years after renewal of the old one (up to renewal)	Modified
4	Peon Books	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	1 Year	No change
5	Postal Receipts	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	1 Years	No change
6	Swayam Call Closure Report	Hard Copy	Branch	1 Year (6 Months)	Modified
7	Case documents after final adjudication (Service Tax/ GST)	Hard copy	Branch /CPC /RBO /AO /LHO /CC	1 Year	No change
8	Indemnity Insurance Policy Files	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	2 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
9	Rate Lists and Quotations	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	2 Years	No change
10	DCB Register	Hard/Soft Copy	Branch /CPC	3 Years	No change
11	Record of Advances Proposals Received from Branches at Controlling Office	Hard/Soft Copy	CPC /RBO /AO /LHO /CC	3 Years	No change
12	LCPC Applications Received from Branches Register	Hard/Soft Copy	CPC	3 Years	No change
13	LCPC Base Stationery Inventory Control Register	Hard/Soft Copy	CPC	3 Years	No change
14	LCPC Daily Output Reporting Register	Hard/Soft Copy	CPC	3 Years	No change
15	LCPC Extraction Reports Delivery Register	Hard/Soft Copy	CPC	3 Years	No change
16	LCPC Inward Outward maintenance Register	Hard/Soft Copy	CPC	3 Years	No change
17	LCPC Welcome Kit Creation and Dispatch Register	Hard/Soft Copy	CPC	3 Years	No change
18	Annual Closing and Quarterly Closing Returns	Hard/Soft Copy	Branch /CPC /LHO /AO /RBO /CC	3 Years	No change
19	ATM Maintenance Register	Hard/Soft Copy	Branch	3 Years	No change
20	ATM Movement Register	Hard/Soft Copy	Branch	3 Years	No change
21	Back up Register for Recovery of Commission from Govt.	Hard/Soft Copy	Branch/ CPC	3 Years	No change
22	Branch Activity Analysis Register	Hard/Soft Copy	Branch/ CPC	3 Years	No change
23	Cash Box Receipt Delivery Register	Hard/Soft Copy	Branch/ CPC	3 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
24	CCPC Outward Cheques Received Register	Hard/Soft Copy	Branch	3 Years	No change
25	CCPC Outward Clearing Returns Register	Hard/Soft Copy	Branch	3 Years	No change
26	Cheque Book Acknowledgements	Hard/Soft Copy	Branch/ CPC	3 Years (1 Years)	Modified
27	Complaint Register	Hard/Soft Copy	Branch/ CPC /RBO /AO /LHO /CC	3 Years	No change
28	Customer Contact Register for BC (for Deposits)	Hard/Soft Copy	BC	3 Years (5 Years)	Modified
29	Drop Box/Graha Mitra Register	Hard/Soft Copy	Branch/ CPC	3 Years	No change
30	GLIF Entry Reconciliation Register	Hard/Soft Copy	Branch/ CPC	3 Years	No change
31	Inter Branch Cash Handling Register	Hard/Soft Copy	Branch	3 Years	No change
32	Lead Bank Returns Backup Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	3 Years	No change
33	Leave Application File	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	3 Years	No change
34	Records of High Value Cheques Verified Through UV Machine	Hard/Soft Copy	Branch/ CPC	3 Years	No change
35	Software Custody Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	3 Years	No change
36	Suggestion cum Complaint Register (Outreach)	Hard/Soft Copy	Branch	3 Years (5 Years)	Modified
37	AGL Advance Control Return - 1	Hard/Soft Copy	Branch/ CPC	5 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
38	AGL Advance Control Return – 2	Hard/Soft Copy	Branch/ CPC	5 Years	No change
39	Analysis of Advances Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
40	Bill Acceptance Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
41	Correspondence relating to LC's, Guarantees Merchant Banking. IDBI, NABARD, DICGC, SSI & Small Loans, Foreign Exchange Business Special Studies and Recommendations.	Hard/Soft Copy	AO/LHO	5 Years	No change
42	Customer Contact Register for Business Facilitator for Advances	Hard/Soft Copy	Branch/ CPC	5 Years	No change
43	Delivery Order Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
44	Demand Remittances Dispatched Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
45	Demand Remittances Received Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
46	Duty Drawback Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
47	Loan proposals (sanction/disbursement/follow-up, call-up, etc.) and related correspondence on Bank's deposit scheme.	Hard/Soft Copy	AO/LHO	5 Years after closure of the accounts	No change
48	Non-Performing Asset Register	Hard/Soft Copy	Branch/ CPC	7 Years	No change
49	Pending Specified Securities Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
50	Pre-Shipment/ Post Shipment Finance Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
51	Processing /Upfront Fee / Mortgage Charge Collection Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
52	SHG Linkage Backup Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
53	Statement of Advances (Staff)	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
54	Stock Returns Relating to Advances	Hard/Soft Copy	Branch/ CPC	5 Years	No change
55	Tour Diary for Field Officers	Hard/Soft Copy	Branch/ CPC	5 Years	No change
56	Account Transfer Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
57	Accounts Maintenance Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
58	Current Account & Cash Credit Account Formalities Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
59	In-operative Savings Bank Account Interest Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
60	Passbook Overnight Retained Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
61	Passbooks Issue Register	Hard/Soft Copy	Branch	5 Years	No change
62	PF Account Statement file	Hard/Soft Copy	Branch/ CPC	5 Years	No change
63	Welcome Kit Issue Register	Hard/Soft Copy	Branch	5 Years	No change
64	ADS Reset/Unlock Register	Hard/Soft Copy	BRANCH /CPC /RBO /AO /LHO /CC	5 Years	No change
65	Advocates Fees Paid/Received Register	Hard/Soft Copy	Branch/ CPC /RBO /AO /LHO /CC	5 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
66	Application Received and Disposal Register for Third Party Products	Hard/Soft Copy	Branch/ CPC	5 Years	No change
67	Armed Guard Duty Allotment Register	Hard/Soft Copy	CC/LHO/ AO/RBO/ Branch/ CPC	5 Years	No change
68	ATM Cash Replenishment Register	Hard/Soft Copy	Branch	5 Years (4 Years)	Modified
69	ATM Cash Delivery to CRA/CIT Agency Register	Hard/Soft Copy	Branch/ CPC	5 Years (4 Years)	Modified
70	ATM Cards Returned Register	Hard/Soft Copy	Branch	5 Years	No change
71	ATM Debit Claim Register	Hard/Soft Copy	Branch	5 Years	No change
72	Attendance Register	Hard/Soft Copy	Branch/ CPC /RBO /AO /LHO /CC	5 Years	No change
73	BM's Monthly Certificate Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
74	Branch Budget	Hard/Soft Copy	Branch/ CPC	5 Years	No change
75	Branch Security Information Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
76	Branch Statistics Books	Hard/Soft Copy	Branch/ CPC	5 Years	No change
77	Broken Cheque Book Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
78	Buff copy of Memos /Letters /Correspondence	Hard/Soft Copy	Branch/ CPC /RBO /AO /LHO /CC	5 Years	No change
79	CAC ATM Cash Balance Verification Register	Hard/Soft Copy	CAC	5 Years	No change
80	CAC Escort cum Logbook	Hard/Soft Copy	CAC	5 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
81	Cash Analysis Book	Hard/Soft Copy	Branch	5 Years	No change
82	CBS Capability Change Register	Hard/Soft Copy	Branch/ CPC /RBO /AO /LHO /CC	5 Years	No change
83	CBS Reset / Unlock Register	Hard/Soft Copy	Branch/ CPC /RBO /AO /LHO /CC	5 Years	No change
84	CBS Terminal allotment Register	Hard/Soft Copy	Branch/ CPC /RBO /AO /LHO /CC	5 Years	No change
85	Charges Register	Hard/Soft Copy	Branch/ CPC /RBO /AO /LHO /CC	5 Years	No change
86	Cheque Book Issue Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
87	Cheque Book Requisition Slips	Hard/Soft Copy	Branch/ CPC	5 Years	No change
88	Computer Hardware access Register	Hard/Soft Copy	Branch/ CPC /RBO /AO /LHO /CC	5 Years	No change
89	Concession Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
90	Control Register For Disciplinary Cases	Hard/Soft Copy	Branch/ CPC /RBO /AO /LHO /CC	5 Years	No change
91	Cost of Conducting Govt. Business Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
92	Cost Reduction Register- Control Register for Interest paid on delayed CT/Associate Bank Txn./ Govt Txn/RBI Txn	Hard/Soft Copy	Branch/ CPC	5 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
93	Currency Notes Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
94	Dak Inward Register	Hard/Soft Copy	Branch/ CPC /RBO /AO /LHO /CC	5 Years	No change
95	Dak Outward Register /Dak Undelivered Register	Hard/Soft Copy	Branch/ CPC /RBO /AO /LHO /CC	5 Years	No change
96	Defective Notes Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
97	Demand Liability Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
98	Doorstep Banking Services Registration Register	Hard/Soft Copy	Branch	5 Years	No change
99	Encashment of Rupee Drawing (NRE) Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
100	Equal Remuneration Register	Hard/Soft Copy	Branch/ CPC /RBO /AO /LHO /CC	5 Years	No change
101	Excess/Short Cash found in ATM Register	Hard/Soft Copy	Branch	5 Years	No change
102	Files relating to Deposit/Advances	Hard/Soft Copy	Branch/ CPC	5 Years	No change
103	Files/ Letters/ Documents relating to Parliament Questions	Hard/Soft Copy	CC / LHO	5 Years	No change
104	Financial Sanctions (Received / Accorded) under discretionary powers – Register & File	Hard/Soft Copy	CC / LHO	5 Years	No change
105	Financial Sanctions for engagement of Concurrent Auditors	Hard/Soft Copy	CC / LHO	5 Years	No change
106	Government Account Cheque Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
107	Hardware & Software Purchase Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
108	Inspection Jotting Book	Hard/Soft Copy	Branch/ CPC	5 Years	No change
109	Intraday Cash Verification Register	Hard/Soft Copy	Branch	5 Years (6 Years)	Modified
110	Inward Mail Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
111	Late Attendance Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
112	Local Collection Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
113	Local Mail Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
114	Local Purchase / Printing of Stationery Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
115	Locking up arrangement	Hard/Soft Copy	Branch	5 Years	No change
116	Market Price Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
117	Medical Aid Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
118	Medicine Stock Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
119	Monthly Statement of Charges	Hard/Soft Copy	Branch	5 Years	No change
120	Motor Vehicle Logbook	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
121	Officiating Allowance Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
122	OL/SL/RMSL Received/Replied Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
123	Overtime Registers	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
124	Pension Payment Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
125	Petty Cash Book	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
126	Pin mailer issued Register	Hard/Soft Copy	Branch /CPC	5 Years	No change
127	Police Beat Register	Hard/Soft Copy	Branch	5 Years	No change
128	Records of Utilisation of Staff Welfare Funds	Hard/Soft Copy	CC/LHO/ AO/RBO/ Branch /CPC	5 Years (4 Years)	Modified
129	Records Ex-Custody Register/ Records Requisition Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
130	Register for recording corrections-SGL	Hard/Soft Copy	Branch/ CPC	5 Years	No change
131	Register for Retirement of Documents (At Applicants Link Office)	Hard/Soft Copy	Branch/ CPC	5 Years	No change
132	Remittance Received/Sent Register	Hard/Soft Copy	Branch	5 Years	No change
133	SC Realized Register	Hard/Soft Copy	Branch	5 Years	No change
134	Security & Shares Ex-Custody Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
135	Security Forms Issued Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
136	Security Forms Received at Branch Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
137	Stamp Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
138	Stationery Indents/Invoices, etc.	Hard/Soft Copy	Branch	5 Years	No change
139	Stationery Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
140	Stationery Requisition Book	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
141	Stopped Cheque Register/Stop Payment Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
142	Sub-office Balance Book	Hard/Soft Copy	Branch/ CPC	5 Years	No change
143	Subordinate Clothing / Staff Uniform Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
144	System Room Access Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
145	Trickle feed register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
146	Unexamined Remittances Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
147	Vault Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change
148	Vishwa Yatra Card Issued Register	Hard/Soft Copy	Branch/ CPC	5 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
149	Weapons Handling/Taking Over Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years	No change
150	Physical Life Certificate of Pensioner / Family Pensioner	Hard Copy / Soft Copy	Branch/ CPC	5 Years	Addition
151	Movement of NPA Register	Hard/Soft Copy	Branch/ CPC	5 Years	Addition
152	STR,CTR, CCR, NTR, CBWTR, Alerts & CRC	Soft Copy	IT, Belapur	5 Years	No change As per PML Act (amended 2012)
153	Scrutiny of Staff Account Registers	Hard/Soft Copy	CC/LHO/ AO/RBO/ CPC/ Branch	5 Years	Addition
154	Card Application Received Register (and soft copy)	Hard /Soft Copy	Branch	5 Years (2 Years)	Modified
155	Duplicate Cards issued Register	Hard/Soft Copy	Branch	5 Years (3 Years)	Modified
156	Hot Card Register	Hard/Soft Copy	ATM Switch Register	5 Years	No change
157	Reconciliation Statement for Debit Card transactions	Hard/Soft Copy	ATM Switch Centre	5 Years	No change
158	Green Remit Card – Issuance Register	Hard/Soft Copy	Branch	5 Years	No change
159	Green Remit Card – Inventory Register	Hard/Soft Copy	Branch	5 Years	No change
160	File for Insurance Claim with ICRS Report Printout	Hard Copy	Branch	5 Years after claim settlement	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
161	TRAINING RELATED RECORDS (AT SBLCs/ATIs) i. Administrative Correspondence ii. Course Material iii. Programmes iv. Feedback/ Evaluation	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years for closed files or till completion of the next audit by the RBI and Management Audit whichever is later	No change
162	OTHER ACTIVITIES: CORRESPONDENCE (HR-Related) i. Scholarships ii. Holiday Homes iii. LFC Bills iv. TA Bills v. Medical Bills vi. Conveyance Allowance Bills etc vii. Pay Sheets viii. Overtime Statements	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years for closed files or till completion of the next audit by the RBI and Management Audit whichever is later	No change
163	ATM cards Received from LCPC Register	Hard Copy	Branch	5 Years	No change
164	ATM Card Destroyed Register	Hard Copy	Branch	5 Years	No change
165	TDS Register	Hard Copy	Branch	5 Years	No change
166	Cheque Book issued by LCPC but Returned Undelivered Register	Hard Copy	Branch	5 Years	No change
167	TDR/STDR/RD Accounts opened today	Hard Copy	Branch	5 Years	No change
168	Maturity Record Deleted	Hard Copy	Branch	5 Years	No change
169	Today's maturities	Hard Copy	Branch	5 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
170	All Correspondence related to Right to Information Act, 2005	Hard/ Soft Copy	Branch/ RBO/ AO/ LHO/ CC	5 Years After Closure of the case.	No change
171	SMECC AMO Register	Hard / Soft Copy	Branch/ CPC	5 Years	No change
172	SMECC Branch Manager's Discretionary Power Register	Hard /Soft Copy	Branch/ CPC	5 Years	No change
173	SMECC Commission Received from Insurance Company Register	Hard /Soft Copy	Branch/ CPC	5 Years	No change
174	SMECC Documents Execution against Cheques under collection Register	Hard /Soft Copy	Branch/ CPC	5 Years	No change
175	SMECC Stamp Franking Account Register	Hard /Soft Copy	Branch/ CPC	5 Years	No change
176	SMECC Title search valuation control Register	Hard /Soft Copy	Branch/ CPC	5 Years	No change
177	SMECC Subsidy receivable for PMRY/SJSRY/SCP Register	Hard /Soft Copy	Branch/ CPC	5 Years	No change
178	SMECC Tracking Sheet Register	Hard /Soft Copy	Branch/ CPC	5 Years	No change
179	SMECC Valuers Fee Collection Account Register	Hard /Soft Copy	Branch/ CPC	5 Years	No change
180	SMECC Review Register	Hard /Soft Copy	Branch/ CPC	5 Years	No change
181	SMECC Stamp Duty Charges Collection Account Register	Hard /Soft Copy	Branch/ CPC	5 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
182	SMECC ROC/Search Report Fee Collection Account Register	Hard /Soft Copy	Branch/ CPC	5 Years	No change
183	LC/BG Register	Hard Copy	Branch	5 Years from the date of expiry	No Change
184	Control Returns	Hard Copy	Branch	5 Years	No change
185	Risk & Compliance Register	Hard Copy	Branch	5 Years	No change
186	Bill Discounter's Liability Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
187	Bill Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
188	Demand Loan Liability Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
189	Drawing Power Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
190	Insurance policy Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
191	Banker's Cheque Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
192	AMC Register	Hard/Soft Copy	Branch/ CPC /RBO /AO /LHO /CC	8 Years	No change
193	Cash Balance Book	Hard/Soft Copy	Branch	8 Years	No change
194	Cash Found Excess/Short Register	Hard/Soft Copy	Branch	8 Years	No change
195	Cash Receipt Jotting Book	Hard/Soft Copy	Branch/ CPC	8 Years	No change
196	Cashiers' Receipts & Payments Registers	Hard/Soft Copy	Branch	8 Years	No change
197	Cash Transaction Register (Outreach)	Hard/Soft Copy	Branch	8 Years (3 Years)	Modified

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
198	Cashiers' Receipt, Scrolls for Bank	Hard/Soft Copy	Branch	8 Years	No change
199	Cheque Referred and Returned Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
200	Clearing Cheque Delivery Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
201	Clearing House Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
202	Clearing House Settlement Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
203	Clearing Registers	Hard/Soft Copy	Branch/ CPC	8 Years	No change
204	Community Services Banking Register	Hard/Soft Copy	Branch	8 Years	No change
205	Currency Chest Books, T. E-1	Hard/Soft Copy	Branch/ CPC	8 Years	No change
206	Daily Audit Trail	Hard/Soft Copy	Branch	8 Years	No change
207	Daily Transaction Register (Outreach)	Hard/Soft Copy	BC/ KO	8 Years (5 Years)	Modified
208	Demand Drafts Purchased Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
209	Foreign Correspondents Draft Advices Received Registers	Hard/Soft Copy	Branch/ CPC	8 Years	No change
210	Government Securities Register and Ledgers	Hard/Soft Copy	Branch/ CPC	8 Years	No change
211	Guard Inspection Book	Hard/Soft Copy	Branch/ CPC	8 Years	No change
212	IBIT Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
213	Inspection Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
214	Interest Realised on Securities Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
215	Key & Padlock Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	8 Years	No change
216	Key Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	8 Years	No change
217	Local Short Credit Cheque Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
218	Local Short Credit Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
219	Mutilated Notes Register	Hard/Soft Copy	Branch	8 Years	No change
220	Postage / Courier Register	Hard/Soft Copy	Branch/C PC /RBO /AO /LHO /CC	8 Years	No change
221	Railway Credit/Debit Scroll	Hard/Soft Copy	Branch/ CPC	8 Years	No change
222	RBI Remittances Drawn Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
223	RBI Remittances Encashed Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
224	Registered Letters Dispatched Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	8 Years	No change
225	Registers or Ledgers of Bank's Own Investments	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	8 Years	No change
226	Remittance Schedules	Hard/Soft Copy	Branch/ CPC	8 Years	No change
227	Security & Shares Purchase & Sale Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
228	Small coin Depot Book	Hard/Soft Copy	Branch/ CPC	8 Years	No change
229	Standing Instructions Book	Hard/Soft Copy	Branch/ CPC	8 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
230	Standing Instructions (cancelled)	Hard/Soft Copy	Branch/ CPC	8 Years	No change
231	Sundry Deposit Account Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	8 Years	No change
232	Suspense Account Register	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	8 Years	No change
233	Trust Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
234	Unpaid demand Drafts Register	Hard/Soft Copy	Branch/ CPC	8 Years	No change
235	RACC ITR Verification Charges received register	Hard Copy	CPC	8 Years	Addition
236	RACC Logbook / Visit Book RMPB	Hard Copy	CPC	8 Years	Addition
237	Swayam Purchase Agreement	Hard/Soft Copy	LHO	8 Years (6 Years)	Modified
238	GCC (Green Channel Counters) Terminals-Inventory Register	Hard/Soft Copy	Branch	8 Years	No change
239	Form DN I, Token Register	Hard Copy	Branch	8 Years	No change
240	Form DN II, Mutilated, Received, Paid and Rejected Register	Hard Copy	Branch	8 Years	No change
241	Form DN III, Register for Rejected of Claim of Note Refund	Hard Copy	Branch	8 Years	No change
242	Currency Chest Book, T.E-1	Hard Copy	Currency Chest	8 Years	No change
243	Deposit Withdrawal from Currency Chest Register	Hard Copy	Currency Chest	8 Years	No change
244	Register for recording all pay in slip of High Value Customers	Hard Copy	SCAB	8 Years	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
245	Daily Recording for functioning of CCTV at SCAB and Cash Processing Cell (Cash Efficiency Project)	Hard Copy	SCAB/ Cash Processing Centre	8 Years	No change
246	Receipt and Delivery Register of Boxes/Bag from/to other branches	Hard Copy	SCAB/ Cash Processing Centre	8 Years	No change
247	All System generated report of SWO/ Cash Officer/ Accountant, related to Cash transactions	Hard Copy	Branch	8 Years	No change
248	All Correspondence relating to HR issues	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	8 Years	No change
249	Report on customers introduced to INB system during the day.	Soft copy available at web-end	Branch <u>Offsite Locations</u> Soft copy available at web-end	8 Years <u>Off Site:</u> As applicable to Back up plan of GITC for such data.	No Change
250	FTC Issued Register	Hard Copy	Branch	8 Years	No change
251	Stock Insurance Register	Hard Copy	Branch	8 Years	No change
252	Stock Register	Hard Copy	Branch	8 Years	No change
253	Branch Dossiers	Hard/Soft Copy	Branch/ CPC	To be replaced by new branch dossier	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
254	Inspection & Audit Reports	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Three fully dealt with I&A Reports need to be retained. All earlier reports may be destroyed.	No change
255	Instructions Issued on Various Schemes	Hard/Soft Copy	AO/LHO	To be destroyed after codification has been done	No change
256	Statutory Audit Reports	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Three fully dealt with I&A Reports need to be retained. All earlier reports may be destroyed.	No change
257	Verification Audit Reports	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Three fully dealt with I&A Reports need to be retained.	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
258	FILES RELATING TO AUDIT AND INSPECTION I. Central Office Inspection & Audit Reports II. Spot Audit Reports III. Management Audit Reports IV. Expenditure Voucher Audit Reports V. Verification Audit Report VI. Concurrent Audit Reports VII. Income Audit Reports VIII. Statutory Branch Audit Reports IX. RBI Inspections viz. Financial Reviews, Currency Chest Verification and Export Subsidy Audit. X. Audit by Accountant General's Officers XI. Other misc. audits by Govt. Auditors	Hard/Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Last 3 reports which have been fully dealt with and treated as closed. However, spot audit report may be filed along with the I&A report subsequent to the date of spot audit and retained as long as the concerned file is retained.	No change
259	Deposit Account Debit Balances	Hard Copy	Branch	Till Closure of next two I&A Reports	No change
260	Accounts with Large Balances	Hard Copy	Branch	To be destroyed after action is taken	No change
261	Ban-Control Inactive A/Cs Activated Today	Hard Copy	Branch	Till Closure of next two I&A reports	No change
262	Limit maintenance Report	Soft Copy	Branch	Till closure of next two I&A reports	No change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage in case of Physical Records	Proposed Retention Period (Existing if Modified)	Remarks
263	Account limit excess report	Soft Copy	Branch	Till closure of next two I&A reports	No change
264	Loans & advances account credit balances	Soft Copy	Branch	To be destroyed after action is taken	No change
265	Debit/credit balance change	Soft Copy	Branch	Till closure of next two I&A reports	No change
266	Interest Threshold crossed	Soft Copy	Branch	Till closure of next two I&A reports	No change

ANNEXURE- VII

PRESERVATION AND RETENTION OF RECORDS RELATED TO SHARES AND BONDS DEPARTMENT UNDER REGULATION 9 OF SEBI (LISTING OBLIGATIONS AND DISCLOSURES REQUIREMENTS) REGULATION 2015:

1. Background:

SBI, being a listed entity, is required to comply with the regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations) and the other guidelines issued by the Securities and Exchange Board of India ("SEBI") from time to time in this regard.

Regulation 9 of the Listing Regulations provides that the listed entity shall have a policy for preservation of documents, approved by its board of directors, classifying them in at least two categories as follows-

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

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

The instructions pertaining to Record Preservation and Retention for documents/papers relating to issue of shares/bonds, transfer of shares/bonds, transmission of shares/bonds etc. dealt at Shares and Bonds Department as well as at Registrar and Transfer Agents (RTA) is forming part of the Bank's Policy on Record Retention.

2. Definitions:

- a) "*Applicable Law*" means the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015 and any law, rules, circulars, guidelines or standards under which disclosure of Events or Information on the website has been prescribed by SEBI/ Stock Exchanges.
- b) "*Authorised Officer*" senior officer of the Bank, preferably Scale IV and above, who would observe the compliance of requirements of applicable law and sign a certificate under Section 65B of Indian Evidence Act.

- c) “*Bank*” means the State Bank of India (SBI), constituted under the State Bank of India Act, 1955;
- d) “*Board*” means the Central Board, as defined under Section 2(b) of the State Bank of India Act, 1955 as amended from time to time and includes the Executive Committee of the Central Board, constituted as per Section 30 of the State Bank of India Act, 1955.
- e) “*Document(s)*” refers to notes, agreements, notices, advertisements, requisitions, orders, declarations, forms, correspondence, minutes, registers, documents executed by shareholders/bondholders or their legal heirs/claimants and or any other record (including required under or in order to comply with the requirements of any applicable law) maintained on paper or in electronic form and does not include multiple or identical copies.
- f) “*Electronic Form*” means maintenance of documents in any contemporaneous electronic device such as computer, laptop, compact disc, floppy disc, space on electronic cloud, or any other form of storage and retrieval device, considered feasible, whether the same is in possession or control of the Bank.
- g) “*Maintenance*” means keeping Documents, either physically and/or in electronic form.
- h) “*Officer (System)*” means the officer appointed by the Bank in the Specialist Cadre under System domain.
- i) “*Preservation*” means to keep in good order and to prevent from being altered, damaged or destroyed
- j) “*Retention*” means storage of documents which are no longer active and identification of duration of time for which the document should be maintained.
- k) “*Regulations*” means the SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015
- l) “*RTA*” means the Registrar and Transfer Agent.
- m) “*S&B Department*” means Shares & Bonds Department
- n) “*Section 65B of Evidence Act*” means admissibility of electronic records as per the provisions of the Evidence Act.

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

3. Applicability of Instructions:

The instructions are applicable for preservation and retention of all documents which are executed/ submitted by shareholders/bondholders, documents prepared and retained by Shares & Bonds Department as well as by Registrar & Transfer Agent as per the time period prescribed in accordance with State Bank of India Act, 1955, State Bank of India General Regulations, 1955 and other applicable laws like Regulation 9 of SEBI (Listing Obligation and Disclosure Requirements), Regulations 2015.

4. Modes of preservation:

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

- iv. The access to the computer systems should be restricted.
- v. A list of all physical records converted into electronic records should be properly maintained by the Officer (System) in a register specially maintained for the purpose. At the end of every week, Authorized Officer and System Officer will verify and certify the same on the following lines:

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

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

(Authorized Officer)

[Officer (System)]

5. Review of Instructions:

The instructions on Retention and Preservation of records (relating to Shares & Bonds Dept.) shall be reviewed along with the review of Bank's Record Retention Policy. As and when any change in law occurs, the GM(S&B) in consultation with Law Department, shall recommend the changes in instructions for incorporating in the Policy.

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

6. Preservation and Retention Period for Disputed Matters:

Where there are cases or instances of dispute between the Bank and shareholders or with the third party appointed or hired for various services, then the related documents will be preserved permanently and its retention period will not be guided by the retention period as defined in the **Annexure**.

Annexure

PRESERVATION AND RETENTION OF RECORDS REALTING TO SHARES AND BONDS DEPARTMENT

The period of retention of records relating to Shares & Bonds Department is as below:

Sl. No.	Documents	PRESERVATION AND RETENTION PERIOD (YEARS)	LOCATION
A.	DOCUMENTS RELATED TO SHARES & BONDS		
1	Duplicate Certificates of Shares and Bonds <ul style="list-style-type: none"> Application along with all legal papers such as affidavit, Indemnity and other related papers. Approved Note by Deputy Managing Director and Chief Financial Officer (DMD & CFO), DMD(Finance) and Chief General Manager (Financial Control). Correspondence with RTA for issuance of duplicate share certificates. Note: Pursuant to creation of position of Chief General Manager (Financial Control) and reporting of General Manager (Shares & Bonds) to Chief General Manager (Financial Control), ECCB delegated powers to Chief General Manager (Financial Control) for approving issuance of duplicate share certificates. However, vide Office Order dated-04.01.2023 (No. ORG/SK22-23/25), the reporting linkage of General Manager (Shares & Bonds) has been changed from Chief General Manager (Financial Control) to Deputy Managing Director (Finance). Pursuant to the same, proposal for issuance of Duplicate share certificates are now being put up to Deputy Managing Director (Finance) for approval.	PERMANENT (physical/electronic)	S & B DEPARTMENT and Registrar and Transfer Agent (RTA)
2	Shares & Bonds Transfer cum Transmission Committee Weekly Meeting (SBTTC weekly) <ul style="list-style-type: none"> Approved Notes by General Manager (S&B) along with related papers Correspondence with RTA for Beneficiary Position (BenPos) inputs/decision of meeting. Copy of Minutes of SBTTC weekly meeting. 	PERMANENT (physical/ electronic)	S & B DEPARTMENT
3	Shares & Bonds Transfer cum Transmission Committee Monthly Meeting (SBTTC Monthly) and SBTTC Quarterly from December 2022 quarter onwards, as approved by ECCB <ul style="list-style-type: none"> Approved Memorandum of the Executive Committee of the Central Board (ECCB) on the working of SBTTC Approved Action taken Report (ATR) on Director's observations 	PERMANENT (physical/electronic)	S & B DEPARTMENT
Sl. No.	Documents	PRESERVATION AND RETENTION PERIOD (YEARS)	LOCATION
4	Stakeholders Relationship Committee Quarterly Meeting (SRC Quarterly) <ul style="list-style-type: none"> Approved Minutes, proceeding of SRC Approved Quarterly Complaint Status Memorandum for SRC 	PERMANENT (physical/ electronic)	S & B DEPARTMENT

	<ul style="list-style-type: none"> Approved Action Taken Report (ATR) on the Director's observation 		
5	Approved Memorandum of ECCB for reversal of transfer of shares	PERMANENT (physical/ electronic)	S & B DEPARTMENT
6	Approved Notes by General Manager (S&B) for Monthly Status of Outstanding Global Depository Receipts (GDR)	8 Years	S & B DEPARTMENT
7	Capital Raising related documents <ul style="list-style-type: none"> Approved Memorandum & Minutes of Core Committee on Capital Raising Approved Memorandum of Executive Committee of the Central Board (ECCB)/ Central Board/ Committee of Directors (COD). Minutes of the meetings Approved Notes by Chairman and Deputy Managing Director and Chief Financial Officer (DMD & CFO) and subsequently by Deputy Managing Director (Finance) pursuant to creation of this position. Shareholding confirmations / certificates from Key Managerial Personnel (KMP) as provided in Code of Conduct to regulate, monitor and report trading in securities of State Bank of India for prohibition of insider trading Correspondence with all intermediaries related to Capital Raising by Shares and Bonds Department 	PERMANENT (physical/ electronic) PERMANENT (physical/ electronic) PERMANENT (physical/ electronic) PERMANENT (physical/ electronic) PERMANENT (physical/ electronic) 8 Years	S & B DEPARTMENT S & B DEPARTMENT
8	Approvals for Issuance of duplicate warrants & revalidation of warrants	PERMANENT (physical/ electronic)	S & B DEPARTMENT
9	Dividend <ul style="list-style-type: none"> Approved Note by Deputy Managing Director and Chief Financial Officer (DMD & CFO) and subsequently by Deputy Managing Director (Finance) pursuant to creation of this position for modalities of issuance of dividend Correspondence related to dividend payment with Registrar and Transfer Agent (RTA)/ Cash Management Product, Hyderabad (CMP) with respect to opening of dividend account, funding, newspaper publication, date of dividend etc. Dividend payment Details / soft copy Letters sent/received for Demand Draft/Bankers Cheque to Registrar and Transfer Agent (RTA) for payment of dividend where electronic payment is not possible or has failed 	PERMANENT (physical/ electronic) 8 Years	S & B DEPARTMENT and Registrar and Transfer Agent (RTA) <u>Off site</u> <u>Location:</u> RTA identified place
Sl. No.	Documents	PRESERVATION AND RETENTION PERIOD (YEARS)	LOCATION
10	Bond Redemption related details/document (soft copy/ physical)	8 Years After the date of redemption of Bond	Registrar and Transfer Agent (RTA) <u>Offsite</u> <u>Location:</u>

			RTA identified place
11	Interest Payment Details/ Soft Copy	8 Years From the date of Interest Payment	S & B DEPARTMENT and Registrar and Transfer Agent (RTA) Off-site Location: RTA identified place
12	Correspondence with Central Accounts Office (Accounts Department), Corporate Centre for Interest Provision/ Interest payment on Bonds	8 Years	S & B DEPARTMENT
13	Unclaimed Securities Suspense Account <ul style="list-style-type: none"> Approved Note by GM (S&B) for release of shares Letter to Depository Participant along with Delivery Instruction Slip to release the shares Request letter/ application from shareholders along with documents related to release of shares from Unclaimed Suspense Securities Account 	8 Years 8 Years 8 Years	S & B DEPARTMENT and REGISTRAR AND TRANSFER AGENT (RTA)
14	Unclaimed split share certificates <ul style="list-style-type: none"> from Face value of Rs. 100 to Rs. 10 	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
	<ul style="list-style-type: none"> from Face value or Rs. 10 to Rs. 1 	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
15	Information Memorandum of Bond Issue	PERMANENT From the date of payment of Principal Amount on call option/ maturity	S & B DEPARTMENT
16	Correspondence related to Put/call option notice issued to Bondholders	8 Years	S & B DEPARTMENT
17	All documents related to Transmission of shares/bonds	PERMANENT (physical/ electronic)	S & B DEPARTMENT and REGISTRAR AND TRANSFER AGENT (RTA)
18	All documents for Change of Signature of shareholders/bondholders	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
Sl. No.	Documents	PRESERVATION AND RETENTION PERIOD (YEARS)	LOCATION
19	All documents related to transfer of shares/bonds	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
20	All documents for Dematerialization of shares/bonds	PERMANENT (physical/ electronic)	REGISTRAR AND

			TRANSFER AGENT (RTA)
21	All documents for Rematerialisation of shares/bonds	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
22	All documents like Death Certificate, KYC forms etc. for Name deletion on shares/bond certificate	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
23	Correspondence for Loss of Share/ Bonds Certificates - Stop Papers	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
24	Nomination Record of Shareholder/bondholder	8 Years From the date of shares/bonds were disposed of on the death of shareholder/bondholder	REGISTRAR AND TRANSFER AGENT (RTA)
25	Power of attorney executed by shareholders	PERMANENT (physical/ electronic))	REGISTRAR AND TRANSFER AGENT (RTA)
26	All approvals for revalidation of dividend warrant	8 Years	REGISTRAR AND TRANSFER AGENT (RTA)
27	Register/ soft copy of KYC documents for Change of address in shares/bonds	10 Years	REGISTRAR AND TRANSFER AGENT (RTA)
B. DOCUMENTS RELATED TO ELECTION OF DIRECTORS			
1	Election of Directors <ul style="list-style-type: none"> Memorandum & Minutes of Central Board for Constitution of Nomination, Scrutiny and Referral Committees, designating one Managing Director (MD) as Returning Officer, deciding venue and date of General Meeting for election of Directors etc. Memorandum & Minutes of Nomination Committee Memorandum & Minutes of the Scrutiny Committee Approved notes by Chairman for convening General Meeting for Election of Directors Nomination Form for Election of Directors 	10 Years	S & B DEPARTMENT
Sl. No.	Documents	PRESERVATION AND RETENTION PERIOD (YEARS)	LOCATION
2	Handbook for Election of Directors (for internal guidance)	10 Years	S & B DEPARTMENT

C.	DOCUMENTS RELATED TO ANNUAL GENERAL MEETING (AGM)/ GENERAL MEETINGS (GM)		
1	Minutes Register of Annual General Meeting (AGM)/ General Meeting(s) (GM)	PERMANENT (physical/ electronic)	S & B DEPARTMENT
2	Audio-video recordings of Annual General Meetings (AGM)/ General Meetings (GM)	8 Years	S & B DEPARTMENT
3	Copy of Notices published in Gazette of India and newspapers relating to Annual General Meeting (AGM)/ General Meeting(s) (GM)	8 Years	S & B DEPARTMENT
4	Expenditure payment register for Annual General Meeting (AGM)/ General Meeting(s) (GM)	8 Years	S & B DEPARTMENT
5	Quorum Register of Shareholders	PERMANENT (physical/ electronic)	S & B DEPARTMENT
6	Proxy forms/Authorization letters for AGM/GM <ul style="list-style-type: none"> Register/soft copy for recording proxies/authorization letters received Format for Proxy/ authorization letters 	8 Years 8 Years	S & B DEPARTMENT & REGISTRAR AND TRANSFER AGENT (RTA)
7	Booklet of probable Question and Answers (Q & A) for Annual General Meeting (AGM)	8 Years	S & B DEPARTMENT
8	Correspondence file for answers given to Shareholders to questions raised at Annual General Meeting (AGM)/ General Meeting(s) (GM)	8 Years	S & B DEPARTMENT
9	Format of Ballot Paper	8 Years	S & B DEPARTMENT
D.	DOCUMENTS RELATED TO ANNUAL REPORT OF THE BANK		
1	Copies of previous Annual Report/ soft copy	10 Years	S & B DEPARTMENT
2	Correspondence with departments for inputs in Annual Report	8 Years	S & B DEPARTMENT
E.	DOCUMENTS RELATED TO AGREEMENT & APPOINTMENTS OF INTERMEDIARIES		
1	Service Level Agreement (SLA) between SBI & Registrar and Transfer Agent (RTA)	8 Years After the expiry of termination/ completion of agreement	S & B DEPARTMENT
2	Bids (Technical & Financial Bids) by service providers other than RTA <ul style="list-style-type: none"> Participant Bidders Successful Bidders 	8 Years After the selection of successful bidder 8 Years After the expiry of termination/ completion of agreement	S & B DEPARTMENT
Sl. No.	Documents	PRESERVATION AND RETENTION PERIOD (YEARS)	LOCATION
3	Bipartite/tripartite agreement executed by SBI with CDSL/NSDL/BSE/NSE & others	PERMANENT (physical/ electronic)	S & B DEPARTMENT and

			Registrar and Transfer Agent (RTA)
4	Agreement with all service providers/ intermediaries other than RTA	8 Years After the expiry of termination/ completion of agreement	S & B DEPARTMENT
5	Appointment Letters of all service providers / intermediaries other than RTA	8 Years After the expiry of termination / completion of agreement	S & B DEPARTMENT
F.	DOCUMENTS RELATED TO COMPLAINTS BY SHAREHOLDERS/ BONDHOLDERS		
1	Papers relating to SEBI Complaints Redress System (SCORES)	8 Years After the closure of the complaint	S & B DEPARTMENT
2	Correspondences/ Files of closed complaints other than SEBI	8 Years	S & B DEPARTMENT
G.	DOCUMENTS /APPLICATIONS RELATED TO ISSUE OF SHARES & BONDS		
1	Original Applications of Public Issues of shares/bonds for Year 1993	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
2	Original Applications of Rights Issuance of Year 2008	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
3	Original Applications of Employee Stock Ownership Plan (ESOP) of Year 2008	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
4	Original Applications of Bond Issue of Year 2010 and 2011	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
5	Share applications forms for all Issuances	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)
6	Bond applications forms for all Issuances	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)

Sl. No.	Documents	PRESERVATION AND RETENTION PERIOD (YEARS)	LOCATION
H.	DOCUMENTS RELATED TO AUDIT REPORTS		
1	Management Audit Report	Three fully dealt with Management Audit Reports need to be retained.	S & B DEPARTMENT
2	Information Security Audit Report	Three fully dealt with Information Security Audit Reports need to be retained.	S & B DEPARTMENT
3	Share Capital Audit Report	8 Years	S & B DEPARTMENT
4	Share Transfer Audit Report	8 Years	S & B DEPARTMENT
5.	Any other Audit Report	Three fully dealt with Audit Reports need to be retained.	S & B DEPARTMENT
I.	DOCUMENTS RELATED TO COMPLIANCE		
1	Notes/ correspondence relating to Constitution of Committees for compliance of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 or any other applicable law	PERMANENT (physical/ electronic)	S & B DEPARTMENT
2	Listing Agreements/ Other Agreements with Stock Exchange(s)	PERMANENT (physical/ electronic)	S & B DEPARTMENT
3	Notes/ correspondence relating to Equity/Debt Listing approvals	PERMANENT (physical/ electronic)	S & B DEPARTMENT
4	Approved Minutes of Committees for compliance of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, or any other applicable law	PERMANENT (physical/ electronic)	S & B DEPARTMENT
5	Correspondence with RBI/SEBI/GOI	20 Years	S & B DEPARTMENT
6	Code of Conduct to regulate, monitor and report trading in securities of State Bank of India for prohibition of insider trading <ul style="list-style-type: none"> Submission of duly filled Form 1, 5 and 6 (annexed to Policy on Code of Conduct & Prevention of Insider Trading) by Directors, Officers and designated employees as per stipulated periodicity 	8 Years	S & B DEPARTMENT
7	Monthly report of compliance(s) of directions/instructions by Reserve Bank of India (RBI) /Government of India (GOI) submitted to Compliance Department of Bank	8 Years	S & B DEPARTMENT
8	Approvals for payment of Regulatory fees viz. BSE/NSE/International Exchanges / NSDL/CDSL	8 Years	S & B DEPARTMENT
9	Quarterly/ Half Yearly / Yearly/ad hoc compliances as per SEBI (LODR), 2015 <ul style="list-style-type: none"> Confirmations from concerned Departments of Bank Announcement on NSE/BSE 	8 Years	S & B DEPARTMENT

Sl. No.	Documents	PRESERVATION AND RETENTION PERIOD (YEARS)	LOCATION
10	Chairman's Office Order dated 02.12.2015 on SEBI Listing Regulations and any subsequent orders in this regard	PERMANENT (physical/ electronic)	S & B DEPARTMENT
11	Correspondences related to implementation of new/ amended laws or regulations viz. SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015	20 Years	S & B DEPARTMENT
J.	DOCUMENTS RELATED TO MERGED/ TO BE MERGED ENTITIES		
1.	Approved Minutes of all Annual General Meeting (AGM)/ General Meeting (GM) of other associate/subsidiaries/any other institution or entity being merged with SBI (physical or soft copy)	Permanent	S & B DEPARTMENT
2	Minutes and approved Memorandum of Stakeholder Relationship Committee/ Transfer and Transmission Committee	Permanent	S & B DEPARTMENT
3	Minutes and approved Memorandum of Nomination or any other Board Level Committee in respect of Capital/Bonds Raising	Permanent	S & B DEPARTMENT
4	Minutes and approved Memorandum of Reconciliation of Share Capital Audit Reports	Permanent	S & B DEPARTMENT
5	Minutes and approved Memorandum of Election of Directors	Documents of last Three Years to be retained.	S & B DEPARTMENT
K.	MISCELLANEOUS		
1	Announcement/information Register as per State Bank of India Archival Policy (as per SEBI-LODR 2015)	10 Years	S & B DEPARTMENT
2	Memorandum to Executive Committee of the Central Board (ECCB)/ Central Board/Committee of Directors (COD) submitted by S & B Department	PERMANENT (physical/ electronic)	S & B DEPARTMENT
3	Approved Note by Chairman/ Deputy Managing Director and Chief Financial Officer (DMD & CFO)/ Deputy Managing Director (Finance)/Chief General Manager (Financial Control) [CGM (FC)] submitted by S & B Department	PERMANENT (physical/ electronic)	S & B DEPARTMENT
4	Correspondence with International Exchanges/ NSE/ BSE/Depository/SBI Capital Markets Ltd/ any other institution/ intermediaries by Shares and Bonds Department	20 Years	S & B DEPARTMENT
5	Correspondences/ advices/ opinion from Consultants of Shares and Bonds Department	8 Years	S & B DEPARTMENT

Sl. No.	Documents	PRESERVATION AND RETENTION PERIOD (YEARS)	LOCATION
6	Digital record and any other electronic storage devices a) Backup of the shareholders/ bondholders for record date of Dividend payment b) Weekly backup for Beneficiary Position (BenPos)	PERMANENT (physical/ electronic) 1 month	S & B DEPARTMENT <u>Offsite Location:</u> RTA identified place
7	Global Depository Receipt (GDR) Issue Prospectus	8 Years	S & B DEPARTMENT
8	Correspondences/ Files of court cases before courts/consumer forum related to Shares and Bonds Department	PERMANENT (physical/ electronic)	S & B DEPARTMENT AND REGISTRAR AND TRANSFER AGENT (RTA)
9	Approvals for payments to legal Counsels (domestic/international) by Shares and Bonds Department	8 Years	S & B DEPARTMENT
10	Instructions by Shares and Bonds Department to Registrar and Transfer Agent (RTA) with regard to changes in applicable laws	PERMANENT (physical/ electronic)	REGISTRAR AND TRANSFER AGENT (RTA)

ANNEXURE- VIII

DEPARTMENT WISE RECORDS

(Change, if any is indicated in Remarks else all other records are existing records)

1. ASSET & LIABILITY MANAGEMENT DEPARTMENT:

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

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

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing if Modified)	Remarks
1	KYC/AML-CFT Policy	Hard Copy	AML-CFT DEPT., JAIPUR	Permanent	As per RBI guidelines
2	Account Opening forms, KYC/FATCA and CRS related documents/Non-financial transactions (viz. change in KYC details, phone number, address etc.) related records of customer (is a walk-in customer or is an account holder) / beneficial owner/ third parties including digital records, KYC documents pertaining to account opened through non face to face by means of Video Customer Identification Process (VCIP) and records of the identity of customer (is a walk-in customer or is an account holder) / beneficial owner which include updated records of the identification data, account files, business correspondence and result of any analysis undertaken under rule 3 (Maintenance of Records of Transactions) and rule 9 (Client Due Diligence) of PML (Maintenance of Records) Rules, 2005.	Hard and Soft Copy both	Branch, LCPC and DAC as applicable	10 Years from the date of cessation of business relationship between bank and the client. (8 Years)	Modified
3	Records of transactions (vouchers, cheques, DD, BCQ, travellers cheque and other transaction related communication etc.)	Hard Copy	Branch/ DAC	10 Years from the date of transaction	No Change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing if Modified)	Remarks
4	Record of cheques presented in clearing/ local clearing	Hard Copy	Branch/ CCPC/ DAC	10 Years from the date of transaction	No Change
5	Records relating to Truncated Cheques	Soft Copy	CCPC	10 Years from the date of transaction	No Change
6	Records of transactions with narration and transaction history in soft form	Soft Copy	IT GITC, Belapur	10 Years from the date of transaction	No Change
7	Records of all Exim bills transaction containing both originator and beneficiary details	Soft Copy	Trade Finance Dept./ GITC Belapur	10 Years from the date of transaction	No Change
8	Records of all inward remittances transactions and International remittance centre	Soft Copy	GLS/ GITC Belapur	10 Years from the date of transaction	No Change
9	Records of all transactions taking place through Western Union money transfer	Soft Copy	PBBU LIMA/ GITC Belapur	10 Years from the date of transaction	No Change
10	Records of prepaid card transactions including foreign travel card	Soft Copy	GITC Belapur	10 Years from the date of transaction	No Change
11	Records of all transactions taking place through NEFT/RTGS containing all originator and beneficiary information	Soft Copy	Payment Systems Dept./ GITC Belapur	10 Years from the date of transaction	No Change
12	Records of all NPCI/UPI related transactions	Soft Copy	Digital Payments	10 Years from the	No Change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing if Modified)	Remarks
	containing all originator and beneficiary information		Dept./ GITC Belapur	date of transaction	
13	Transactions conducting through CMP platform with both originator and beneficiary information	Soft Copy	Payment Systems Dept./ GITC Belapur	10 Years from the date of transaction	No Change
14	Records of onboarding of customers on YONO.	Soft Copy	IT-YONO Dev Dept./ GITC	10 Years from the date of cessation of business relationship between the Bank and the client	No Change
15	Records of transactions on YONO channel with both originator and beneficiary information	Soft Copy	IT-YONO Dev Dept./ GITC	10 Years from the date of transaction	No Change
16	Any other new channel added in future for conducting transactions	Soft Copy	Owner Dept.	10 Years from the date of transaction	No Change
17	STR, CTR, CCR, NTR, CBWTR, Alerts & CRC	Soft Copy	IT, Belapur	5 Years	As per PML Act (amended), 2012
18	Copy of Approved Notes of RFIs (including modified RFIs) implemented in AMLOCK, SIRON & CRC	Hard Copy	AML-CFT DEPT, JAIPUR	5 Years	As required by FIU-IND & Internal requirement
19	Agreement with AMLOCK, SIRON & other Vendors (Dow Jones etc.)	Hard Copy	IT Belapur	Permanent	As per extant instructions

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing if Modified)	Remarks
20	Correspondence with FIU-IND, ED, RBI & other LEAs, Advisories by FIU-IND, RBI, IBA	Hard Copy	AML-CFT DEPT, JAIPUR	15 Years	For internal usages

3. ANYTIME CHANNELS DEPARTMENT:

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing if Modified)	Remarks
1	Journal Printer Log	Hard/Soft Copy	Branch	10 Years (8 Years)	Modified
2	ATM Cash Register	Hard/Soft Copy	Branch	5 Years (8 Years)	Modified
3	Transaction Log Files (in soft copy)	Hard/Soft Copy	ATM Switch Register <u>Off-site Location</u> SBI Konkan Bhavan Branch, Belapur	10 Years (8 Years)	Modified
4	Reconciliation Statement for Debit Card transactions	Hard/Soft Copy	ATM Switch Centre	5 Years	No Change
5	Swayam Call Closure Report	Hard Copy	Branch	1 Year (½ Year)	Modified
6	Swayam Purchase Agreement	Hard/Soft Copy	LHO	8 Years (6 Years)	Modified
7	GCC (Green Channel Counters) Terminals-Inventory Register	Hard/Soft Copy	Branch	8 Years	No Change
8	Green Remit Card – Issuance Register	Hard/Soft Copy	Branch	5 Years	No Change
9	Green Remit Card – Inventory Register	Hard/Soft Copy	Branch	5 Years	No Change

4. APPEALS & REVIEW DEPARTMENT:

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

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

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period	Remarks
1	Register for manual recovery of charges/Refund	Hard Copy	Branch	10 Years	No Change
2	OVVR/List of Vouchers	Soft Copy	Branch	Permanent	No Change
3	DEAF Transfer to RBI	Soft Copy	Branch	Permanent	No Change
4	DEAF Claim made	Soft Copy	Branch	Permanent	No Change

5	File for Insurance Claim with ICRS Report Printout	Hard Copy	Branch	5 Years after claim settlement	No Change
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(ii) **C-TDS Department:**

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

(iii) **Inspection & Vendor Management Department:**

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

(iv) **KYC Department:**

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Retained as	Proposed Retention Period & Remarks	Remarks
1	Records of transactions both domestic or international, which will permit reconstruction of individual transactions and result of any analysis undertaken on such transactions.	Hard / Soft copy	Branch/ CPC/ IT Dept.	10 Years*	No Change

	<p>*Record of transactions should contain following information:</p> <p>a) the nature of the transactions;</p> <p>b) the amount of the transaction and the currency in which it was denominated;</p> <p>c) the date on which the transaction was conducted; and</p> <p>d) the parties to the transaction</p>				
Sl. No.	Title of the Record	Retained as per Bank's Instruction	Retained as	Proposed Retention Period & Remarks	Remarks
2	<p>Records pertaining to the identification of the customer (is a walk-in customer or is an account holder) /beneficial owner and his address (e.g. copies of documents like passport, identity cards, driving licence, PAN Card, Utility Bills etc.) obtained while opening the account and during the course of business relationship and records of the identity of customer /(is a walk-in customer or is an account holder) beneficial owner which include updated records of the identification data, account files, business correspondence and result of any analysis undertaken under rule 3 (Maintenance of Records of Transactions) and rule 9 (Client Due Diligence) of PML (Maintenance of Records) Rules, 2005.</p>	Hard / Soft copy	Branch/ LCPC	10 Years	No Change

(v) **FATCA Department:**

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

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period & Remarks (Existing if Modified)	Remarks
	being in force relied upon to determine reportable status				
6	Any Power of Attorney of signature authority forms currently in effect relied upon to determine reportable status	Hard/Soft Copy	Branch /LCPC /DAC	10 Years (**) (6 Years)	Modified
(**) - From the date of cessation of business relationship between the customer and the bank. Digital Form- Same as for Hard copy.					
7	Any document received from the customer relating to standing instructions (Other than with respect to depository account i.e. account held with depository institutions like banks etc.) to transfer funds currently in effect, both in case of U.S. Reportable and Other Reportable Account.	Hard/Soft Copy	Branch	10 Years (***) (8 Years)	Modified
(***)- Hard Copy- from the date of cessation of business relationship between the customer and the bank OR <u>10 Years</u> after the calendar Year in which the Standing Instruction is either changed or withdrawn by the customer through a new communication /document.					

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

Sl. No	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period & Remarks (Existing if Modified)	Remarks
1	Account Opening Form and all the related/underlying documents and records of the identity of customer /beneficial owner which include	Hard/Soft Copy	Branch /LCPC /DAC	10 Years from the date of cessation of business relationship between the customer and	Modified

	updated records of the identification data, account files, business correspondence and result of any analysis undertaken under rule 3 (Maintenance of Records of Transactions) and rule 9 (Client Due Diligence) of PML (Maintenance of Records) Rules, 2005.			the bank. (8 Years)	
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(vii) Agency Banking Department:

Sl. No	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period & Remarks	Remarks
1	Form DN I, Token Register	Hard Copy	Branch	8 Years	No Change
2	Form DN II, Mutilated, Received, Paid and Rejected Register	Hard Copy	Branch	8 Years	No Change
3	Form DN III, Register for Rejected of Claim of Note Refund	Hard Copy	Branch	8 Years	No Change
4	Currency Chest Book, T.E-1	Hard Copy	Currency Chest	8 Years	No Change
5	Deposit Withdrawal From Currency Chest Register	Hard Copy	Currency Chest	8 Years	No Change
6	Register for recording all pay in slip of High Value Customers	Hard Copy	SCAB	8 Years	No Change
7	Daily Recording for functioning of CCTV at SCAB and Cash Processing Cell (Cash Efficiency Project)	Hard Copy	SCAB/ Cash Processing Centre	8 Years	No Change
8	Receipt and Delivery Register of Boxes/Bag from/to other branches	Hard Copy	SCAB/ Cash Processing Centre	8 Years	No Change

9	All System generated report of SWO/ Cash Officer/ Accountant, related to Cash transactions	Hard Copy	Branch	8 Years	No Change
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6. NBG Coordination & Performance Management Department:

Sl. No	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period & Remarks	Remarks
1	Files/Letters/Documents relating to Visit of Parliament Committees	Hard Copy	CC	10 Years	No Change
2	Files/Letters/Documents relating to Visit of Parliament Questions	Soft Copy	CC	5 Years	No Change
3	Files containing Attachment Orders received from SEBI and their compliances	Soft Copy	CC	5 Years	No Change
4	Files relating Attachment Orders received from Income Tax Authorities & their compliance	Soft Copy	CC	5 Years	No Change
5	Papers prepared on Conclaves, Meets, Seminars, Reviews etc.	Soft Copy	CC	5 Years	No Change
6	File containing RBI Indents received & Responses submitted to Compliance Dept.	Soft Copy	CC	5 Years	No Change
7	File of returns (Tranche 1) submitted to Compliance Dept.	Soft Copy	CC	3 Years	No Change
8	File of Correspondence with Circle on HR matters relating to Disciplinary/ Vigilance/ Compliant/ Legal etc Cases	Hard Copy	CC	10 Years after retirement/ death of employee/ closure of case	No Change

Sl. No	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period & Remarks	Remarks
				whichever is maximum.	
9	File containing Documents/ Correspondence relating to NBG Business Budget Allocation & related exercise	Soft Copy	CC	5 Years	No Change

7. CORPORATE ACCOUNTS GROUP (CAG), CENTRAL:

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

8. COMPLIANCE DEPARTMENT:

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

9. CUSTOMER VALUE ENHANCEMENT BUSINESS UNIT (CVE-BU):

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period & Remarks	Remarks
1	Agreement with JVs & Other Agreements	Hard/ Scanned Copy	CC	3 Years from the date of Expiry of Agreement	No Change
2	IRDAI Corporate Agency License	Hard/ Scanned Copy	CC	3 Years from the date of Expiry of License	No Change
3	AMFI Registration Certificate	Hard/ Scanned Copy	CC	3 Years from the date of Expiry of Certificate	No Change
4	R&R Payment Files	Hard/Soft Copy	CC	10 Years	No Change
5	Regulatory Returns	Hard/Soft Copy	CC	10 Years	No Change
6	Vendor File for Educational Tour Abroad	Hard/Soft Copy	CC	10 Years	No Change
7	PFRDA License	Hard/ Scanned Copy	CC	3 Years from the date of Expiry of License	No Change
8	A. All the records relating to KYC records of client, copy of proposal form signed by client, register containing list of clients, details of policy, details of complaints received from customers, details of Specified Persons i.e. CIFs/SPs etc., shall be maintained by sourcing Branch/Unit for a minimum period of 10 Years.	Hard/ Soft Copy	Branch/ CPC	10 Years*	Addition *Guidelines as per the IRDAI (Minimum Information Required for Investigation and Inspection) Regulations-2020 dated 23rd November 2020.

	<p>(a) From the date of last transaction on the respective records, or</p> <p>(b) From the date of expiry of the policy, whichever is later.</p> <p>B. Notwithstanding the foregoing, in case where any dispute, claims etc. is raised by any customer or any other party within the aforesaid retention period either in form of a representation, complaint and /or in court or any forum recognized by law, then all the relevant records should be preserved till the time the dispute is finally decided. The retention period in such case may thus be – the final resolution of / final decision in the dispute, litigation etc. or ten Years from the date of last transaction on the respective records, or ten Years from the date of expiry of the policy, whichever is later.</p>				
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10. FINANCIAL REPORTING & TAXATION DEPARTMENT:

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing if Modified)	Remarks
1	Statutory Branches Audit Reports	Hard Copy	Branch / RBO/ AO	Last 3 reports upto 31.12.2015 (CRS introduced)	No Change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing if Modified)	Remarks
				from 31.03.2016)	
2	Signed copies of P&L and Balance Sheet Qtly/Annual	Hard Copy	LHO/ CC	Permanent	No Change
3	LFAR	Hard Copy	CC	Last 3 Years reports which have been fully dealt with	No Change
4	Management Audit Report	Hard Copy	CC	Last 3 Years reports which have been fully dealt with	No Change
(i) DIRECT TAX –TDS FOR PRE TDS CENTRALIZATION PERIOD UPTO 31st MARCH 2017					
1	Tax remittance challans, Exemption/ concession certificates issued by the Income Tax Department, Declaration on 15G, 15H, Form 60, Form 61 (Upto 31.12.15)	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years from the date of closure of the financial Year in which the transaction was put through. (8 Years)	Modified
2	Monthly TDS deduct report, Tax exemption certificate reports	Hard Copy	Branch /CPC /RBO /AO /LHO /CC		Modified
3	TDS Return – 26QA	Soft Copy	Branch		Modified
4	Returns: 24Q,26Q,27Q	Hard/ Soft copy	Branch /CPC /RBO /AO /LHO /CC		Modified
5	Other tax related matters not covered above	Hard Copy	Branch /CPC /RBO /AO /LHO /CC		Modified

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing if Modified)	Remarks
(ii) DIRECT TAX – TDS POST TDS CENTRALIZATION – PERIOD WITH EFFECT FROM 1 st APRIL 2017					
Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing if Modified)	Remarks
1	Tax remittance challans, Exemption/ concession certificates issued by the Income Tax Department, Declaration on 15G, 15H, Form 60, Form 61	Hard Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years from the date of closure of the financial Year in which the transaction was put through. (8 Years)	Modified
2	Monthly TDS deduct report, Tax exemption certificate reports	Hard Copy	Branch /CPC /RBO /AO /LHO /CC		Modified
3	TRS related reports	Soft Copy	Branch /CPC /RBO /AO /LHO /CC		Modified
4	TDS Return – 26QA	Soft Copy	Branch		Modified
5	Returns: 24Q,26Q,27Q	Soft Copy	CC		Modified
6	Other tax related matters not covered above	Hard Copy	Branch /CPC /RBO /AO /LHO /CC		Modified
(iii) DIRECT TAX					
1	Document / files relating to Income Tax related cases (including TDS related cases), Notices issued by the Income Tax Department &	Hard copy	Branch /CPC /RBO /AO /LHO /CC	10 Years from the date of closure of the financial Year in which the transaction was put	Modified

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing if Modified)	Remarks
	correspondence (Both pre & post centralization period)			through. (8 Years)	
2	Foreign Remittance forms-15CA, 15CB along with supporting documents	Hard Copy	Branch		Modified
3	Tax Audit/Income Tax/ Transfer pricing- returns & files	Hard/ Soft Copy	Branch /CPC /RBO /AO /LHO /CC		Modified
(iv) SERVICE TAX/GST					
1	Case documents after final adjudication	Hard copy	Branch /CPC /RBO /AO /LHO /CC	1 Year	No Change
2	Charges Invoices with Stax/ Excise /GST components	Hard copy	Branch	10 Years from the date of closure of the financial Year in which the transaction was put through. (8 Years)	Modified
3	Monthly Stax /GST reports (D1, D2, D3)	Hard Copy	Being advised by LHO		Modified
4	Details of claims lodged with RBI	Hard Copy	GBU/GAD/ Mumbai Main Branch		Modified
5	Statement of Government Account	Hard Copy	Mumbai Main Branch		Modified

11. FINANCIAL INCLUSION & MICRO FINANCE DEPARTMENT:

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period & Remarks	Remarks
1	Customer Contact Register for BC (for deposit)	Hard Copy	Maintained at BC	3 Years	No Change
2	Daily Transaction Register (Outreach)	Hard Copy	Maintained at BC/ Kiosk	8 Years	No Change

3	Cash Transaction Register (Outreach)	Hard Copy	Maintained at BC/ Kiosk	8 Years	No Change
4	Suggestion cum complaint Register (Outreach)	Hard Copy	Maintained at BC/ Kiosk	3 Years	No Change

12. **GLOBAL MARKETS:**

(i) **Global Markets, Corporate Centre, Mumbai:**

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
1	Administrative clearance to Branches for accepting securities as Primary/ Collateral securities for advances section 19(2)- correspondence	Hard Copy	COMPLIAN CE, CC	5 Years	No Change
2	Back up papers for preparation for review on compliance with section 19(2) of Banking Regulation Act and Copies of Reviews	Hard Copy	COMPLIAN CE, CC	5 Years	No Change
3	Back up papers for preparation of review on Capital Markets exposure & Copies of Reviews	Hard Copy	COMPLIAN CE, CC	5 Years	No Change
4	Bank Profile Data Yearly	Hard Copy	COMPLIAN CE, CC	5 Years	No Change
5	Conduct of Test Dealers – correspondence, Question Paper Results	Hard Copy	COMPLIAN CE, CC	Last 2 Tests	No Change
6	Credit audit Reports	Hard Copy	COMPLIAN CE, CC	Last 3 reports, which have been fully dealt with and treated as closed	No Change
7	Data on collection of Investment / Exposure in Terms of Section 19(2) BR Act	Hard Copy	COMPLIAN CE, CC	5 Years	No Change
8	Interest Watch Register Office Orders/ Reports	Hard Copy	COMPLIAN CE, CC	5 Years	No Change

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
9	Monthly Compliance certificate	Hard Copy	COMPLIAN CE, CC	5 Years	No Change
10	Outsourcing Reports	Hard Copy	COMPLIAN CE, CC	Last 3 reports, which have been fully dealt with and treated as closed	No Change
11	RBI AFI/ RBS Report	Hard Copy	COMPLIAN CE, CC	Last 3 reports, which have been fully dealt with and treated as closed	No Change
12	RBI RBS Tranche 1 Data-Quarterly	Hard Copy	COMPLIAN CE, CC	5 Years	No Change
13	RBI RBS Tranche 1A Data-Quarterly	Hard Copy	COMPLIAN CE, CC	5 Years	No Change
14	RBI RBS Tranche 2 &3 Data- Yearly	Hard Copy	COMPLIAN CE, CC	5 Years	No Change
15	Returns submitted to various Corporate Centre Departments Outsourcing - Compliance with Listing agreement - Maintenance of CRR/ SLR - Violation in exercise of Discretionary Powers - Claims not acknowledged as debts - Related Party Transactions - RTI Statements	Hard Copy	COMPLIAN CE, CC	5 Years	No Change
16	RTI Application, Appeal related correspondence	Hard Copy	COMPLIAN CE, CC	5 Years from the date of closure	No Change
17	Spot audit Reports	Hard Copy	COMPLIAN CE, CC	Last 3 reports, which have been fully dealt with and treated as closed	No Change
18	Updation of Treasury Operations Manual – Outsourcing Related Papers	Hard Copy	COMPLIAN CE, CC	Till next Renewal	No Change

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
19	Voice Recording Verification Orders/ Reports	Hard Copy	COMPLIAN CE, CC	5 Years	No Change
20	Board Memorandum for Central Board – On Review of Bank's Derivative Deals with Corporates	Hard Copy	CTMU, CC	5 Years	No Change
21	Budget exercise Notes	Hard Copy	CTMU, CC	1 Year	No Change
22	Business Group Data	Hard Copy	CTMU, CC	3 Years	No Change
23	Business Leads	Hard Copy	CTMU, CC	1 Year	No Change
24	CENMAC Data in Forex	Hard Copy	CTMU, CC	3 Years	No Change
25	Customer Call Report	Hard Copy	CTMU, CC	3 Years	No Change
26	Customer Profile	Hard Copy	CTMU, CC	1 Year	No Change
27	Daily Business volume reports	Hard Copy	CTMU, CC	1 Years	No Change
28	Daily Top 30 Reports	Hard Copy	CTMU, CC	1 Years	No Change
29	Hot Lines	Hard Copy	CTMU, CC	3 Years	No Change
30	Initial Deal Confirmation/ Final Deal Confirmation	Hard Copy	CTMU, CC	3 RFIA	No Change
31	Leave and Attendance Register	Hard Copy	CTMU, CC	1 Year	No Change
32	Market share Data	Hard Copy	CTMU, CC	1 Year	No Change
33	Minutes of P Review Meeting	Hard Copy	CTMU, CC	1 Year	No Change
34	Minutes of Visit made by DGM/ GM/ CGM/ DMD	Hard Copy	CTMU, CC	1 Year	No Change
35	MTM Report	Hard Copy	CTMU, CC	3 Years	No Change
36	P Reports	Hard Copy	CTMU, CC	1 Year	No Change
37	Reply of Audit Compliance	Hard Copy	CTMU, CC	3 RFIA	No Change
38	RM Annexure for Derivative Deals and Other related documents	Hard Copy	CTMU, CC	5 Years	No Change
39	Weekly Call Report	Hard Copy	CTMU, CC	1 Year	No Change
40	Half Yearly Audit Files- NSE/ BSE/ MCX- SX	Hard Copy	Currency futures, CC	5 Years	No Change
41	Indemnity Insurance Policy Files	Hard Copy	Currency futures, CC	2 Years	No Change

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

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
60	Equity summery reports	Hard Copy	ECM, CC	5 Years	No Change
61	HFT Report	Hard Copy	ECM, CC	5 Years	No Change
62	IPO/OFS/FPO/ Approvals	Hard Copy	ECM, CC	10 Years	No Change
63	MAT, CLT, concentration risk, VAR breach and other approvals	Hard Copy	ECM, CC	5 Years	No Change
64	Mutual fund summery report	Hard Copy	ECM, CC	5 Years	No Change
65	Cancel reissue register (Spot, Forward, Crosses, Structured products)	Hard Copy	Forex, CC	3 Years	No Change
66	Daily MIS Reports (Spot, Forward, Crosses, Structured products)	Hard Copy	Forex, CC	3 Years	No Change
67	Deal deletion register (Spot, Forward, Crosses, Structured products, Merchant)	Hard Copy	Forex, CC	3 Years	No Change
68	High Value Deals Register (Structured products)	Hard Copy	Forex, CC	3 Years	No Change
69	Overnight Order Register (Crosses)	Hard Copy	Forex, CC	3 Years	No Change
70	Spot Transfer Register, Level rate register, card rate register (Merchant)	Hard Copy	Forex, CC	3Years	No Change
71	Corporate Bond Daily	Hard Copy	IRM, CC	3 Years	No Change
72	Daily IRF Report	Hard Copy	IRM, CC	3 Years	No Change
73	Daily OIS Reports	Hard Copy	IRM, CC	3 Years	No Change
74	Daily OIS Traders	Hard Copy	IRM, CC	3 Years	No Change
75	Monthly Performance Review	Hard Copy	IRM, CC	3 Years	No Change
76	R17 SLR/NSLR)	Hard Copy	IRM, CC	3 Years	No Change
77	R2 (CD Investments)	Hard Copy	IRM, CC	3 Years	No Change
78	R20 (SLR/NSLR)	Hard Copy	IRM, CC	3 Years	No Change
79	R3 (CD Sale)	Hard Copy	IRM, CC	3 Years	No Change
80	R7- Money Market Journal	Hard Copy	IRM, CC	3 Years	No Change

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
81	R8 (CP Investments)	Hard Copy	IRM, CC	3 Years	No Change
82	R9 (CP Sale)	Hard Copy	IRM, CC	3 Years	No Change
83	Strategy Report	Hard Copy	IRM, CC	3 Years	No Change
84	CRR fortnightly report	Hard Copy	LMC, CC	3 Years	No Change
85	Daily CRR Drill	Hard Copy	LMC, CC	5 Years	No Change
86	Daily Reports of GAD/ FSLO and RBI Local Centers	Hard Copy	LMC, CC	2 RFIA	No Change
87	Fortnightly Reports of Estimated Cash flows	Hard Copy	LMC, CC	3 Years	No Change
88	Annexure B- Weekly- To DTL section for RBI	Hard Copy	Money Market, CC	5 Years	No Change
89	BSR- V – Yearly as on 31 March to RBI	Hard Copy	Money Market, CC	10 Years	No Change
90	CP- Reporting- To RBI	Hard Copy	Money Market, CC	10 Years	No Change
91	CPIS – Quarterly To RBI	Hard Copy	Money Market, CC	10 Years	No Change
92	Daily SLR Report – Daily – For top Management	Hard Copy	Money Market, CC	3 Years	No Change
93	Domestic Exposure Limits (PGEL) - Yearly Updation and Review – Fixation of Limits	Hard Copy	Money Market, CC	5 Years	No Change
94	DSB Returns- monthly- To Compliance Dept. for RBI	Hard Copy	Money Market, CC	10 Years	No Change
95	FINCON – Quarterly – To Risk Management Department to RBI	Hard Copy	Money Market, CC	10 Years	No Change
96	Forex Exposure Limits	Hard Copy	Money Market, CC	5 Years	No Change
97	Form – VIII- Monthly – For RBI	Hard Copy	Money Market, CC	10 Years	No Change
98	Fortnightly SLR – Fortnightly- RBI	Hard Copy	Money Market, CC	3 Years	No Change
99	Funds and Treasury Management Memorandum	Hard Copy	Money Market, CC	5 Years	No Change
100	Money Market Operation Report SFRIII- Fortnightly to RBI	Hard Copy	Money Market, CC	5 Years	No Change

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
101	R17 – Domestic Investment- Quarterly – To CPPD for RBI	Hard Copy	Money Market, CC	3 Years	No Change
102	RBI-RBS- Rating – Quarterly- to compliance Dept. to RBI	Hard Copy	Money Market, CC	10 Years	No Change
103	SGL Reconciliation for ACB	Hard Copy	Money Market, CC	5 Years	No Change
104	SLR Requirement – fortnightly – To Top Management	Hard Copy	Money Market, CC	3 Years	No Change
105	AGM/ EGM Notes	Hard Copy	PE, CC	5 Years	No Change
106	Approvals from TIC/ CCIC-I/ ECCB	Hard Copy	PE, CC	upto the tenure of investment	No Change
107	Important approvals	Hard Copy	PE, CC	15 Years	No Change
108	Inter Category Transfer Notes	Hard Copy	PE, CC	10 Years	No Change
109	Misc. Correspondence notes	Hard Copy	PE, CC	Up to Fund life	No Change
110	Portfolio Review submitted to CFO, MRMC, ECCB	Hard Copy	PE, CC	5 Years	No Change
111	Audits reports	Hard Copy	PMS, CC	3 RFIA	No Change
112	Bidding Documents Related to Clients	Hard Copy	PMS, CC	20 YEARS	No Change
113	Board Reviews/ Memorandums	Hard Copy	PMS, CC	20 YERRS	No Change
114	Client's Agreements	Hard Copy	PMS, CC	20 Years	No Change
115	Compliance of Issues terms submitted by Bond Issuers	Hard Copy	PMS, CC	Permanent	No Change
116	Correspondence with clients	Hard Copy	PMS, CC	Permanent	No Change
117	Deal registers and daily Fund positions	Hard Copy	PMS, CC	5 YEARS	No Change
118	Other System Generated Reports	Hard Copy	PMS, CC	3 Years	No Change
119	View Book (Any other internal Publications)	Hard Copy	PMS, CC	3 Years	No Change
120	Audited statements	Hard Copy	PNL, CC	10 Years	No Change
121	Daily Combined Profit and Loss Statements	Hard Copy	PNL, CC	10 Years	No Change
122	Half Yearly Review of Investments	Hard Copy	PNL, CC	5 Years	No Change

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
123	Investment in Security Receipts / Notes	Hard Copy	PNL, CC	10 Years	No Change
124	Quarterly NSLR review of investments	Hard Copy	PNL, CC	5 Years	No Change
125	Quarterly SLR review of investments	Hard Copy	PNL, CC	5 Years	No Change
126	Quarterly Yield Statements	Hard Copy	PNL, CC	10 Years	No Change
127	Audited Basel II/ III Returns along with LCR Returns	Hard Copy	Risk, CC	10 Years	No Change
128	Correspondence related to Basel Implementation	Hard Copy	Risk, CC	10 Years	No Change
129	RCSA files	Hard Copy	Risk, CC	5 Years	No Change
130	RMC- GMU Meetings and their minutes	Hard Copy	Risk, CC	5 Years	No Change
131	Steering Committee files/ BCP	Hard Copy	Risk, CC	5 Years	No Change
132	Customer Call Report	Hard Copy	RTMUs, CC	1 Years	No Change
133	Customer Profile	Hard Copy	RTMUs, CC	1 Year	No Change
134	Initial Deal Confirmation/ Final Deal Confirmation	Hard Copy	RTMUs, CC	3 RFIA	No Change
135	Leave and Attendance Register	Hard Copy	RTMUs, CC	1 Year	No Change
136	Minutes of Visit made by Controllers	Hard Copy	RTMUs, CC	1 Year	No Change
137	MTM Report	Hard Copy	RTMUs, CC	1 Years	No Change
138	P Reports	Hard Copy	RTMUs, CC	1 Year	No Change
139	RM Annexure for Derivative Deals and Other related documents	Hard Copy	RTMUs, CC	5 Years	No Change

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

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

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

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
26	EG Monthly Statement	Hard Copy	SSB	5 Years	No Change
27	EOD Reports	Hard Copy	SSB	10 Years	No Change
28	EP Daily Counter foil	Hard Copy	SSB	5 Years	No Change
29	EP Holding Statement	Hard Copy	SSB	5 Years	No Change
30	Equity Journal	Hard Copy	SSB	3 C.O. Inspection & 3 RBI AFI	No Change
31	Files and Correspondence related to Securities Scam Cases	Hard Copy	SSB	Permanent	No Change
32	Files and Notes related to Broker Empanelment	Hard Copy	SSB	5 Years	No Change
33	Files related to COR related investments	Hard Copy	SSB	3 Years after the rec of the investment	No Change
34	Files related to Court Cases on behalf of Clients	Hard Copy	SSB	10 Years	No Change
35	Files related to Security Receipts	Hard Copy	SSB	5 Years after recovery of investment	No Change
36	Files related to Venture Capital, Preference shares, Strategic Investments (RRB)	Hard Copy	SSB	5 Years after maturity of the investments	No Change
37	High Value Reports	Hard Copy	SSB	10 Years	No Change
38	Interest / Redemption Due Intimation Letter	Hard Copy	SSB	10 Years	No Change
39	Intraday Deal Ticket Borrowing	Hard Copy	SSB	5 Years	No Change
40	Intraday Deal Ticket lending	Hard Copy	SSB	5 Years	No Change
41	IRF and IRS Daily Reports	Hard Copy	SSB	7 Years	No Change
42	IUCA Review Reports submitted to Global Markets	Hard Copy	SSB	2 RFIA	No Change
43	KV day to day Correspondence	Hard Copy	SSB	10 Years	No Change

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
44	Lease Deeds / Title Deeds of office premises residential buildings, sketch plans, detailed drawings for construction projects, tender documents, agreement with architects / contractors, various records maintained by site engineers, protective or security arrangements etc.	Hard Copy	SSB	Permanent	No Change
45	legal Opinions	Hard Copy	SSB	Permanent	No Change
46	Manual Posting	Hard Copy	SSB	2 RFIA/AFI	No Change
47	Master Creation in Murex	Hard Copy	SSB	5 Years	No Change
48	Money Receipts (Call Money)	Hard Copy	SSB	5 Years	No Change
49	Monthly Reconciliation	Hard Copy	SSB	3 Years	No Change
50	MTM Daily Report (IRF)	Hard Copy	SSB	5 Years	No Change
51	Murex Manual Posting Vouchers	Hard Copy	SSB	10 Years	No Change
52	Mutual Fund Journal	Hard Copy	SSB	3 C.O. Inspection & 3 RBI AFI	No Change
53	P Report	Hard Copy	SSB	5 Years	No Change
54	Quarterly/Half-Yearly/ Annual Reports submitted to ACB/ECCB	Hard Copy	SSB	10 Years	No Change
55	RBI Borrowing / lending (Repo & Reverse Repo)	Hard Copy	SSB	5 Years	No Change
56	RBI Weekly Report	Hard Copy	SSB	5 Years	No Change
57	Roster for Checking of Reports, Partitions etc.	Hard Copy	SSB	10 Years	No Change
58	Routine Correspondence relating to Bank premises and residences	Hard Copy	SSB	10 Year	No Change
59	SBI Emp. Gratuity fund day to day Correspondence	Hard Copy	SSB	10 Years	No Change
60	SBI Emp. Provo / Pen Fund day to day Correspondence	Hard Copy	SSB	10 Years	No Change
61	SGL Daily Balance Report	Hard Copy	SSB	5 Years	No Change

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
62	SGL Monthly Balancing Report	Hard Copy	SSB	10 Years	No Change
63	Software Release Control Register	Hard Copy	SSB	10 Years	No Change
64	Storage Media Record Register	Hard Copy	SSB	10 Years	No Change
65	Summary of Daily Report (Call Money / Notice Money)	Hard Copy	SSB	5 Years	No Change
66	System Suspense Report	Hard Copy	SSB	10 Years	No Change
67	TOR Balance Report	Hard Copy	SSB	5 Years	No Change
68	Transactions Stripping Register	Hard Copy	SSB	10 Years	No Change
69	Transfer proposals of Staff	Hard Copy	SSB	20 Years for closed file	No Change
70	User Identity Allocation Register	Hard Copy	SSB	Permanent	No Change
71	User Reports	Hard Copy	SSB	10 Years	No Change
72	Voucher Register	Hard Copy	SSB	10 Years	No Change
73	Vouchers	Hard Copy	SSB	10 Years	No Change

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

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
1	ADS Reset/unlock Register	Hard Copy	GMU-K	5 Years	No Change
2	Agency Arrangement! Indirect Country Risk Returns	Hard Copy	GMU-K	10 Years	No Change
3	ALCO Memo/ RALCO Monthly	Hard Copy	GMU-K	5 Years	No Change
4	ALCO Resolution	Hard Copy	GMU-K	10 Years	No Change
5	Annual Closing Returns (All sections) and Audited Balance Sheets	Hard Copy	GMU-K	10 Years	No Change
6	Approval Notes, for issue of Guarantees / LCs by branches	Hard Copy	GMU-K	2 Years beyond expiry of LCs/ Guarantee	No Change

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
7	Approved Notes & Branch Recommendations For Manual Passing Of Gains For Forward Contract	Hard Copy	GMU-K	5 Years	No Change
8	Approved Notes and Proposals Sent by Branches For Passing of Gains to Customers	Hard Copy	GMU-K	5 Years	No Change
9	Approved Notes /Control Reports	Hard Copy	GMU-K	5 Years	No Change
10	Attendance Register for Award Staff	Hard Copy	GMU-K	5 Years	No Change
11	BAL / FTD / Nostro Vostro balances reports	Hard Copy	GMU-K	10 Years	No Change
12	Brokerage Bills	Hard Copy	GMU-K	5 Years	No Change
13	Business flow data	Hard Copy	GMU-K	3 Years	No Change
14	Card Rates	Hard Copy	GMU-K	10 Years	No Change
15	CBS Capability Change Register	Hard Copy	GMU-K	5 Years	No Change
16	CBS Reset / unlock Register	Hard Copy	GMU-K	5 Years	No Change
17	CBS Terminal allotment Register	Hard Copy	GMU-K	5 Years	No Change
18	CCIL Reporting Register	Hard Copy	GMU-K	5 Years	No Change
19	Charges / Int. Control Return / Register	Hard Copy	GMU-K	5 Years	No Change
20	Circle-wise reconciliation progress	Hard Copy	GMU-K	No hard copy required as soft copies are available in system as well as at DR site.	No Change
21	Communication Section follow-up Register GMU Kolkata	Hard Copy	GMU-K	5 Years	No Change
22	Communication Section Message Returned Register GMU Kolkata	Hard Copy	GMU-K	5 Years	No Change

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
23	Computer report of matched entries.	Hard Copy	GMU-K	No hard copy required as soft copies are available in system as well as at DR site.	No Change
24	Concurrent Audit Report& Compliance Remarks	Hard Copy	GMU-K	3 Years	No Change
25	Control Register (System)	Hard Copy	GMU-K	5 Years	No Change
26	Copy of debit authority issued and sent to recon section (IRe).	Hard Copy	GMU-K	2 RFIA	No Change
27	CORETA / Annexure I (FCNB Section)	Hard Copy	GMU-K	5 Years	No Change
28	Country Risk Return	Hard Copy	GMU-K	10 Years	No Change
29	CR/ RMA Review Notes	Hard Copy	GMU-K	5 Years	No Change
30	Daily Executive brief (IRe).	Hard Copy	GMU-K	2 RFIA	No Change
31	Daily Inflow/Outflow Jotting Register (Deposits)	Hard Copy	GMU-K	5 Years	No Change
32	Daily Nostro Reporting	Hard Copy	GMU-K	5 Years	No Change
33	Daily Position Register For Supervising Staff	Hard Copy	GMU-K	5 Years	No Change
34	Deal Confirmations	Hard Copy	GMU-K	Till the maturity of the deal	No Change
35	Dealing Room Deal Slip Register	Hard Copy	GMU-K	5 Years	No Change
36	Debit Authority issued Registers Nostro Account) GMU Kolkata	Hard Copy	GMU-K	5 Years after reconciliation	No Change
37	Disaster Maintenance Register	Hard Copy	GMU-K	3 Years	No Change
38	Dispatch Register	Hard Copy	GMU-K	5 Years	No Change
39	Documents for empanelment of brokers and periodical review	Hard Copy	GMU-K	5 Years	No Change
40	Dollar Position Register	Hard Copy	GMU-K	Till last two inspection reports are	No Change

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
				fully dealt with	
41	EOD Signal Register	Hard Copy	GMU-K	5 Years	No Change
42	Exposure Report	Hard Copy	GMU-K	3 Years	No Change
43	Failed Deals Register	Hard Copy	GMU-K	5 Years	No Change
44	FC Deposit / Loan Branch Authorization File/Register	Hard Copy	GMU-K	10 Years	No Change
45	FD, RBI, FEDAI circulars manuals books and other important books and publications	Hard Copy	GMU-K	8 Years or beyond if considered necessary.	No Change
46	FIRC issued file.	Hard Copy	GMU-K	8 Years	No Change
47	FTC Trickle Feed Posting Register	Hard Copy	GMU-K	5 Years	No Change
48	Fund Angle Clearance	Hard Copy	GMU-K	5 Years	No Change
49	Fxout return register	Hard Copy	GMU-K	3 Years	No Change
50	GMMC Meeting Minutes Register	Hard Copy	GMU-K	5 Years	No Change
51	GMMC Papers	Hard Copy	GMU-K	Till one RFIA with a minimum of 2 Years	No Change
52	Hard-copy of R-Return	Hard Copy	GMU-K	5 Years	No Change
53	Hardware & Software Purchase Register	Hard Copy	GMU-K	5 Years	No Change
54	I DA/ISA Register	Hard Copy	GMU-K	5 Years	No Change
55	IMMAC Cartridge Restore Register	Hard Copy	GMU-K	5 Years	No Change
56	IMMAC Data Archival/Purging Register	Hard Copy	GMU-K	5 Years	No Change
57	Inward Mail Register	Hard Copy	GMU-K	5 Years	No Change
58	IRC Backup Register	Hard Copy	GMU-K	5 Years	No Change
59	IRC SI register	Hard Copy	GMU-K	5 Years	No Change
60	IRC User Control Register	Hard Copy	GMU-K	5 Years	No Change

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
61	L TO Backup Register	Hard Copy	GMU-K	10 Years	No Change
62	LC / BG Register	Hard Copy	GMU-K	10 Years	No Change
63	Lease Document	Hard Copy	GMU-K	10 Years	No Change
64	Local Purchase Register	Hard Copy	GMU-K	5 Years	No Change
65	MAP /SIR Reports	Hard Copy	GMU-K	5 Years	No Change
66	Matching Rules/software Customization of TLM Up gradation	Hard Copy	GMU-K	10 Years	No Change
67	Medicine Stock Register	Hard Copy	GMU-K	5 Years	No Change
68	Mercury FX failed transaction register	Hard Copy	GMU-K	3 Years	No Change
69	Message/IN/OUT Register (for SIM only)	Hard Copy	GMU-K	5 Years	No Change
70	MFC Position Sheet	Hard Copy	GMU-K	Till last two inspection reports are fully dealt with	No Change
71	Mfx Trickle Feed & Daily MTM Position Register	Hard Copy	GMU-K	5 Years	No Change
72	Monthly/Quarterly Returns related to Forward Contract section	Hard Copy	GMU-K	5 Years	No Change
73	NEFT Register	Hard Copy	GMU-K	5 Years	No Change
74	Nostro A/c. statements & Advice	Hard Copy	GMU-K	10 Years	No Change
75	Nostro Charges/ Interest Invoices along with TLM vouchers	Hard Copy	GMU-K	5 Years	No Change
76	Nostro Fund Transfer Report	Hard Copy	GMU-K	10 Years	No Change
77	Nostro Funding / Estimation Register	Hard Copy	GMU-K	8 Years	No Change
78	Nostro Overdraft register	Hard Copy	GMU-K	8 Years or beyond if considered necessary.	No Change
79	OFAC Block Register	Hard Copy	GMU-K	10 Years	No Change

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
80	OFAC Release Register	Hard Copy	GMU-K	10 Years	No Change
81	Office copy of Swift messages	Hard Copy	GMU-K	5 Years	No Change
82	Office Order Register	Hard Copy	GMU-K	10 Years	No Change
83	Outward Mail Register	Hard Copy	GMU-K	5 Years	No Change
84	Paid bills of outside agencies	Hard Copy	GMU-K	2 RFIA (5 Years or till closure of last two RFIA)	No Change
85	Parking account balancing register (IRe).	Hard Copy	GMU-K	2 RFIA	No Change
86	Password Register	Hard Copy	GMU-K	10 Years	No Change
87	PCFC/FCNB Loans Concessionary Pricing	Hard Copy	GMU-K	5 Years	No Change
88	Position, Failed Deals, Claims TRT/ TRF, Modifications, Brokerage, QA, Memo Books	Hard Copy	GMU-K	10 Years	No Change
89	Programming Job Allocation Register	Hard Copy	GMU-K	5 Years	No Change
90	Progressive register (FCNB/EEFC/RFC)	Hard Copy	GMU-K	5 Years	No Change
91	RALCO Agenda	Hard Copy	GMU-K	5 Years	No Change
92	RALCO Minutes	Hard Copy	GMU-K	5 Years	No Change
93	Recall of fund file (IRe)	Hard Copy	GMU-K	5 Years	No Change
94	Reconversion requests (IRe).	Hard Copy	GMU-K	2 RFIA	No Change
95	Register For Manual Passing Of Gains For Forward Contracts	Hard Copy	GMU-K	5 Years	No Change
96	Register For Reversal of FTC Failed Entries of Branch	Hard Copy	GMU-K	5 Years	No Change
97	Register for single leg entries	Hard Copy	GMU-K	3 Years	No Change
98	Registers for Currency / Cross Currency / Interest Rate Swaps/ Agreements (Also applicable to FCNB)	Hard Copy	GMU-K	8 Years	No Change

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
99	Remxout return register.	Hard Copy	GMU-K	3 Years	No Change
100	Report Returns Files (DSB/ Compliance Certificate/ Status Report etc.)	Hard Copy	GMU-K	10 Years	No Change
101	RFIA Reports & Compliance	Hard Copy	GMU-K	Last 2 Audit Report	No Change
102	Scholarship Register	Hard Copy	GMU-K	5 Years	No Change
103	Software Custody Register	Hard Copy	GMU-K	3 Years	No Change
104	Software Error Log Register	Hard Copy	GMU-K	5 Years	No Change
105	Software Programme Modification Register	Hard Copy	GMU-K	5 Years	No Change
106	Software Release Control Register	Hard Copy	GMU-K	5 Years	No Change
107	Staff Bills payment Registers (cleansing, conveyance, newspapers, layout charges, entertainment, LFC, Medical Bills etc.)	Hard Copy	GMU-K	5 Years	No Change
108	Staff Training Register	Hard Copy	GMU-K	5 Years	No Change
109	Swift & Voucher message delivery register	Hard Copy	GMU-K	Till one RFIA with a minimum of 2 Years	No Change
110	SWIFT Disaster maintenance Register	Hard Copy	GMU-K	5 Years	No Change
111	SWIFT Fault Servicing Register	Hard Copy	GMU-K	5 Years	No Change
112	Swift messages	Hard Copy	GMU-K	5 Years	No Change
113	SWIFT Security log Register	Hard Copy	GMU-K	5 Years	No Change
114	SWIFT Software Custody Register	Hard Copy	GMU-K	5 Years	No Change
115	SWIFT Software error log Register	Hard Copy	GMU-K	5 Years	No Change
116	SWIFT Software release control Register	Hard Copy	GMU-K	5 Years	No Change
117	SWIFT user Register	Hard Copy	GMU-K	5 Years	No Change
118	System Room Access Register	Hard Copy	GMU-K	5 Years	No Change

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
119	Trickle feed register	Hard Copy	GMU-K	5 Years	No Change
120	User Control Register /Files for TLM	Hard Copy	GMU-K	10 Years	No Change
121	Voucher	Hard Copy	GMU-K	10 Years	No Change
122	Weekly / Monthly, Quarterly / Half Yearly / Annual reports pertaining to FCNB Section	Hard Copy	GMU-K	5 Years	No Change

(iv) Swift Operation Control (SOC):

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
1	EOD / SOD Register	Hard/Soft Copy	SOC	7 Years	No Change
2	Pin / Password Access Register	Hard/Soft Copy	SOC	7 Years	No Change
3	ICC Register	Hard/Soft Copy	SOC	7 Years	No Change
4	User ID Records register	Hard/Soft Copy	SOC	7 Years	No Change
5	LAKs issued Register	Hard/Soft Copy	SOC	7 Years	No Change
6	Hardware Register	Hard/Soft Copy	SOC	7 Years	No Change
7	Software Register	Hard/Soft Copy	SOC	7 Years	No Change
8	Hardware problems log Register	Hard/Soft Copy	SOC	7 Years	No Change
9	Software Problems Log Register	Hard/Soft Copy	SOC	7 Years	No Change
10	Storage Media Register	Hard/Soft Copy	SOC	7 Years	No Change
11	BKEs Record Register	Hard/Soft Copy	SOC	7 Years	No Change
12	Daily Check Report (MT081)	Hard/Soft Copy	SOC	3 Years	No Change
13	Quit Acknowledgement Report	Hard/Soft Copy	SOC	3 Years	No Change

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
14	Literature of SWIFT hq	Hard/Soft Copy	SOC	Till receipt of next release	No Change
16	BACK UPS-DETAILS OF MEDIA: Operating System	Hard/Soft Copy	SOC	Till receipt of next release	No Change
17	SWIFT Alliance back-ups	Hard/Soft Copy	SOC	Till receipt of next release	No Change
18	Backups and archives of messages	Hard/Soft Copy	SOC OFF-SITE LOCATION: CHURCHG ATE BRANCH	10 Years	No Change
19	Media received from SWIFT for BIC	Hard/Soft Copy	SOC	Till receipt of next release	No Change
20	Operations Manual	Hard/Soft Copy	SOC	Till receipt of next release	No Change

13. HUMAN RESOURCES DEPARTMENT:

(i) General:

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
1	CONFIDENTIAL REPORTS & DISCIPLINARY CASES <ul style="list-style-type: none"> i. Confidential Reports ii. Investigation Reports/ Charge-sheets iii. Legal Cases of Staff iv. Court cases filed against Bank by employees/others v. Individual files of staff disciplinary proceedings including compulsory retirement cases/ termination of service vi. Vigilance department files/ complaints vii. Voluntary retirement cases <p>Note: All correspondence/books/records of our organization which come under the purview of the Central</p>	Hard /Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years after the retirement/ death of the employee or closure of the case in all cases.	No Change

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
	Vigilance Commission in connection with the enquiries instituted/ contemplated by Central Bureau of Investigation (CBI) or any other agency should be retained permanently.				
2	Transfer proposals of Staff	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	20 Years for closed files	No Change
3	TRAINING RELATED RECORDS (AT SBLCs/ATIs) i. Administrative Correspondence ii. Course Material iii. Programmes iv. Feedback/ Evaluation	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years for closed files or till completion of the next audit by the RBI and Management Audit whichever is later	No Change
4	OTHER ACTIVITIES: CORRESPONDENCE i. Scholarships ii. Holiday Homes iii. LFC Bills iv. TA Bills v. Medical Bills vi. Conveyance Allowance Bills etc vii. Pay Sheets viii. Overtime Statements	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	5 Years for closed files or till completion of the next audit by the RBI and Management Audit whichever is later	No Change

(ii) **Policy and Pensioners Management Department (PMD):**

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD	REMARKS
1	i. Offer of appointment & related correspondence ii. Candidates Bio data cum attestation form submitted at the time of recruitment iii. Verified copy of certificate of education qualification iv. Confirmation Letter	Hard Copy	Branch /RBO /AO /LHO /CC	10 Years from the date of retirement/ termination/ separation/ death of the staff	No Change

	v. Promotion Letters vi. Fitment letters on account of promotion to next grade/scale vii. Increment Letter viii. Approval of extension in Service, if applicable ix. AARF, duly reviewed x. Assets and Liabilities statement duly scrutinized xi. Disciplinary Proceedings /Vigilance related letters, etc.				
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(iii) Industrial Relations Department (IRD):

Sl. No.	TITLE OF THE RECORD	Retained as per Bank's Instruction	PLACE OF STORAGE	PROPOSED RETENTION PERIOD (EXISTING IF MODIFIED)	REMARKS
1	IR related court cases	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	10 Years after the retirement /death of the employee or closure* of the case whichever is later	No Change
2	* Closure means final judgment has been given and no appeal is pending				
3	Policy related matters in regard to Union / Association, Welfare, Court cases, Circulars, Guidelines etc.	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Permanent Record	No Change
4	Memorandum of Settlements between the Bank and the Union / Association	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	Permanent Record	No Change
5	All Correspondence relating to HR issues	Hard / Soft Copy	Branch /CPC /RBO /AO /LHO /CC	8 Years	No Change

(iv) Central Recruitment and Promotion Department:

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

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

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period & Remarks
9	List of Pre-recruitment Trainings imparted to eligible candidates	To be retained till 1 month from the declaration of final selection list for the relevant promotion.	CRPD/ CIRCLE	1 month
10	Master List of candidates called for interview, Interview 'Rating Sheets, Attendance Sheets, Checklist & Final Merit List.	To be retained till 5 Years from the date of declaration of written test results. Before destruction, copies to be scanned and retained till 5 Years after scheduled date of destruction of hard copies. (Total retention period – 10 Years)	CRPD	10 Years
11	Applications / Call letters and Bio-data etc. of candidates called for interview and selected	To be sent to the requisite designated Controllers in the Circles / Corporate Centre and its establishments. (One copy of each of the Bio-data forms shall be retained at CRPD till acknowledgements are received back at CRPD).	Designated Controller s to retain these documents in Service file of the employee.	To be retained with Service File
12	Applications / Call letters and Bio-data etc. of candidates called for interview but not selected.	To be retained till 6 months from the date of declaration of final test results. In case of waitlisted candidates, the same shall be destroyed 6 months after the expiry of the waitlist period. Before destruction, copies to be scanned and retained till 5 Years after scheduled date of destruction of hard copies	CRPD/ CIRCLE	5 ½ Years

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

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period & Remarks
1	Data of Online applications and application form. Data of offline applications.	Soft copy to be retained till 5 Years from declaration of final selection list of candidates for the relevant posts.	CRPD	5 Years
2	Data relating to incomplete applications.	Soft copy to be retained till 5 Years from declaration of final selection list of candidates for the relevant posts.	CRPD	5 Years
3	Applications, Call letters and Bio-data forms of candidates called for interview but not selected.	To be retained till 6 months from the date of declaration of written test results. Before destruction, copies to be scanned and retained till 5 Years after scheduled date of destruction of hard copies.	CRPD	5 ½ Years
4	Applications, Call letters and Bio-data etc. of candidates called for interview and selected.	To be sent to the designated Controllers in the Circles / Corporate Centre and its establishments. (One copy of each of the Bio-data forms shall be retained at CRPD till acknowledgements are received back at CRPD).	Designated Controllers to retain these documents in Service file of the employee	To be retained with Service File
5	Shortlisting / Scrutiny Report, Interview Rating Sheets, Attendance Sheets & Final appointment List	To be retained till 42 months from the date of declaration of written test results. Before destruction, copies to be scanned and retained till 5 Years after scheduled date of destruction of hard copies. (However ensure that the Total retention period – 10 Years)	CRPD	10 Years

(c) Promotions:

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period
1	Master list of eligible candidates for a particular promotion exercise.	To be retained till 5 Years from the date of declaration of written test results. Before destruction, copies to be scanned and retained till 5 Years after scheduled date of destruction of hard copies. (Total retention period – 10 Years)	CRPD/ CIRCLE	10 Years
2	Opt out options requests received for the relevant promotion exercise.		CRPD/ CIRCLE	10 Years
3	Call Letters, Evaluation Registers, Evaluation Sheets and Evaluated Question Booklets / Answer Sheets of Objective / Descriptive test of candidates.	To be retained till 6 month from declaration of final selection list of Candidates for the relevant post(s)	CRPD/ CIRCLE	6 months
4	Unevaluated Answer Sheets of descriptive type test of candidates who do not qualify in the Objective Test.		CRPD/ CIRCLE	6 months
5	Evaluated test papers of typing and stenography skill tests.		CRPD/ CIRCLE	6 months
6	List of Pre-promotion Trainings imparted to eligible candidates	To be retained till 1 month from the declaration of final selection list Circles for the relevant promotion.	CRPD/ CIRCLE	1 month
7	Basic Score list of candidates received from IBPS	To be retained till 42 months from the date of declaration of written test results. Before destruction, copies to be scanned and retained till 5 Years after scheduled date of destruction of hard copies. (However, ensure that the Total retention period – 10 Years)	CRPD/ CIRCLE	10 Years
8	Promotion Appraisal Formats (PAFs), Interview Rating Sheets' (IRS) and Attendance Sheets of all candidates who appeared in the interview		CRPD/ CIRCLE	10 Years

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period
9	Final promotion lists	To be retained till 5 Years from the date of declaration of written test Circles results. Before destruction, copies to be scanned and retained till 5 Years after scheduled date of destruction of hard copies. (Total retention period – 10 Years)	CRPD/ CIRCLE	10 ears

(d) Other records:

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period & Remarks
1	Notes and Office Orders carrying approval of the competent authority for ZOC / ZOS / Final Select List for promotion / recruitment and allotment of candidates to Associate Banks / Circles.	To be retained till 10 Years from the date of declaration of written test results. Before destruction, copies to be scanned and retained till 5 Years after scheduled date of destruction of hard copies. (Total retention period – 15 Years)	CRPD	15 Years
2	Advertisements, indents and all other correspondence / documents relating to Recruitment / Promotions and not covered anywhere above.	To be retained till 6 months from the date of final results or immediately after the next written examination is conducted for same post in respect of recruitment / promotion / selection, whichever is earlier and saving scanned copies. The scanned copies To be retained till 5 Years after scheduled date of destruction of hard copies. (Total retention period – 5 1/2 Years)	CRPD	5 ½ Years

14. Digital Transformation and e-Commerce (Internet Banking Related):

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing if Modified)	Remarks
1	Application forms for availing INB service submitted by existing account holders.	Hard/ Soft Copy	Branch	10 Years from closure of account (8 Years).	Modified
2	Application forms submitted by INB users for resetting of login password, number/email request originated by them in INB, resetting of profile password, third party beneficiary approval, change of transaction rights, etc.	Hard copy	Branch		
3	INB Kit Issued Register	Hard/ Soft Copy	Branch	10 Years	No Change
4	Report on customers introduced to INB system during the day.	Soft copy available at web-end	Branch <u>Offsite Location</u> Soft copy available at web-end	10 Years (8 Years) <u>Off Site:</u> As applicable to Back up plan of GITC for such data. The report is made available in reports folder of the branch by GITC, which may be archived. Physical copy may not be preserved.	Modified

15. Medical Department, CC:

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period	Remarks
1	Consultant Payment Register	Hard Copy	Medical Dept, CC	5 Years	Addition
2	Hospital Credit Note & Bill Payment Register	Hard Copy	Medical Dept, CC	5 Years	Addition
3	Tata Hospital Credit Note & Bill Payment Register	Hard Copy	Medical Dept, CC	10 Years	Addition
4	Pathology Retainership Fee Payment Register	Hard Copy	Medical Dept, CC	5 Years	Addition
5	Inward / Outward Dak Register	Hard Copy	Medical Dept, CC	5 Years	Addition
6	Staff & Consultant attendance Register	Hard Copy	Medical Dept, CC	5 Years	Addition
7	Control Return Register / Control Return Copies	Hard Copy	Medical Dept, CC	10 Years	Addition
8	Hospitalisation Bill Copy	Hard Copy	Medical Dept, CC	5 Years	Addition
9	Tata Hospitalization Bill Copy	Hard Copy	Medical Dept, CC	10 Years	Addition
10	Hospitalization / Executive Health check up Credit Letter	Hard Copy	Medical Dept, CC	5 Years	Addition
11	Minutes of various Meetings, Memos & Notes (Original Sanctions by DGM (Estate) & GM (OL &CS))	Hard Copy	Medical Dept, CC	Permanent	Addition
12	A.O Sanction PMS Bill Copy	Hard Copy	Medical Dept, CC	5 Years	Addition
13	Qtly / Monthly Returns	Hard Copy	Medical Dept, CC	3 Years	Addition
14	Hospital/ Diagnostic centre tie up arrangement files	Hard Copy	Medical Dept, CC	Permanent	Addition
15	Dispensary Items Register	Hard Copy	Medical Dept, CC	Permanent	Addition
16	Medicine Expiry Register	Hard Copy	Medical Dept, CC	3 Years	Addition
17	Medical Fitment (For new recruits / promotions/ Foreign Postings) Register	Hard Copy	Medical Dept, CC	5 Years	Addition
18	Patient Record Register	Hard Copy	Medical Dept, CC	3 Years	Addition

16. OFFICIAL LANGUAGE & CORPORATE SERVICES (OL & CS):

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period & Remarks
1	Title Deeds of Properties owned by the Bank and Lease Deeds including Plans/ Drawings/ Sketches approved by various Statutory Organisations Review Reports	Hard Copy and Soft Copy both	LHO /CC / SBI Cap Trustee Company Limited (SBICTCL) ##	Permanent (##)
<p>(##)- Presently, The Hard Copies of the Title Deeds of Bank's Own Properties for All Circles as well as CC Department / CC Establishments are to be kept in Safe Custody with SBI Cap Trustee Company Limited (SBICTCL) (Subsidiary of SBI) vide Agreement dated 14.09.2018 between SBI and SBICTCL and the arrangement has been duly approved by DMD (HR) & CDO on 25.08.2018. The Circles will keep one set of xerox copy of the documents pertains to them at their end.</p>				
2	Court Cases/ Arbitration related to premises matters	Hard Copy/ Soft Copy	Branch /RBO /AO /LHO /CC	Permanent Judgements should be preserved in both hard and soft copy.
3	Premises related approvals for acquisition/ purchase/ construction/ Leave & License Agreement/ Lease Rent Agreement/ Review of Projects etc by ECCB/ LOCAL BOARD/ MD/ DMD/ CGM/ GM/ DGM/ RM etc.	Hard Copy and Soft Copy both	Branch /RBO /AO /LHO /CC	10 Years From the date of completion of the project/ agreement
4	Premises related Tenders including Leave & License Agreements/ Acquisition/ Constructions/ repairs/ renovation etc.	Hard Copy (Soft Copy in case of e-tenders)	Branch /RBO /AO /LHO /CC	10 Years From the date of completion of the project/ agreement
5	All Correspondence/ files related to execution of projects including Architect/ Engineer/Inspection/ Review Reports	Hard Copy/ Soft Copy	Branch /RBO /AO /LHO /CC	10 Years From the date of completion of the project.
6	Payment Register/ Control register/ Miscellaneous register	Hard Copy/ Soft Copy	Branch/ RBO /AO /LHO /CC	10 Years From the date of completion of the project/ agreement

17. PERSONAL BANKING BUSINESS UNIT (PBBU):

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing If Modified)	Remarks
1	TDS Register	Hard Copy	Branch	5 Years	No Change
2	Foreign Currency Sale/ Purchase register	Hard Copy	Branch	20 Years	No Change
3	Foreign Currency Stock Register	Hard Copy	Branch	10 Years	No Change
4	FTC Issued Register	Hard Copy	Branch	8 Years	No Change
5	Cheque Book issued by LCPC but Returned Undelivered Register	Hard Copy	Branch	5 Years	No Change
6	TT Sale/Purchase Issue Register	Hard Copy	Branch	10 Years (8 Years)	Modified
7	Foreign Draft Issued/Paid Register	Hard Copy	Branch	10 Years (8 Years)	Modified
8	Savings Bank passbook issued & Surrendered Register	Hard Copy	Branch	5 Years	No Change
9	Inventories prepared in respect of Articles in Safe Custody and Safe Deposit Lockers	Hard Copy	Branch	10 Years	No Change
10	Documents relating to closed Safe Deposit Locker Accounts	Hard Copy	Branch	10 Years (5 Years)	Modified
11	Annual Statement of In-operative (Intt. bearing) SB Accounts	Soft Copy	CDC	20 Years	No Change
12	Annual Statement of In-operative (non-Intt. bearing) SB Accounts	Soft Copy	CDC	20 Years	No Change
13	Annual Statement of Term Deposit A/Cs	Soft Copy	CDC	20 Years	No Change
14	Weekly/Monthly Statements of Current/Cash Credit/Savings Bank Accounts	Soft Copy	CDC	20 Years	No Change
15	Deposit Account Debit Balances	Hard Copy	Branch	Till Closure of next two I&A Reports	No Change
16	Zero Balance non-zero Accrued Interest	Soft Copy	CDC	Till Closure of next two I&A Reports	No Change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing If Modified)	Remarks
17	Accounts with Large Balances	Hard Copy	Branch	To be destroyed after action is taken	No Change
18	Fixed Deposits with Zero Balance non-zero Maturity Date	Soft Copy	CDC	To be destroyed after perused by BM/MOD	No Change
19	TDR/STDR/RD Accounts opened today	Hard Copy	Branch	5 Years	No Change
20	Interest codes for TDR/STR/RD Accounts opened today	Soft Copy	CDC	Till Closure of next two I&A reports	No Change
21	Transactions to term Deposit Account	Soft Copy	CDC	Till Closure of next two I&A reports	No Change
22	Value Date before Last Rate Change	Soft Copy	CDC	Till Closure of next two I&A reports	No Change
23	Valued before Last Interest Application Date	Soft Copy	CDC	Till Closure of next two I&A reports	No Change
24	Dated before Last Accrual and Dr/Cr Rates Unequal	Soft Copy	CDC	Till Closure of next two I&A reports	No Change
25	Maturity Record Deleted	Hard Copy	Branch	5 Years	No Change
26	Automatically Opened Account	Soft Copy	CDC	Till Closure of next two I&A reports	No Change
27	Inactive Accounts	Soft Copy	CDC	Till Closure of next two I&A reports	No Change
28	Ban-Control Inactive A/Cs Activated Today	Hard Copy	Branch	Till Closure of next two I&A reports	No Change
29	Today's maturities	Hard Copy	Branch	5 Years	No Change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing If Modified)	Remarks
30	Periodic Interest Accrual Report	Soft Copy	CDC	5 Years	No Change

18. PRECIOUS METALS DEPARTMENT:

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

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period	Remarks
14	Application Form for subscription of Sovereign Gold Bonds (SGB)	Hard Copy	Branch	10 Years after redemption of SGB	Branches/ offices who are accepting SGB application
15	Daily / Weekly / Monthly Reports generated by Metagrid (Gold Banking Software) for monitoring, reconciliation and control.	Hard Copy	Branch	10 Years	Designated Branches

19. RISK MANAGEMENT DEPARTMENT:

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

20. RETAIL BUSINESS AND OPERATIONS (Risk Management) DEPARTMENT:

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing If Modified)	Remarks
1	Minutes & Action Points of RMC RB & Ops. Meeting	Both Hard & Soft Copy	RM-RB & Ops Deptt., CC	10 Years	Retaining copies in DLS
2	ATR & PPT of RMC RB & Ops. Meeting	Both Hard & Soft Copy	RM-RB & Ops Deptt., CC	10 Years	Retaining copies in DLS
3	Approved Agenda of Parking Accounts regarding RMC RB & Ops. Meeting	Both Hard & Soft Copy	RM-RB & Ops Deptt., CC	10 Years	Retaining copies in DLS
4	Monthly/Quarterly Submission of KRIs to DMDs and MD RB & Ops.	Both Hard & Soft Copy	RM-RB & Ops Deptt., CC	5 Years	Retaining copies in DLS
5	Monthly Return of Reputational Risk	Both Hard & Soft Copy	RM-RB & Ops Deptt., CC	5 Years	Retaining copies in DLS
6	RFIA & Management Audit Reports	Both Hard & Soft Copy	RM-RB & Ops Deptt., CC	Hard Copy as well as Soft Copy of 3 fully dealt with Audit Reports	Retaining copies in DLS

21. RIGHT TO INFORMATION DEPARTMENT:

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

22. SMALL AND MEDIUM ENTERPRISES BUSINESS UNIT (SMEBU):

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing If Modified)	Remarks
1	Bill Discounter liability Register	Hard copy	Branch	8 Years	No Change
2	Bill Register	Hard copy	Branch	8 Years	No Change
3	Cash Credit Insurance Register	Hard Copy	Branch	8 Years (5 Years)	Modified
4	Cash Credit Register	Hard copy	Branch	20 Years	No Change
5	Drawing Power Register	Hard Copy	Branch	8 Years	No Change
6	Bill acceptance Register	Hard Copy	Branch	5 Years	No Change
7	SMECC AMO Register	Hard / Soft Copy	Branch/CPC	5 Years	No Change
8	SMECC Branch Manager's Discretionary Power Register	Hard /Soft Copy	Branch/CPC	5 Years	No Change
9	SMECC Commission Received from Insurance Company Register	Hard /Soft Copy	Branch/CPC	5 Years	No Change
10	SMECC Documents Execution against Cheques under collection Register	Hard /Soft Copy	Branch/CPC	5 Years	No Change
11	SMECC Stamp Franking Account Register	Hard /Soft Copy	Branch/CPC	5 Years	No Change
12	SMECC Title search valuation control Register	Hard /Soft Copy	Branch/CPC	5 Years	No Change
13	SMECC Subsidy receivable for PMRY/SJSRY/SCP Register	Hard /Soft Copy	Branch/CPC	5 Years	No Change
14	SMECC Tracking Sheet Register	Hard /Soft Copy	Branch/CPC	5 Years	No Change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing If Modified)	Remarks
15	SMECC Valuers Fee Collection Account Register	Hard /Soft Copy	Branch/CPC	5 Years	No Change
16	SMECC Review Register	Hard /Soft Copy	Branch/CPC	5 Years	No Change
17	SMECC Stamp Duty Charges Collection Account Register	Hard /Soft Copy	Branch/CPC	5 Years	No Change
18	SMECC ROC/Search Report Fee Collection Account Register	Hard /Soft Copy	Branch/CPC	5 Years	No Change
19	LC/BG Register	Hard Copy	Branch	5 Years from the date of expiry	No Change
20	Power of Attorney Register	Hard Copy	Branch	60 Years	No Change
21	SI Book	Hard Copy	Branch	8 Years	No Change
22	Stock Insurance Register	Hard Copy	Branch	8 Years	No Change
23	Stock Register	Hard Copy	Branch	8 Years	No Change
24	Limit maintenance Report	Soft Copy	Branch	Till closure of next two I&A reports	No Change
25	Account limit excess report	Soft Copy	Branch	Till closure of next two I&A reports	No Change
26	Loans & advances account credit balances	Soft Copy	Branch	To be destroyed after action is taken	No Change
27	Debit/credit balance change	Soft Copy	Branch	Till closure of next two I&A reports	No Change
28	Interest Threshold crossed	Soft Copy	Branch	Till closure of next two I&A reports	No Change

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing If Modified)	Remarks
29	Loan proposal and related correspondence	Hard Copy	Branch	5 Years after closure of the account	No Change
30	Correspondence relating to LCs, Guarantees	Hard Copy	Branch	5 Years after closure of the account	No Change
31	Control Returns	Hard Copy	Branch	5 Years	No Change
32	Trust Register	Hard Copy	Branch	8 Years	No Change
33	Risk & Compliance Register	Hard Copy	Branch	5 Years	No Change
34	Subsidy Received & disposal Register	Hard Copy	Branch	20 Years	No Change

23. TB SOLUTIONS AND SPECIAL PROJECTS DEPARTMENTS (TB-S &SP):

(i) PAYMENT AGGREGATOR:

A. SB Collect / SBlePay/ ASVA

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing If Modified)	Remarks
1	Application for Payment Aggregator Integration	Hard Copy	CC	Permanent	Addition
2	Approved Notes of SBlePay Lite Integration / cancellation	Hard Copy	CC	Permanent	Addition
3	Approved Notes of SB collect Concessions	Hard Copy	CC	Permanent	Addition
4	Approved Notes of Aggregator Integrations under ASVA	Hard Copy	CC	Permanent	Addition
5	Agreement with the Aggregators	Hard Copy / Digital Library	CC	Permanent	Addition

B. SBlePay:

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing If Modified)	Remarks
1	Onboarding Form (MIF)	Hard Copy as well as Soft Copy	Circle T&TB Department	10 Years post termination of business relationship	Addition
2	Technical Information Form (TIF)	Hard Copy as well as Soft Copy	Circle T&TB Department	10 Years post termination of business relationship	Addition
3	Vendor Site Compliance Certificate (VSCC/ Form -C)	Hard Copy as well as Soft Copy	Circle T&TB Department	10 Years post termination of business relationship	Addition
4	MoU / Agreement	Hard Copy as well as Soft Copy	Circle T&TB Department	Permanent	Addition
5	Merchant / Authorized signatory KYC documents	Hard Copy as well as Soft Copy	Circle T&TB Department	10 Years post termination of business relationship	Addition
6	RFC Score Card	Hard Copy as well as Soft Copy	Payment Aggregator Section, CC	10 Years post termination of business relationship	Addition
7	Original approvals obtained for onboarding of merchant	Hard Copy as well as Soft Copy	Circle T&TB Department	10 Years post termination of business relationship	Addition
8	Onboarding Approvals	Hard Copy as well as Soft Copy	Payment Aggregator Section, CC	10 Years post termination of business relationship	Addition

(ii) Cards Vertical:

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period (Existing If Modified)	Remarks
1	Tie-up Agreement for Marketing	Hard Copy	CC	Permanent	No Change
2	Reports/ Correspondence/ Miscellaneous Documents	Hard Copy	CC	Permanent	No Change
3	Cashback tie up, agreement for marketing campaign with merchants	Hard Copy	CC	Permanent	No Change
4	Agreement/ RFP documents with Card Vendors	Hard Copy	CC	Permanent	Addition
5	Agreement/ RFQ documents with Insurance Companies	Hard Copy	CC	Permanent	Addition
6	Marketing Agreement with Card Networks	Hard Copy	CC	Permanent	Addition
7	Cobranding Arrangements Hard Copy	Hard Copy	CC	Permanent	Addition
8	Agreement/ RFP documents with Loyalty partners	Hard Copy	CC	Permanent	Addition
9	Agreement with MasterCard Prepaid Management Services	Hard Copy	CC	Permanent	Addition
10	License for issuance of Debit Card/Prepaid card/ FTC	Hard Copy	CC	Permanent	Addition

24. VIGILANCE DEPARTMENT:

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

25. LAW DEPARTMENT:

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period	Remarks
1	Legal opinions	Hard Copy and or Soft Copy	Zonal offices, LHO, SAMB,	20 Years*	No Change
2	Correspondences with Advocates and other functionaries (Documents)	Hard Copy and or Soft Copy	SARG, REHBU, CCGRO, CAG, PFSFBU, GITC, certain designated branches under circles, CC establishments and corporate Centre, as the case may be.	20 Years*	Addition

* Notwithstanding the aforesaid retention period, all Legal Opinions and Correspondences which concern or have been recorded as regards any litigation/ case before a court/ forum (raised within the 20 years retention period), should be preserved till the time the litigation/ case is resolved and/or finally decided. The retention period will thus be the final resolution of/ final decision in the litigation/case or twenty years, whichever is later.

26. OP& SP DEPARTMENT:

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period	Remarks
1	Minutes of CENMAC Meeting	Hard Copy and or Soft Copy	OP&SP Department	Permanent	Addition
2	ATR of CENMAC Meeting	Hard Copy and or Soft Copy	OP&SP Department	Permanent	Addition
3	Minutes/ Resolutions of OPC Meeting	Hard Copy and or Soft Copy	OP&SP Department	5 Years	Addition
4	Office Order	Hard Copy and or Soft Copy	OP&SP Department	Permanent	Addition
5	Notes	Hard Copy and or Soft Copy	OP&SP Department	Permanent	Addition
6	Memos/ Letters/ Files (Regular Nature)	Hard Copy	OP&SP Department	5 Years	Addition
7	Board Memorandum	Hard Copy and or Soft Copy	OP&SP Department	Permanent	Addition
8	Details of Staff Suggestions Received from staff members (Master File)	Soft Copy	OP&SP Department	5 Years	Addition
9	Staff Suggestion Scheme Back-up Register	Hard Copy	OP&SP Department	5 Years	Addition
10	Management Audit Report	Hard Copy and or Soft Copy	OP&SP Department	Last 3 reports which have been fully dealt with and treated as closed	Addition
11	Information Security Audit Report (IS Audit Report)	Hard Copy and or Soft Copy	OP&SP Department	Last 3 reports which have been fully dealt with and treated as closed	Addition

Sl. No.	Title of the Record	Retained as per Bank's Instruction	Place of Storage	Proposed Retention Period	Remarks
12	RTI Query Register	Hard Copy	OP&SP Department	5 Years	Addition
13	RTI Application and All Correspondences related to Right to Information Act, 2005	Hard Copy and or Soft Copy	OP&SP Department	5 Years	Addition
14	Dispatch Register/ Courier Register	Hard Copy	OP&SP Department	5 Years	Addition

ANNEXURE-IX**LIST OF ACRONYMS USED IN RECORD AND DATA RETENTION POLICY:**

ACRONYM	DETAILS
ACB	Audit Committee of the Board
ADS	Active Directory Service
AMC	Annual Maintenance Contract
AML	Anti- Money Laundering
AO	Administrative Office
CAC	Currency Administration Cell
CBWTR	Cross Border Wire Transaction Reports
CC	Corporate Centre
CCPC	Centralised Clearing Processing Cell
CCR	Counterfeit Currency Report
CERT-In	Indian Computer Emergency Response Team
CMP	Cash Management Product
CPC	Centralised Processing Cell
CRC	Cyclic Redundancy Check
CTR	Currency Transaction Report
DAC	Data Archival Centre
DCB	Demand Collection and Balance Register
DEAF	Depositor Education and Awareness Fund
DICGC	Deposit Insurance and Credit Guarantee Corporation
ECCB	Executive Committee of the Central Board
FNV Cell	Forged Note Vigilance Cell
GLIF	General Ledger Interface File
IBIT	Inter Branch Items in Transit
ICDR	Issue of Capital and Disclosure Requirements
ICRS	Insurance Claim Ratio
ICT	Information Communications Technology
IDBI	Industrial Development Bank of India
IOI	Inter Office Instrument
IRDAI	Insurance Regulatory and Development Authority of India
KYC	Know Your Customer
LC	Letter of Credit
LCPC	Liability Central Processing Centre
LHO	Local Head Office
NABARD	National Bank for Agriculture and Rural Development
NEFT	National Electronic Fund Transfer

ACRONYM	DETAILS
NPCI	National Payment Corporation of India
NTR	Non Profit Organisations Transactions Report
OECD	Organisation for Economic Cooperation and Development
OTS	One Time Settlement
OVVR	Online Voucher Verification Report
PII	Personal Identifiable Information
PML Act	Prevention of Money Laundering Act
RBI	Reserve Bank of India
RBO	Regional Business Office
REs	Regulated Entities
RTA	Registrar and Transfer Agent
RD	Recurring Deposit
RTGS	Real Time Gross Settlement
SCAB	Special Currency Administration Branch
SGL	Subsidiary General Ledger
SHG	Self Help Group
SSI	Small Scale Industry
STDR	Special Term Deposit Receipt
STR	Suspicious Transaction Report
TDR	Term Deposit Receipt
TFCPC	Trade Finance Central Processing Centre
USROMD	Utility Services, Rent and Other Miscellaneous Deposit
UPI	Unified Payment Interface
VCIP	Video-Customer Identification Process
