



# Document Handling and Retention Policy 2025

(Revised on March 26, 2025)

**Corporate Strategy & Planning Department  
IDBI Bank Ltd.  
Mumbai**

(Version no. 1.5)

Version Control

Version Control	Issued on
1	June 14, 2014
1.1	April 15, 2019
1.2	October 10, 2022
1.3	May 10, 2023
1.4	April 02, 2024
1.5	April 19, 2025

**Summary of Amendments in Document Handling and Retention Policy 2025**

References	Existing Policy	Proposed policy
Chapter 2	New Addition	Para on ‘Provisions of RTI Act’ and ‘Training on record management’ has been incorporated.
Annexure II m. Agreements	New Addition	<b><i>New Document type has been added with a preservation period as Permanent.</i></b>  ISDA Agreements (Client + Inter Bank), Treasury Settlement Agreements with Central Counterparties for facilities like Forex Forward, TREPS, CLS) and Other Market Intermediaries
Annexure II p. Register & Reports	New Addition	<b><i>New document type has been added with a preservation period as Permanent.</i></b>  1. NOSTRO account statements with MT940/MT950. 2. RBI Current Account Statement. 3. RBI- CSGL Weekly/Monthly/Qtrly recon statements & correspondence. 4. Bank’s Demat Account statements. 5. Bank’s SGL/CSGL accounts Security statements with RBI.
Annexure II n. File/ Records/ Documents	Vendor/Agency/St atutory Payment File (including utility payment); PH/EL; Period of Preservations - 5	<b><i>Preservation period has been modified to 10 years from existing 5 years</i></b>  <i>(To consult Legal Department/Taxation Cell before destruction of records)</i>
Annexure II n. File/ Records/ Documents	Data related to TBO records; EL; Period of Preservation - Permanent	<b><i>Physical preservation of records have also been proposed.</i></b>  Data related to TBO records; <b>PH/EL;</b> Period of Preservation - <b>Permanent [in case of Physical record - 10 years]</b>  <i>(To consult Legal Department/Taxation Cell before destruction of records)</i>

## Table of Contents

1. Preface .....	2
1.1 Purpose and Scope .....	2
1.2 Guidelines for Storage and Weeding out .....	2
2. Retention Period .....	3
3. Storage, Retrieval and Movement of Records .....	5
3.1 Storage .....	5
3.2 Current records and old Records.....	5
3.3 Control of Current Records.....	5
3.4 Guidelines for filing .....	6
3.5 Management of Security Documents for Loans .....	7
3.6 Supervision / Control of Old Records.....	7
3.7 Retrieval .....	8
3.8 Movement .....	9
3.9 Inter-Office movement of Records / Documents.....	9
3.10 Register for Preservation: .....	11
4. Digitization of Documents and Records.....	13
4.1 Introduction:.....	13
4.2 Implementation of Digitization:.....	13
4.3 Documents Digitization: .....	13
5. Records/Documents in Electronic Form.....	14
6. Protection and Safety .....	15
7. Weeding / Disposal / Destruction of Records / Documents .....	16
8. ARCHIVAL POLICY .....	18
8.1 OBJECTIVE .....	18
8.2 POLICY .....	18
8.3 HOSTING AND ARCHIVAL.....	18
8.4 DISCLOSURES.....	18
8.5 REVIEW .....	19
8.6 AMENDMENTS .....	19
8.7 LAW TO TAKE PRECEDENCE AND AMENDMENTS.....	19

8.8 NODAL DEPARTMENT.....	19
Annexure I: Definition of Records, Document & File (as per the IBA) .....	20
Annexure II: Retention Period of Records/ Documents.....	22
Annexure III: Acronyms.....	42
IV Formats .....	45
A) Request for Withdrawal of File / Documents / Records .....	45
B) Inspection / Supervision / Verification Format.....	46
C) Movement of files, documents and records .....	47
D) Indicative Format - Certificate for Record/ Document Destruction .....	48
E) Indicative format - Confirmation for records / documents destroyed / weeded out.....	49

## 1. Preface

### 1.1 Purpose and Scope

- a) To create a formal standard procedure for proper storage/preservation of old records/important documents, its retrieval and withdrawal for reference, redeposit and ultimately its disposal as per extant statutory/ regulatory requirements, as amended from time to time by all branches and other offices. These guidelines are applicable for all physical documents, including those in electronic mode / scanned form. The review of this policy shall be done every year.
- b) Reference has also been made to various other statutory and regulatory provisions and guidelines. In case of overlap of retention period for a document/ record as per various laws/ rules, the maximum retention period has been applied. Any contradiction in the preservation period as stated in the Policy with that to regulatory/ statutory guidelines, the latter shall prevail.
- c) The definition of Records, Document & File (as per IBA) is mentioned at **Annexure I**.

### 1.2 Guidelines for Storage and Weeding out

- a) The guidelines regarding internal and external storage of records, control and safety are specified in Chapters 3 and 6 respectively.
- b) All offices are advised to ensure that weeding out/ Destruction of Records/ documents takes place as per the guidelines of Chapter 7 after the completion of the retention periods as mentioned in the **Annexure II** of this Policy.

## 2. Retention Period

- 2.1 The retention period of the documents is broadly based on the Government of India regulations for preservation of records and documents in Banks. Presently, the records should be maintained for the minimum period given against each item as per Annexure II. For documents not mentioned, concerned CGM can decide based on extant applicable laws and guidelines.
- 2.2 While defining the time for preserving the records, following acts inter alia have been referred and applied in the preservation period:
- a) Prevention of Money Laundering Act (PMLA), 2002
  - b) Right to Information Act, 2005
  - c) The Companies Act, 2013 & SEBI (LODR) Regulations, 2015
  - d) Other Acts/ guidelines as released by regulatory/ statutory bodies.
- 2.3 There is no time limit prescribed under the provisions of Right to Information Act, 2005 (RTI Act), for preservation of old records. However, it is observed that Section 8(3) of the RTI Act has mandated that the information relating to any occurrence, event or matter which has taken place, occurred or happened twenty years before the date on which any request is made under Section 6 of RTI Act, shall be provided to any person making such a request. However, this period of twenty years shall not be applicable for the information exempted for disclosure under section 8(1) (a), (c) and (i). Further, on the period from which the said twenty years has to be computed, the decision of Central Government shall be final, subject to usual appeals provided for under the RTI Act. The CIC in an appeal matter has held that expecting public authorities to retain every records for twenty years, not only creates enormous pile of records, but will also hamper their key function of proper maintenance of records also creating an impractical situation of collecting and furnishing every information that is twenty years old.
- 2.4 With regard to the above provisions Indian Banks' Association (IBA) has clarified that Banks are free to follow the existing rules of preservation of records presently followed by them. It may be noted that if banks are required to retain any particular record under any other Act like Prevention of Money Laundering

Act, 2002 etc., it must be strictly followed.

2.5 **Training on Record Management**

- a) To ensure that all concerned staff members are properly trained on the Document Handling and Retention policy, an OJAS module has been devised, with the assistance of ICBF, for training of all concerned staff members.
- b) The OJAS module will help the concerned staff members to equip them on various aspects of the Document Handling and Retention Policy of the Bank.
- c) All concerned staff members shall enroll for the E-learning course "Document Handling and Retention Policy-DHRP" by visiting the OJAS link.

### **3. Storage, Retrieval and Movement of Records**

#### **3.1 Storage**

- a) Infrastructure Management Department (IMD) may be designated the nodal department for the same and may assess the extant and future storage space requirement of all offices located in various parts of the country, from time to time. Operational process relating to determination of storage space, safety measures, insurance and upkeep of records may be decided by IMD.
- b) For storage related agreements with Vendors, Vertical/ Department may explore the possibility of keeping a longer tenure as it is cumbersome to move the documents/records from one storage to other. Moving of storage records frequently poses as a matter of Operational risk.

#### **3.2 Current records and old Records**

- a) **Current Records:** The records which are currently in use by the concerned office are termed as Current records.
- b) **Old Records:** All records currently not in use shall be termed as old records.

#### **3.3 Control of Current Records**

- a) The current records/documents (which are maintained at premises) should be suitably indexed/ classified (in alphabetical order) so as to arrange them in various storage places viz. almirahs, drawers and compactors. Proper safe keeping of records/ documents should be ensured by the concerned offices. Nominated officers in each office may be designated as custodian of records.
- b) Each office may maintain a list of all the records / files available in the premise. This list shall be verified and handed over to the next incumbent as per the extant HOTO guidelines released by departments.
- c) A Bank officer should periodically (preferably, on a quarterly basis) carry out a sample audit of Bank's arrangements with agencies responsible for record management.
- d) In case of records of departments, which are closed or merged, the records are to be managed:
  - i. As per the advisory, if any, issued on closure of a particular department.

- ii. By the custodian/ relevant/ amalgamated department, to which the document pertains.
- iii. In case of absence of the above, the documents to be managed by the department/ office in whose premises the documents are presently stored.
- iv. In case old records to be weeded off, the department head not below the rank of GM at the location may approve formation of a committee from different verticals/ groups to consider weeding/ retaining of documents.

### **3.4 Guidelines for filing**

All offices shall follow the indicative guidelines for filing, as mentioned below:

- a) Depending upon the type of file, the records/ documents should be filed in a chronological manner (date-wise/ alphabetic-wise/ subject-wise). The Index should follow the same pattern.
- b) The cover of the file, should mention the following parameters in bi-lingual format:-
  - 1. Name / Subject of the file
  - 2. Owner Department (to be mentioned on the file in abbreviated form)
  - 3. File number
  - 4. File opening date
  - 5. File closing date (if any)
  - 6. Period for which records / documents filed
  - 7. Reference of the continuation file (if any)
  - 8. Date of destruction
- c) The file should contain an Index mentioning the contents of the file. Filing of records /documents be maintained on quarterly/ half – yearly basis, depending on the size of the file. In loan proposals, on review/ renewal of a case, a new file should be created. This is indicative and depending on the quantum of pages in the specified periods, Vertical/ Department may take a call on storing the number of pages in a particular file.
- d) In case the contents spill over and a new file is created for the same subject, a suitable reference should be available on the cover of both files. Further, such files should carry the sequence number (e.g. File Name – File no.1, Owner –

BPR, Opened – (date in DD/MM/YY), Closed – (date in DD/MM/YY), Continuation/ Next file: File Name File no. \_\_). All such files of same / similar subject shall be placed sequentially in the compactors/ cupboards, under lock and key.

### **3.5 Management of Security Documents for Loans**

- a) Safe keeping of security documents in internal/ external facilities may be ensured by the officials identified for the same. In case of Corporate Banking, MSME and NMG cases, the identified officials are the officers who are dealing with the case. For Structured Retail Asset cases, these are officials of the RAO – CPU. The facilities could be managed either by the Bank itself or by a suitable outside Service Provider. For Security Documents of Corporate loans and Priority Sector group, where such documents are stored in the Bank’s vault, dual custody system for handling the documents may continue to be followed. However, for loans falling under the purview of Retail Asset Centers (RACs) viz. Home Loans & Loan against Property, all documents are sent to RAO – CPU, which shall ensure proper storage of documents.
- b) The Dealing Office however, must keep proper record of the documents/ title deeds deposited by the borrowers and the locations of their safekeeping.
- c) **An online system for verifying the availability of documents, the place of their storage, date of deposit, withdrawal, purpose of withdrawal etc. should be put in place by the respective office with the help of Information Technology Department (ITD).** Once the original documents are lodged in safe custody, they may be removed/ withdrawn only sparingly with prior approval of the concerned Branch Head/ Center Head/ AGM of any other Vertical/ Department. The Dealing Groups, therefore, must keep certified photocopies or digitally scanned documents of the loan and security documents as also title deeds deposited by the borrowers as security, in their files for their day-to-day reference.

### **3.6 Supervision / Control of Old Records**

- a) Branches/ Offices should use a proper mechanism to keep a proper and up-to-date record of old registers, books, etc., stored in record room and their delivery

for occasional reference. At larger branches, the Register may be divided into separate sections and number of pages should be allocated for each section, for instance (i) Current Deposit ledgers (ii) Advances Registers (iii) Advances Ledger (iv) Stock Register of Goods Hypothecated /Pledged (v) Overdraft Register, etc.

- b) No record may be removed from the old records room without a proper request being made in writing on the form **(Format IV A)**. It will be the responsibility of all officers who make a request for delivery of old record to ensure that the item of old record is returned immediately, when no longer required.
- c) The Branch Heads/ Center Heads/ DGMs of Other Verticals/ Departments should personally verify/ examine old records, books and other documents at a defined interval as decided by their Regional Heads/ GMs/ CGM to see that they are properly maintained and preserved. All the books should be labeled and placed neatly in order that they are not damaged. A certificate to the effect should be signed by the Branch Heads/ Center Heads/ DGMs and the same should be kept on records in a file maintained for this purpose as per format **(Format IV B)**.

### 3.7 **Retrieval**

- a) Branches/ Offices should submit their request for required document/s with clear purpose to the concerned Operations unit/ store room. Requests should be considered for processing by the concerned office within a maximum time of 1 working day. A copy of the request should be filed by the concerned officer. A 'Records Maintenance Register' should also be maintained in the operation unit/ store room in the specific file. The register should contain necessarily the following columns:

Date of withdrawal	Description	Purpose of Withdrawal	Initials of The Authorized Official	Receiver's Signature	Date Of Re -Deposit	Signature of The Verifying Officer
--------------------	-------------	-----------------------	-------------------------------------	----------------------	---------------------	------------------------------------

- b) Withdrawal of any item from the records has to be carefully made and it has to be ensured that, after use, the item is placed back in the records, without any delay, with necessary authentications.

- c) In case a Court/ Tribunal directs the Bank to produce/ deposit any original documents or records before them, before such original document is so produced / deposited in the Court / Tribunal, the Dealing Group should retain a copy of the same along with the order of the Court / Tribunal in safe custody.
- d) If any request is received by the Bank from investigating / enforcement agencies like Central Bureau of Investigation, State Police, Anti-Corruption Bureau, Enforcement Directorate, Income Tax/ Sales Tax Department, Customs Department, Central Excise Department, etc., for production or deposit of documents with them, only certified photocopies of documents should be furnished. However, if the original documents are called, photocopies of the same should be taken and kept in another file (for the same customer) in the safe custody before handing over the originals to the agency.
- e) In both the situations, the Dealing Group should, while handing over the documents, obtain an acknowledgement from the officials concerned of having received the original or photocopy of the documents, as the case may be and the acknowledgement should also be placed in the other file mentioned above. The same should be also mentioned in the Register.

### **3.8 Movement**

- a) Movement of files, documents and records should always be carried out in a secured manner, using the services of courier/post (with POD and tracking facilities) / use of in-house messenger services. A file movement template wherein significant details of files/ documents/ records are mentioned should be placed at the top, before all other documents/ records. An indicative format of the file movement template is provided in **Format IV C**.
- b) Agreements/ contracts entered into with such agencies should invariably carry a penalty clause in case of loss/misplacement/ partial or complete destruction of document and records in any manner, whatsoever.

### **3.9 Inter-Office movement of Records / Documents**

The detailed guidelines for inter-office transfer of cases/documents are as under:

- a. **Approval for Transfer of Cases:** Case files and documents are transferred within branches or from various units due to various reasons, including

decentralization / change in policy to handle cases. A specific approval of the Vertical / Zonal Head concerned may also be obtained for transfer of any case to a new center and record to be maintained for the same.

- b. **Prior Intimation:** The office transferring the case shall intimate the office to which the case is being transferred suitably along with the case profile and appropriate approval. The communication shall also indicate the probable date for physical transfer of documents/ records.
- c. **Transfer of Accounts:** Consequent on transfer of the case, the dealing officer may ensure that the accounts, with all the relevant details, are also transferred to the new Vertical / Department / Branch sol id.
- d. **Closed Cases:** In case retention period of closed cases has not lapsed, the documents to be retained at one location, to the extent possible. Upon lapse of the retention period, documents to be weeded off, in line with instructions at Para 7 (Weeding / Disposal / Destruction of Records / Documents).
- e. **Physical Transfer of Files:**
  - i. A letter enclosing list of all files with file number / volume of the case file etc. may be sent to the transferee office (as per indexing method/numbering of files and documents / records therein).
  - ii. The case files may be dispatched by the courier service or postal service officially appointed by the respective office / branch.
  - iii. The files may be properly packed and address of the office where it is to be delivered may be clearly written on the packet.
  - iv. Acknowledgement may be obtained for packets handed over to the courier service.
  - v. Consignment number may be obtained from the courier office and intimated immediately to the office to which it is to be dispatched.
  - vi. Proof of Delivery (POD) of the packets at the receiving end, may be obtained from the courier, confirming receipt of all the packets by the office and the same may be preserved by the group / office, dispatching the files.

- f. For instance, in case of transfer of a case from other Verticals to NMG (after the case becomes an NPA), the entire file (with all the documents / records) should move to NMG. The same pattern of details on the file cover should be continued, with an addition of serial number, as per the date of receipt of the file / documents in NMG. The extant HOTO guidelines as defined by the Vertical/ Department may be followed.

### **3.10 Register for Preservation:**

- a) Branches / Centers / Other offices should maintain relevant formats / registers of the records, both, in current use as well as those under preservation. This will facilitate easy retrieval of records/documents. Each register should be numbered serially and a record maintained in registers with the following columns (in bilingual format):
- 1) Date
  - 2) Number
  - 3) Description
  - 4) Period of use (from \_\_\_\_\_ to \_\_\_\_\_)
  - 5) Remarks
- b) Every official of the Bank shall be responsible to maintain register/s as per the duties and responsibilities assigned to him / her from time to time.
- c) Record shall be maintained in the manner and format prescribed, circulars issued and / or any other communication issued from time to time.
- d) It shall be the primary responsibility of the record creator to ensure accuracy in recording the transactions in all respects and secondary responsibility of supervisor responsible for the checking. The Bank's auditors shall be responsible for bringing out the irregularities, inaccuracies observed in maintenance of the records and their reports.
- e) In the current environment, it shall be the responsibility of the concerned official to ensure that only approved software is used for maintenance of the records. The authority to approve the software for the use at different offices of the Bank shall vest with the CGM of Information Technology Department and Information Security Group.

- f) When the registers are shifted to the record room, a suitable remark should be made in the Movement records. Only the current register should be kept in the department concerned. Registers and files relating to earlier years and not required for reference should be kept in the record room.



#### **4. Digitization of Documents and Records**

##### **4.1 Introduction:**

Physical storage of documents /records involve huge costs and it tends to get destroyed with constant wear and tear. To address the above-mentioned issues, digitization of records should be undertaken. Digitization is the process of conversion of data and documents and records into a digital format with the adoption of technology. It provides a structured plan for record keeping of important data records in soft form.

##### **4.2 Implementation of Digitization:**

The dealing office may undertake the process of Digitization with the support of Information Technology Department (ITD) and would be responsible for constructing clear and detailed process of documentation and Standard Operating Procedures for the Digitization framework. On the other hand, ITD to be responsible for management of the solution and to provide constant support for the entire process. The ownership of the documents / records as also the images thereof shall lie with the concerned office. To undertake the digitization exercises, following technical aspects may be discussed by the concerned office with Information Technology Department and Information Security Group:

- i. Process of digitization, including the decision on digitized image hosting solution, should be based on the extant IT / Data Management Policy
- ii. Selection on interface (standardized template formation) for use in document retrieval
- iii. TAT for retrieval of documents

##### **4.3 Documents Digitization:**

It should be the endeavor of the dealing office that all the documents / records, for which the retention period is mentioned as “Permanent” in the **Annexure II**, should be digitized on Priority.

**5. Records/Documents in Electronic Form**

- 5.1** Information Technology Act, 2000 defines an electronic record in the following manner:
- a. “Electronic Record” means data, record, or data generated, image or sound stored, received, or sent in an electronic form or micro – film or computer-generated micro fiche. Further, the IT Act also defines “Electronic Form” with reference to information, which means any information generated, sent, received or stored in media, magnetic, optical, computer memory, micro film, computer generated micro fiche or similar device.
  - b. ITD shall be the Nodal Department of all digital documents, information and preservation period on systems and electronic record data maintained in the Bank. For preservation period of e-data relevant Annexure of extant IT Policy may be referred.

## 6. **Protection and Safety**

- 6.1 During the period of preservation, reasonable care, safety & security of all records is expected to be taken.
- 6.2 Protection to be made available in case of records destroyed due to circumstances beyond human control like natural calamities, fire incidences or any other Act of God, despite Bank taking effective measures for safe custody. Where such a circumstance occurs, a list has to be made in respect of the items that are missing and an endorsement has to be made on the register stating the time, date of the occurrence etc. Adequate insurance covering the location of storage should be taken for the premises.
- 6.3 As a safeguard, all important registers, records, vouchers, etc., should be kept overnight in strong-room/ vault/ fireproof safes or almirahs. It shall be the responsibility of the office to ensure that adequate number of firefighting equipment is properly installed and periodical refilling is done for safety and security of records. Training to handle this equipment should be given to the staff. Additionally, periodical pest control shall be carried out to protect records.
- 6.4 **Safety & Security of Records / Documents (For external storage):**
- a. The safety and security of records/ documents for external storage shall be the responsibility of the concerned vendor. Our agreements/ contracts with these vendors should clearly mention specific clauses to this effect. The Scope & Standard of Services has been mentioned at **Annexure I** of the 'Circular for Standardisation of SLA for Storage of Bank's Records' dated June 22, 2020. ([IDBI Bank/ 2020-21/21/155/CC/ BPR&CMO/37](#))
  - b. The Vendor should ensure that adequate insurance covering the records/documents and the infrastructure should be taken.
  - c. An audit of our arrangements with agencies to which record management has been entrusted, should be undertaken periodically.
  - d. In case of loss/ misplacement of documents/ records by the Bank/outside agencies, the guidelines regarding compensation/ penalty/ re-creation, as set in the extant Compensation Policy, will be applicable.

## 7. Weeding / Disposal / Destruction of Records / Documents

7.1 Due to shortage of space and costly rents and other outgoes of the space, destruction of records from time to time (after the lapse of minimum period of preservation), should invariably be done.

7.2 However, the following records shall not be considered for destruction, irrespective of their age:

- Where suits have been filed / legal action is pending.
- Records where Staff Accountability have to be ascertained.
- Records relating to frauds / police enquires / other investigations are pending.
- Indemnities obtained in respect of deceased accounts / lost TDR / DDs, etc.
- Income-tax attachment orders including sealing of SDV lockers.
- Garnishee Orders or other Govt. / Court Orders etc.
- Wherever books are not balanced, the supporting original records such as ledgers, supplementary etc.
- Where Insurance claim made by the Bank is pending / unsettled etc.
- Any other records/ documents, as may be required by governing law or applicable statutory/ regulatory guidelines or by the departments.

### 7.3 Process for destruction

- a. List of items eligible for destruction to be prepared by SOM/ASOM (in case of Branch) / AGM in respect of other Vertical / Departments / Offices.
- b. The said list is then sent to controlling office (Zonal Office / Corporate Office) for scrutiny by the person duly authorized for the same (Zonal Head to authorize in case of Region/Branch and Vertical / Department Head in case of Vertical/Department / Zonal Office). Permission is accorded to the branch / center /office after due scrutiny of the list submitted by the branch / center / office. The controlling office to ensure that the exercise is complete within a month and a completion certificate (**Format IV D**) to be maintained at the controlling office. Controlling office to ensure that the certificate is kept on record.

- c. The records/documents shall be destroyed by burning / shredding in the presence of two officials.
- d. The relevant record of destruction of record shall be properly preserved and shall be made available for the purpose of Audit



## **8. ARCHIVAL POLICY**

### **8.1 OBJECTIVE**

- a. This Policy is framed in accordance with the requirement under Regulations 30(8), 46(2)(oa)(ii)(a) and 51(3) of the Securities and Exchange Board of India (SEBI) - Listing Obligations and Disclosure Requirements (LODR) Regulations, 2015 (including any amendments thereof) and other guidelines issued by SEBI, from time to time in this regard.
- b. Regulation 30(8),46(2)(oa)(ii)(a) and 51(3) of the SEBI (LODR) Regulations, require that “The listed entity shall disclose on its website all such events or information which has been disclosed to stock exchange(s) under these regulations, and such disclosures shall be hosted on the website of the listed entity for a minimum period of five years and thereafter as per the archival policy of the listed entity, as disclosed on its website.”

### **8.2 POLICY**

- a. IDBI Bank Limited (IDBI Bank/ the Bank) shall disclose on its website under Investors Corner all such events or information (disclosures) which are required to be disclosed to the stock exchanges under the above provisions of the SEBI (LODR) Regulations.

### **8.3 HOSTING AND ARCHIVAL**

- a. The disclosures made to the stock exchanges shall be hosted on the bank’s website for a minimum period of five years from the date being hosted on the website. Upon expiry of the said period of five years from the date of such disclosure, the disclosed event or information will be archived as per the policy.
- b. All disclosed content shall be stored in the Bank’s electronic archival system post the expiry of the required period of disclosure under applicable law. The archived folder would be available for a period of one year or as decided by the Bank from time to time, subject to applicable law.

### **8.4 DISCLOSURES**

This policy shall be hosted on the website of the Bank, [www.idbibank.in](http://www.idbibank.in).

**8.5 REVIEW**

The website of the Bank shall be periodically reviewed in order to ensure updation and removal of the events as required. This policy shall be reviewed annually or as and when required for incorporating regulatory/other updates and changes, if any.

**8.6 AMENDMENTS**

The Board of the Bank shall have the power to amend any of the provisions of this Policy, substitute any of the provisions with a new provision or replace this Policy entirely with a new Policy.

**8.7 LAW TO TAKE PRECEDENCE AND AMENDMENTS**

In the event of any variation between the provisions of the Policy and the extant applicable law, the provisions of the extant law shall prevail over the Policy and the provisions of the Policy shall be deemed to have been amended so as to be read in consonance with such applicable law.

**8.8 NODAL DEPARTMENT**

ITD shall be the nodal department for archiving the documents related to disclosures (as per the aforesaid policy) on the Bank's website in consultation with Board Dept.

**Annexure I: Definition of Records, Document & File (as per the IBA)****1. Records**

**Records may be broadly classified as follows.**

- A. Files
- B. Registers
- C. Returns
- D. Others

**A. Files**

Files may be a bunch of records / returns or a set of documents. Files can be classified as documentary and non-documentary files. Internal documents are to be preserved permanently. An illustrative list of Internal and External documents is furnished below:

**i. Internal Documents**

- a. Approved policy documents (applicable to departments at Corporate Office)
- b. Sanction/ Approval Notes signed by competent authorities, documents pertaining to KYC, primary and collateral security and loan agreements and final drafts of the Office Notes.
- c. Circulars/ Circular letters issued by the department
- d. Manuals of Instructions
- e. Profile of the Department

**ii. External Documents**

- a. Agreements / MoUs with outside agencies / institutions
- b. Insurance Policies
- c. Guarantees / Warranties / AMCs
- d. Indemnities.

**iii. Non-Documentary Files**

All papers other than documents as indicated above are classified as non-documentary files.

## B. Registers

Depending on their need, the offices / departments have to maintain various registers. Registers may include those relating to functional area of the department/ office concerned or establishment, in physical / electronic mode. A list of mandatory registers to be maintained is available at **Annexure II (p)**.

## C. Returns

All offices / departments receive as well as submit various returns periodically. These returns may be statutory, statistical, for the purpose of control or as a part of management information system. Some of the returns may have to be retained permanently due to statutory or other requirements. Wherever considered necessary and feasible, the returns may be collected and kept in electronic media by creating a data warehouse.

### 2. Electronic Record (as per the Information Technology Act, 2000)

“Electronic Record” means data, record, or data generated, image or sound stored, received, or sent in an electronic form or micro – film or computer generated micro fiche. Further, the IT Act also defines “Electronic Form” with reference to information, which means any information generated, sent, received or stored in media, magnetic, optical, computer memory, micro film, computer generated micro fiche or similar device.

**Annexure II: Retention Period of Records/ Documents**

*Note: Electronic records, wherever mentioned, to be preserved permanently*

**a. Board & Stake Holder Related Matters**

<b>Sr. No.</b>	<b>Name of the Documents/Record</b>	<b>Physical (PH) / Electronic Form (EL)</b>	<b>Period of Preservation</b>
1.	Board & Sub-Committee of Board Meeting Related Matters (Notice, Agenda, Minutes, Attendance, ATRs, Circular Resolution and Registers)	PH/EL	Permanent
2.	AGM, EGM and Postal Ballot Matters (Notice, related Minutes, Registers including proxy and all other related records & documents)	PH/EL	Permanent
3.	Register of Directors, Register of Directors' shareholding and Register of contracts in which Directors are interested	PH/EL	Permanent
4.	Documents & records maintained by RTA of the Bank (Dividend Warrants/ Payments Register, Allotment including ESOP, Transfer Deeds, Share Renewals, sub-division, duplicates and consolidated register, Appointment of RTA and all other related matters)	PH/EL	Permanent
5.	Share application forms	EL	Permanent
6.	Filing of Forms and correspondence documents & Registers with ROC, SEBI, NSE & BSE (under various Regulations of SEBI (LODR) Regulations, 2015)	PH/EL	Permanent
7.	Memorandum and Articles of Association of the Bank, Annual Report [including Corporate Governance Report]	PH&EL	Permanent
8.	Register of Common Seal	EL	Permanent
9.	Minutes of Meetings of Board & Committees of the Board and General Meetings of the companies amalgamated/merged with IDBI Bank	PH	Permanent

Sr.No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
10.	All the suit filed/writ petition/consumer forum cases/show cause notices, etc. pertaining to equity shareholders of the Bank including erstwhile United Western Bank cases	PH	8 years after completion of the case*
11.	Memorandum of Transfers	PH	Permanent
12.	Various Disclosures received from Directors	PH	Eight years from the end of financial year to which it relates
13.	Approvals received from various Statutory / Regulatory Authorities	PH	Permanent
14.	Register of Investments in Securities not held in the name of the company	EL	Permanent
15.	Register of Inspection by Members	PH	Permanent
16.	Register of Investors' Complaints & from Statutory/ Regulatory Authorities	PH/EL	8 years immediately preceding the current calendar year
17.	Records/Documents related to administrative matters (including TA/HA, staff matters, etc)	PH	8 years immediately preceding the current financial year
18.	IEPF Filings, Forfeiture Files, Govt. of India's Shareholding – records/documents & Correspondence	PH&EL	Permanent
19.	Records/Documents pertaining to Fortnightly Report/ weekly Report/ RTA Bill Payment	PH	3 Financial years
20	Concurrent Audit Reports	PH	8 Financial years
21.	Records/Documents not covered in the above Sr.No. will fall in this category	PH/EL	8 years immediately preceding the current calendar year

*\*To consult Legal Department before destruction of records*

**b. Committee Related Matters**

Sr. No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
1.	Committee Related Documents (Notice, Agenda, Memorandum, Minutes, Attendance, ATRs, Circular Resolution and other committee related documents/records)	PH&EL	Permanent
2.	Parliament Committees	PH&EL	Final docket furnished to Govt- 15 years Other correspondence -3 years.

**c. Policy & Product Related Matters**

Sr. No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
I	<b>Policy Related Matters</b>		
1.	All Policy documents of the Bank	PH&EL	Permanent
2.	Policy Related Documents (all approval, review files along with correspondence)	PH&EL	10 years
3	Delegation of Powers (DoP) Related Matters(Comprehensive & Revisions, queries thereon)	PH&EL, Queries - EL	Queries – 3 years, Other records- Permanent
4.	Control Reporting System	PH&EL	Permanent
5.	Constitution/ Reconstitution of various Committees	PH&EL	Permanent
6.	Staff Rules	PH	Permanent
7.	Official Language Rules	PH	Permanent
8.	Risk Model Documents (Anderson, I-Risk, Real Estate, Telecom, New SME model, RAM – Rating Score, Expansion/Diversification/modernization model, Film Financing Model & MSE scoring model)	PH&EL	Permanent

Sr. No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
II	<b>Product Related Matters</b>		
1.	All Product documents and Manuals of the Bank	PH&EL	Permanent
2.	Product and Manual Related Documents/Records (all approval, review files along with correspondence)	PH&EL	10 years

**d. Internal Circulars & Orders**

Sr. No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
1.	All Internal Circulars and approval documents of the Bank issued by Corporate Office, Support Verticals/Departments	PH/EL	Permanent by Owner Department
2.	All Office Orders of the Bank and approval documents	PH/EL	Permanent by Owner Department
3.	Circulars and directions issued by Regulatory/ Statutory bodies	EL	Permanent

**e. Loan Related Matters**

Sr.No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
I	<b>Staff Related Loans</b>		
1.	COD Applications and Sanctions, Recovery Advices & related documents	EL	3 years after closure of Audit queries
2.	Sanction of Consumer, PC advance, housing loan, Vehicle Loan , CHS files and related records	PH	3 years after full repayment of the advance and audit

Sr. No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
3.	Original/ Copies of Housing Loans of employee and related documents	PH & EL	Original-Till handing back to the employees; Copies-3years after full repayment of the loans (for audit purpose)
II	<b>Customer Related Loans</b>		
1.	Customer wise loan account file	PH	10 years (after full repayment of loan)
2.	Sanction Related Documents for all loans (Appraisal, Notings, Documents, Balance Sheets, Transaction Report, Excess Drawals, Returns & Reports and other documents relevant during appraisal)	PH & EL	10 years after repayment of assistance.
3.	Appraisal files of rejected cases and related documents	PH	3 years
4.	Sanction Letter, Loan Documentation, Advocate report, Valuation Report, Insurance, Post Sanction Report, Stock Audit Report, various monitoring reports such as QIS, MIS, Sanction Reviews/ Quick mortality report, Acknowledgment of Debt	PH	10 years after repayment of assistance
5.	Operational & Disbursal Related Documentation; Memorandum of Entry/ Declaration cum undertaking	PH	Permanent
6.	Loan Agreements	PH & EL	3 years after full repayment of the advance and audited
7.	Safe custody Register for Loan / Facility Documents / Title Deeds	PH	Permanent
8.	Credmin Reports	PH / EL	3 years
9.	Closed files of Suit filed /writ petition/ consumer forum cases.	PH	10 years after repayment of assistance/ final settlement of case*

<b>Sr. No.</b>	<b>Name of the Document/Record</b>	<b>Physical (PH) / Electronic Form (EL)</b>	<b>Period of Preservation</b>
10.	Write off Sanctions	PH	Permanent
11.	Files not covered in the above Sr.No. will fall in this category	PH/EL	As decided by the departmental head in compliance with extant regulatory/ statutory guidelines, if any

*\*To consult Legal Department before destruction of records*

**f. Legal Related Matters**

<b>Sr. No.</b>	<b>Name of the Document/Record</b>	<b>Physical (PH) / Electronic Form (EL)</b>	<b>Period of Preservation</b>
1.	Digest files	PH	Permanent
2.	Litigation files relating to the Borrower	PH	10 years after conclusive disposal of the litigation*
3.	Scheme/Products/standard documents etc. (for clearances)	PH	Permanent
4.	Specimen Signature Register of officers of LD	PH/ EL	Permanent
5.	Confidential Documents/Records and Documents/Records pertaining to Industrial Disputes, Writ Petitions, files relating to criminal case/ CBI & ED cases.	PH	10 years after conclusive disposal of the matter*
6.	Files of suit filed/ writ petitions/ consumer forum cases other than pertaining to recovery.	PH	10 years after conclusive disposal*
7.	Title Reports prepared by legal officers/due diligence reports/ Audit Reports/ Legal Opinions	PH/ EL	Permanent
8.	Standardization of document Files	PH	Permanent
9.	a. Documents relating to Empanelment and de-empanelment of Advocate and approved Advocate Performance review reports b. Review sheets in relation to Performance Review of Advocate	PH	a. Permanent; b. 5 years from the date of approval of Advocate Performance review report.

Sr. No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
10.	Succession certificate	PH	10 years after the end of the year.
11.	Files related to recovery and NPA related matters	PH/ EL	Permanent

*\*To consult Legal Department before destruction of records*

#### g. Audit & AML Matters

Sr.No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
1.	Audit reports/ ATR (Statutory, IAD and RBI)	PH&EL	7 Years after closure of Audit Observations
2.	Concurrent Audit Reports	PH/ EL	3 years
3.	Fraud Reports & documentation	PH/ EL	10 years after the closure of the case <i>(with prior permission from regulatory authority)</i>
4.	Cases relating to vigilance/ staff accountability	PH/EL	Permanent (by respective verticals/VgD/HRD)
5.	Anti-Money laundering (AML) documents	PH	10 years

#### h. Correspondence Related Matters

Sr.No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
I	<b>Internal Correspondences (Within The Bank)</b>		
1.	Approvals & General Correspondence	PH & EL	10 years
II	<b>External Correspondences (Outside The Bank)</b>		
1.	Vendor Correspondence and related documents ,	PH	3 years from expiry of contract
2.	Correspondence with other Banks and related documents	PH	5 years

Sr.No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
3.	Correspondence with/ Replies from Regulatory/ Statutory Bodies, approvals and supporting documents	PH	10 years
4.	Correspondence with the IT Department in connection with assessment	PH	10 years except when it relates to matters under litigation.
5.	Relating to AML	PH/EL	10 years

**i. Staff Related Matters**

Sr.No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
1.	Overtime records/ Late sitting records/ Liveries to class III to IV staff/ leave deduction file/ OL encashment records	PH & EL	3 years after end of year (annual basis)
2.	Tour/ Training/ on duty approvals	PH/EL	1 year.
3.	Reimbursement Related records/documents (Vehicle, Hired Cars, Club membership forms, Hotel, Mobile Service Providers and other matters if any) including top management & CVO	PH	1. Club membership – Permanent 2. Top management records - 10 years 3. For others -3 years after audit.
4.	Salary Related matters	EL	Permanent
5.	Increment related matters	EL	Permanent
6.	Form 16	EL	Permanent
7.	Manpower Planning/ Reviews	PH	5 years
8.	Appointment Letters of Staff	PH	5 years from the date of exit
9.	Papers relating to associate institutions	PH	10 years (after the institute ceases to be an associate)
10.	Promotion Related Matters	PH	10 years
11.	Appeal for promotion to the appellate authority	PH	10 years from the promotion
12.	Notings (including representations), Seniority list, Appointment of Top Management & CVO, Transfer of old files, Medical Facilities, Other	PH & EL	Permanent

Sr.No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
	facilities to officers in hilly & sensitive regions, ESOP, Appointment of CLO, Compassionate Appt., Police Verification, data of sports candidates)		
13.	Permissions Desk Matters	PH&EL	3 years
14.	Service File/records	PH & EL	Permanent
15.	Other documents relating to confidential section including PAR	PH/EL	10 years after severance of employment
16.	Resignation and Retirement Matters (Retirement/ Resignation/ Death in harness/ Condolence)	PH	3 years
17.	Retirement Review	PH	5 years
18.	Disciplinary Related Matters	PH	Permanent
19.	Training Related Matters & Activities	PH & EL	5 years
20.	All matters not covered above	PH & EL	As decided by the departmental head in compliance with extant regulatory/ statutory guidelines, if any

**j. Regulatory and Statutory Submissions**

Sr.No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
1.	Returns relating to GOI and other statutory/ regulatory authority	PH / EL	10 years
2.	RBI Ombudsman Cases and Complaints in respect of RBI , GOI and SEBI	PH / EL	8 years
3.	RBI /Govt. of India Permission for Borrowings, FC Asset Liability Papers	PH	7 Years after final repayment of the respective borrowing
4.	RBI DSB Returns	PH	Permanent
5.	RBI Licenses & Board approval	PH	Permanent

<b>Sr.No.</b>	<b>Name of the Document/Record</b>	<b>Physical (PH) / Electronic Form (EL)</b>	<b>Period of Preservation</b>
6.	RBI Inspection	PH	Permanent
7.	Real Estate Exposure (REE) Computerization of return and subsequent revisions	PH	10 years
8.	Quarterly statement on major failures during the period for critical systems, customers segment/services impacted due to the failures and steps taken to avoid such failures in future (RBI)	PH	3 years
9.	Annual statement at the end of each financial year describing the critical systems, their Recovery Time Objectives (RTO) and the Bank's strategy to achieve them (RBI)	PH	3 years
10.	Basel Reporting and records (Memorandums from Accounts/ Basel I Documents, RBI CRAR XBRL format - Qtr return, RBI Parallel Format - Qtr return Basel II Computation)	PH / EL	7 years
11.	GRI Enclosures Letters to RBI	PH	5 years
12.	Operational Risk-RCSA/ KRI data	EL	Permanent
13.	Operational loss data	EL	Permanent
14.	All Tax return records including GST challans and related records	PH / EL	16 years except when it relates to matters under litigation
15.	TDS file (Challans/ Certificates) 15G/ 15H/ 15AA	PH/ EL	7 years from the end of relevant AY (As per IT Act)
16.	Treasury Related Returns	PH	Permanent

**k. Rajbhasha**

Sr.No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
1.	Inspection by - Department of Financial Services/ Rajbhasha Vibhag / RBI	PH	10 years
2.	TOLIC related records	PH	2 years
3.	Rajbhasha Shield Yojna related records	PH/EL	2 years
4.	Internal Working Group on Computers related records	PH/EL	5 years
5.	In house Magazine	PH&EL	2 years

**l. Corporate & Public Communication Related Matters**

Sr.No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
<b>I</b>	<b>Advertisements &amp; Publicity</b>		
1.	Appointment and review of Ad Agency, Media Agency and PR Agency	PH	10 years
2.	Brand Campaign in TV, Print, Radio, Outdoor, Digital, Social Media & research related papers	PH/ EL	10 years
3.	Press Releases	PH/ EL	3 years
4.	AV Film	EL	Permanent
5.	Vision & Mission	PH	Permanent
6.	Daily coverage/ Critical Media Reports	PH	1 year; Critical - Permanent
7.	Analysis on reputation risk	PH	3 years
8.	Brand file, Logo Registration/ Processing (old/ closed) related documents	PH/EL	Permanent
<b>II</b>	<b>Sponsorships &amp; CSR</b>		
1.	Approved proposals	PH	10 years
2.	Unapproved proposals	PH	3 years
<b>III</b>	<b>Others</b>		
1.	All Annual Report related matters	PH	3 years
2.	Institutional Membership Records	PH	Permanent

**m. Agreements**

<b>Sr.No.</b>	<b>Name of the Document/Record</b>	<b>Physical (PH) / Electronic Form (EL)</b>	<b>Period of Preservation</b>
1.	Service Level Agreements, other agreements, Outsourcing contracts with Third Party Agencies, Vendor Agreements/ Third party agreements, RFP & Tender papers, Accepted Offer Letters	PH & EL	8 years after closure of service
2.	Sale Agreement and deeds, documents in respect of Bank's owned properties	PH/ EL	Permanent
3.	Memorandum of Understanding, Agreements/ Contracts with various Government Departments, Banks, Enrolment Agencies, Letters of Indemnity, Undertakings, Counter Guarantee	PH	Permanent
4.	MOUs with Trustees/ Registrars/ organizations	PH	10 years after redemption
5.	Redeemed Bond Certificate/ Indemnity for loss of bond with correspondence and other documents	PH	8 years from the end of relevant assessment year in which redemption / actual payment made
6.	Agreement with Debenture Trustees and Listing Application/ Agreement with NSE/ BSE	PH	10 years after redemption
7.	Lease Agreements	PH	10 years after vacating the premises
8.	ISDA Agreements (Client + Inter Bank), Treasury Settlement Agreements with Central Counterparties for facilities like Forex Forward, TREPS, CLS) and Other Market Intermediaries	PH/ EL	Permanent

## n. Files/Records/Documents

Sr.No .	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
1.	Vendor/ Agency/ Statutory Payments File (including utility payments)	PH/ EL	10 years from the date of statutory audit *
2.	Bulk upload Files	PH/ EL	3 years from the date of statutory audit
3.	Medical section records (invoices, notes etc.)	PH	3 years from the date of statutory audit
4.	Payments Related records for Vehicle, Hired Cars, Club membership forms, Hotel, Mobile Service Providers and other matters if any, including top management & CVO	PH	1. Club membership – Permanent 2. Top management records - 10 years 3. For others -3 years after audit.
5.	Provision Related records (Advance, Admissible, Reversal, Inadmissible, Recovery, Monthly Provision)	PH	3 years
6.	Bank Subsidiaries payment related matters	PH	3 years
7.	Staff Transfer payment related matters	PH	1 year from the date of statutory audit
8.	Domestic Nostro Limit setting file	PH	5 years
9.	Issuing and paying agent activity related file (Commercial Paper Issuance)	PH	3 years from the date of IPA Agreement
10.	Purchase/ Sale/ Disposal of Bank Properties, Disposal of fixed assets and Vendor Payments of procurement of Fixed Assets (Delivery challans, invoices, notes etc.)	PH/EL	10 years
11.	Regulatory, Custodian and Institutional Payment file	PH&EL	10 years

Sr.No	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
	(DICGC, NABARD, CCIL, Custom Duties etc.)		
12.	Bonds /Investments (Equity, subsidiaries and associates, preference shares, security receipts, venture capital funds etc.)	PH	10 years after redemption or sale
13.	Data related to TBO records	PH/EL	Permanent [in case of Physical records 10 years] *
14.	Data involving investigation by Police/ Govt/ Tax Authorities	PH	10 years after resolution/ final settlement of the issue*
15.	Internet and Mobile Banking (Registration form, Registration, Enable & Acknowledgement) files	PH/EL	Permanent
16.	I net banking requests files/records	EL	10 years
17.	Chargeback/representments files	PH	10 years
18.	Transaction details of card service providers (AMEX/ MasterCard/ Visa/ NFS/ Bancs etc.) file	PH	10 years
19.	Capital Market requests/ Transaction (CML, Pledge etc.) file	PH/EL	10 years
20.	GR/SBF/EP/PP/SOFTEX and other trade finance forms and advices	EL	Permanent
21.	Collection of Direct, Indirect, State Taxes	PH/ EL	10 years
22	Annual & Quarterly closing files	PH/ EL	Permanent

Sr.No .	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
23.	Transactions of Civil Ministries and Non-Civil Ministries	PH/ EL	10 years
24.	Disbursement of Pension and saving schemes, GOI Bonds	PH/ EL	10 years
25	Voice recording log of Treasury Vertical	EL	10 years

*\*To consult Legal Department/Taxation Cell before destruction of records*

**o. Vouchers/ Debit/ Credit Advice**

Sr.No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
1.	All journal vouchers, receipt and payment advices, suspense account entries etc.	PH/EL	10 years
2.	Vouchers involving unreconciled entries in suspense accounts	PH/EL	10 year after resolution
3.	Paid Dividend Warrants and unclaimed warrants	PH	10 years, unclaimed - Permanent
4.	Deals Slips for all type of treasury related transaction	PH	10 years
5.	Dividend vouchers	PH	10 years
6.	Payment and transaction vouchers including supporting documents	PH/EL	10 years
7.	Collection, Payment and debt related instruments and vouchers	PH/EL	10 years
8.	Swift payment, LC, BG related vouchers	PH/EL	10 years

**p. Registers & Reports**

Sr. No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
<b>I</b>	<b>Registers</b>		

Sr. No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
1.	Attendance Register (including Class III& IV)	PH/EL	10 years
2.	Leave Register (including Class III& IV)	PH/EL	10 years
3.	Bank Guarantee, Swift transactions, LC, devolvement related files & Register	PH/EL	10 years
4.	DD/TT/MT/PO advices & Registers	PH/EL	10 years
5.	Remittance Registers	PH/EL	10 years
6.	Bills Registers	PH/EL	10 years
7.	Clearing Registers	PH/EL	10 years
8.	Loan liability register	PH/EL	10 years
9.	Drawing Power Register	PH/EL	10 years
10.	Safe Custody Register	PH/EL	10 years
11.	Cheque Book Issued Register	PH/EL	10 years
12.	Cheque Returned Register	PH/EL	10 years
13.	Fixed asset (safe & furniture) Register	PH/EL	10 years
14.	Vault Register	PH/EL	10 years
15.	Premises and Building Register	PH/EL	10 years
16.	Account Receivable/ Payable register	PH/EL	10 years
17.	Power of Attorney Register	PH/EL	10 years
18.	Equitable Mortgage Register/Visit Register	PH/EL	10 years
19.	Letter of Credit Register	PH/EL	10 years
20.	Dispatch/ Local Delivery Register	PH/EL	10 years
21.	Gold Loan Registers	PH/EL	10 years
22.	Stock Register – Pledge	PH/EL	10 years
23.	Trust Receipts	PH/EL	10 years
24.	Stocks and shares Register	PH/EL	10 years
25.	Balancing Register	PH/EL	10 years

Sr. No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
26.	Overdue Deposit Register	PH/EL	10 years
27.	Key Movement Register.	PH/EL	10 years
28.	Cash Register	PH/EL	10 years
29.	Reports of outside consultants appointed by the Bank, Research Reports	PH/EL	10 years
30.	Customer suggestions and Complaints Register	PH/EL	3 years after closure
31.	Stationery Registers	PH/EL	10 years
32.	Customer Deliverables Register	PH/EL	10 years
33.	Register for Computer consumables	PH/EL	10 years
34.	Account Reconciliation Register	PH/EL	10 years
35.	Locker access & operations registers	PH/EL	10 years
36.	Soiled Notes Register	PH/EL	10 years
<b>II</b>	<b>Reports</b>		
1.	Flash Data Print outs	PH/EL	10 years
2.	Stock Statements of Customers (other than Pledge)	PH/EL	10 years
3.	Statements, Exception Reports, ATM Printouts	PH/EL	10 years
4.	Images of payment instruments (CTS) reports	PH/EL	10 years
5.	Wire transfer messages and confirmation messages (RTGS, NEFT reports, etc)	PH/EL	10 years
6.	Handing Over Taking over Report	PH/EL	10 years
7.	Unclaimed accounts and deposits report	PH/EL	10 years
8.	Deceased claims report	PH/EL	10 years
9.	BLCSC Reports	PH/EL	3 years

Sr. No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
10.	All mandatory daily /monthly/ fortnightly and annual reports	PH/EL	10 years
11.	Settlement Advices (Assumption: Nostro accounts reconciled)	PH/EL	10 years
12.	Branch Deliverables Report	PH/EL	10 years
13.	Tonality Report	PH/EL	10 years
14.	CME Reports	PH/EL	10 years
15.	All account opening forms, nomination and miscellaneous requests, standing instructions (open and closed accounts) and all other related forms	PH/EL	10 years
16.	Reconciliation Reports	PH/EL	10 years
17.	Dormant account Reports	PH/EL	10 years
18.	NOSTRO account statements with MT940/MT950	PH/EL	Permanent
19.	RBI Current Account Statement	PH/EL	Permanent
20.	RBI – CSGL Weekly/Monthly/ Qtrly recon statements & correspondence	PH/EL	Permanent
21.	Bank's Demat Account statements	PH/EL	Permanent
22.	Bank's SGL/CSGL accounts Security statements with RBI.	PH/EL	Permanent

**q. Vigilance**

Sr. No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
1.	<p><b>Complaints</b></p> <p>i) Complaints leading to Vigilance/ disciplinary enquiries.</p>	PH	i) 3 Years after the final disposal of appeal or final judgment under the

<b>Sr. No.</b>	<b>Name of the Document/Record</b>	<b>Physical (PH) / Electronic Form (EL)</b>	<b>Period of Preservation</b>
	ii) Anonymous/pseudonymous complaints on which no action is taken. iii) Other complaints.		normal course of law. ii) To be destroyed at the end of the year. iii) 3 Years after the final disposal.
2.	<b>Disciplinary proceedings</b> i) Resulting in imposition of penalties.  ii) Resulting in exoneration of the accused officials with or without warning.	PH	i) 3 Years after the final disposal of appeal or final judgment under the normal course of law or till the prescribed retention period.  ii) 3 Years after the final disposal of appeal or final judgment under the normal course of law or till the prescribed retention period.
3.	<b>Prosecution (Sanction for Prosecution – SFP)</b> i) Resulting in imposition of penalties.  ii) Resulting in exoneration of the accused officials with or without warning.	PH	i) 3 Years after the final disposal of appeal or final judgment under the normal course of law or till the prescribed retention period.  ii) 3 Years after the final disposal of appeal or final judgment under the normal course of law or till the

Sr. No.	Name of the Document/Record	Physical (PH) / Electronic Form (EL)	Period of Preservation
			prescribed retention period.
4.	Appointment of Vigilance Officers in Departments.	PH	3 Years
5.	ALSO/LODI	PH	10 Years
6.	Cases of difference of opinion with CVC.	PH	10 Years
7.	Granting of Vigilance Clearance in respect of different classes of officers and the staff.	PH	3 Years
8.	Various returns sent to CVC/other regulatory bodies.	PH/EL	5 Years
9.	Internal Advisory Committee Meetings (Memorandums and Minutes)	PH/EL	Permanent
10.	Surprise Vigilance Visits (SVV): i) Reports with critical observations. ii) Reports with general observations.	i) PH ii) PH / EL	(i) Permanent (ii) In PH for 3 years and convert only SVV report to EL for 10 years.
11.	CBI Cases & ABBFF Cases	PH/EL	Permanent
12.	Files related to Vigilance Awareness Week and Rajbhasha.	PH	3 years

**Annexure III: Acronyms**

<b>Sr.No.</b>	<b>Acronym</b>	<b>Full Form</b>
1	ORMC	Operational Risk Management Committee
2	IBA	Indian Bank's Association
3	PMLA	Prevention of Money Laundering Act
4	IMD	Infrastructure Management Department
5	BPR	Business Process Re- engineering
6	MSME	Micro Small and Medium Enterprises
7	NMG	NPA Management Group
8	RAO- CPU	Retail Asset Operations – Centralised Processing Unit
9	RAC	Retail Asset Centre
10	ITD	Information Technology Department
11	POD	Proof of Delivery
12	NPA	Non-Performing Asset
13	HOTO	Handling Over Taking Over
14	TAT	Turn Around Time
15	IT	Information Technology
16	RMC	Risk Management Committee
17	TDR	Term Deposit Receipt
18	DD	Demand Draft
19	SDV	Safe Deposit Vault
20	KYC	Know Your Customer
21	AMC	Annual Maintenance Contract
22	ATR	Action Taken Report
23	AGM	Annual General Meeting (pg 22)
24	EGM	Extraordinary General Meeting
25	ROC	Registrar of Companies
26	RTA	Registrar and Transfer Agent
27	ESOP	Employee Stock Ownership Plan

Sr.No.	Acronym	Full Form
28	SEBI	Securities and Exchange Board of India
29	NSE	National Stock Exchange
30	BSE	Bombay Stock Exchange
31	LODR	Listing Obligations and Disclosure Requirement
32	PH	Physical Form
33	EL	Electronic Form
34	DoP	Delegation of Power
35	SME	Small - to - Medium Enterprise
36	RAM	Risk Assessment Module
37	MSE	Medium Sector Enterprise
38	COD	Clean Overdraft
39	CHS	Co-operative Housing Society
40	QIS	Quarterly Information System
41	MIS	Management Information System
42	LD	Legal Department
43	CBI	Central Bureau of Investigation
44	ED	Enforcement Directorate
45	IAD	Internal Audit Department
46	RBI	Reserve Bank of India
47	AML	Anti-Money Laundering
48	OL	Ordinary Leave
49	CVO	Chief Vigilance Officer
50	CLO	Chief Labour Officer
51	PAR	Performance Assessment Report
52	GOI	Government of India
53	FC	Foreign Currency
54	REE	Real Estate Exposure
55	DSB	Department of Supervision by Banks
56	RTO	Recovery Time Objectives

Sr.No.	Acronym	Full Form
57	CRAR	Capital to Risk (Weighted) Assets Ratio
58	XBRL	eXtensible Business Reporting Language
59	GRI	Global Reporting Initiative
60	RCSA	Risk and Control Self- Assessment
61	KRI	Key Risk Indicator
62	GST	Goods and Service Tax
63	TDS	Tax Deducted at Source
64	TOLIC	Town Official Language Implementation Committee
65	PR	Public Relations
66	AV	Audio Visual
67	MOU	Memorandum of Understanding
68	DICGC	Deposit Insurance and Credit Guarantee Corporation
69	NABARD	National Bank for Agriculture And Rural Development
70	CCIL	Clearing Corporation of India Limited
71	TBO	Treasury Back Office
72	CML	Capital Market Line
73	LC	Letter of Credit
74	BG	Bank Guarantee
75	ATM	Automated Teller Machine
76	CTS	Cheque Truncation System
77	RTGS	Real Time Gross Settlement
78	NEFT	National Electronic Fund Transfer
79	BLCSC	Branch Level Customer Service Committee
80	CME	Capital Market Exposure
81	ICBF	IDBI Centre for Excellence in Banking & Finance
82	ILC	IDBI Learning Centre

**IV Formats**

A) **Request for Withdrawal of File / Documents / Records** (*the format is to be addressed to the relevant department / vendor or service provider*)

The following file / documents / records may please be provided to us for the purpose mentioned below: -

File:

Documents / Records: -

- 1)
- 2)

Purpose:-

Signature, Name, Designation of the Requestor –  
(Branch / Centre/ Office) -

Signature, Name, Designation of the Record Keeper –  
(Branch / Centre/ Office) -

Date:-

---

Acknowledgement of receipt of packet/s after withdrawal from safe custody.

Received a sealed cover comprising the following documents: -

- 1.
- 2.
- 3.

(Signature)

Name of receiving official

Vertical/Designation: -

Department: -

Date:

B) **Inspection / Supervision / Verification Format** *(to be kept in a file maintained for this purpose)*

I have verified the old Files / Documents / Records of the Branch/ Center/ Office / Department for the Period \_\_\_\_\_

This is to certify that the said Files / Documents / Records are maintained and preserved as per the extant Document Handling and Retention Policy

Confirmed by:

Name:

Designation:

EIN:

Location:

Date:



**C) Movement of files, documents and records** *(the format is to be addressed to the relevant department / vendor or service provider)*

The following files / documents / records are being transferred/ moved / relocated from \_\_\_\_\_ to \_\_\_\_\_

Details of Documents: -

- 1)
- 2)

Purpose of Movement:-

Significant details (including outstanding issues, if any)

Signature, Name, Designation of the Transferor  
(Branch / Centre/ Office) -

Acknowledgement of receipt of packet/s.

Received a sealed cover comprising the following file /documents / records: -

- 1.
- 2.
- 3.

Name:  
Designation:  
EIN:  
Signature:  
Date:

Witness:  
Name:  
Designation:  
EIN:  
Signature:  
Date:

D) **Indicative Format - Certificate for Record/ Document Destruction** (to be kept in a file maintained for this purpose)

<b><u>Disposal of Records</u></b>			
Department/Vertical:			
Name & EIN of concerned Officials			
Record title/type/details:			
Record Format:			
Approximate number of records:			
Reason for disposal:			
Method of disposal: (tick as appropriate)	Destruction:		Transferred to Archives:
Method of destruction: (Burning/ Shredding/ Pulp)			
Date of Destruction:			
*Authorised Officer:			

*\*Note 1. The destruction of records should be approved by an authorized person as mentioned in Chapter 7.*

**E) Indicative format - Confirmation for records / documents destroyed / weeded out**  
*(to be kept in a file maintained for this purpose)*

Corporate Office / Zonal Office (as applicable) had provided permission for destruction of the following records / files during the previous calendar year:

- 1.
  - 2.
  - 3.
  - 4.
- Etc.

Verticals / Departments / Regions (as applicable) to confirm that the above-mentioned records / files have been destroyed / weeded –out during the calendar year January – December 20\_\_

Confirmed by:

Name:  
Designation:  
EIN:  
Location:  
Date: