

**POLICY ON PRESERVATION
OF DOCUMENTS**

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POLICY FOR PRESERVATION OF DOCUMENTS

1. PREFACE AND OBJECTIVE

Bandhan Bank Limited (the “**Bank**”), being a listed entity, is obligated to frame a policy for preservation of documents in terms of Regulation 9 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Listing Regulations**”). As per the Listing Regulations, the Bank is required to frame a policy for preservation of documents, approved by its Board of Directors, classifying documents in at least two categories:

- (a) documents whose preservation shall be permanent in nature; and
- (b) documents with preservation period of not less than eight years after completion of the relevant transaction.

The Bank may keep such documents in electronic mode. In this regard, and in accordance with Regulation 9 of the Listing Regulations, the Bank has framed this Policy for Preservation of Documents (“**Policy**”).

2. SCOPE

This Policy is applicable to the Bank as whole, i.e., all branches, offices and departments of the Bank. It shall be ensured that the Bank maintains both electronic and physical documents as per various statutory requirements and are subject to the same degree of confidentiality and care as required under various statutes.

3. GOVERNING LAWS

The regulations governing preservation of records / documents are the following:

- Banking Regulation Act, 1949
- The Companies Act, 2013
- Listing Regulations
- Income Tax Act, 1961
- The Indian Evidence Act, 1872
- The Banking Companies (Period of Preservation of Records) Rules, 1985
- Information Technology Act, 2000 and rules under the same
- Prevention of Money Laundering Act, 2002 & Prevention of Money-Laundering (Maintenance of Records) Rules, 2005
- Banker’s Book of Evidence Act 1891

- Right to Information Act 2005
- Master Circular - Detection and Impounding of counterfeit Notes
- Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015
- Other applicable statutes, regulations, circulars, notifications and guidelines etc.

All the above regulations and guidelines require the Bank to store/preserve various kinds of records for different retention periods. Additionally, these records also form the backbone for addressing queries / requests of the stakeholders. The proper maintenance and retrieval of records, thus, is of utmost importance. Accordingly, the Policy shall be governed by the provisions of the aforesaid statutes, regulations, circulars, notifications, etc., or as amended from time to time.

4. PRESERVATION SCHEDULE OF DOCUMENTS

Documents shall be preserved under following categories:

- a) Documents whose preservation shall be permanent in nature; and
- b) Documents with a preservation period of not less than eight years after completion of the relevant transaction.
- c) Documents with preservation period specified by statutory authorities under applicable Laws
- d) Documents with preservation period specified under any other policy of the Bank or duly approved by the Board/ management/ department head/ function head as per the business needs of the Bank or delegation of power etc. subject to (a) to (c).

All documents of the Bank shall be preserved in accordance with this Policy. Any change in the governing laws affecting the change in period of preservation of documents shall prevail over this Policy.

In the event that documents are lost or destroyed due to attributable causes such as natural calamities, fire, theft, etc., the respective custodian shall be responsible for recreating the documents and subsequently handing them over to the Record Management Services for proper preservation.

5. DOCUMENTS TO BE PRESERVED

The minimum retention requirements for the Bank's documents are provided in Retention Schedule in Annexure- I, Annexure- II & Annexure-III to this Policy.

6. MODE OF PRESERVATION

The Bank shall preserve these records either in physical or electronic mode. The applicable provisions of laws, rules and regulations with regard to electronic maintenance of records shall be adhered to. The retention period of preservation of documents shall remain the same, irrespective of maintenance of documents in physical or electronic format or both.

All policies, documents and other information required to be displayed on the website of the Bank as per various statutory requirements shall be on display on the Bank's website till they are replaced by an updated version. Thereafter they will be archived and preserved in a secured way.

7. ELECTRONIC DATA BACKUP AND RESTORATION MANAGEMENT

The Bank maintains a robust and comprehensive framework for the backup and restoration of all electronically stored data. This framework, already detailed in the Bank's Methodology for Backup and Restoration Management, ensures that all critical information is regularly and securely backed up at specified intervals, in compliance with applicable legal, regulatory, and business continuity requirements.

Upon expiration of the prescribed data retention period, all backup data shall be securely and permanently destroyed, in accordance with the Bank's E-Waste Disposal Procedure as outlined in the Standard Operating Procedure (SOP) for IT and Non-IT Asset Management.

8. RECORDS TO BE SENT FOR STORAGE

All Records generated during the course of our regular and routine operations and are required to be preserved for more than 1 year under the above regulations shall be sent for storage by the Department Liaison officer, as may be decided by the respective Head of the Department, from time to time, who is the SPOC between the department and the Record Management Services (RMS) team. In addition, any system generated report/s with retention period more than 1 year shall be sent to Record for storage.

While the Record owners, i.e., the respective departments shall have the prerogative to decide on sending / not sending any records to storage but any addition / deletion to the above requirements shall require the approval from the appropriate authority.

9. DESTRUCTION OF RECORDS SENT FOR STORAGE

Each record shall have the destruction date mentioned on it. The only exception to this rule shall be in the case of records, which need to be stored for perpetuity, for e.g., records under the Companies Act, 2013 or under the Banking Regulation Act, 1949, etc.

The destruction date shall be captured in the catalogue / inventory created for each record. A report for all Records which will fall due for destruction will be provided one month prior to the date of destruction of Records to the department/s, asking for a confirmation to destroy the Records.

10. ORIGINAL DOCUMENTS RETRIEVAL AND NON RECEIPT OF ORIGINAL DOCUMENTS RETRIEVED EARLIER

In the event that original documents retrieved have not returned to the Records Centre of record keeper within 30 days, a reminder shall be sent by the record keeper to the concerned person within 1st week of the following month. A second/ final reminder shall be sent by the record keeper on the expiry of a further 15 days marking CC to one & two level higher reporting authority. If original record is not returned within 7 days of 2nd reminder by user department same will be considered as not part of inventory for carrying forward. Revised inventory will be shared with the departments / branches/ BUs with proper mail communication marking CC to one & two level higher reporting authority.

A monthly report providing department wise details of original documents retrieved but not returned to record keeper shall be sent to respective concerned persons for review. In case any records are required to be retained for any investigation, a permanent retrieval request shall be sought by the respective record owner.

Data shall be kept properly with 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.

Various scenarios of document retrieval:-

- a) Requirement of government department- (FCU, ED, RBI, Legal Notice, Police Notice, etc.).
- b) Requirement of cybercrime.
- c) Audit purpose (Internal/ External).

11. RESPONSIBILITY

The heads of respective departments of the Bank shall be responsible for preservation of the documents in terms of this Policy, in respect of the areas of operations falling under the charge of each of them, and such heads of departments shall ensure compliance with this Policy. The Head /In Charge RMS shall be the facilitator for retain/preserve or destroy the Records as per the instruction received from the respective department heads.

Additionally, all the employees in the permanent rolls of the Bank are responsible for taking into account the potential impacts on preservation of the documents in their area of work / assignments and their decision to retain/preserve or destroy documents pertaining to their area. The ownership by the Employees in maintaining the statutory records and documents in appropriate manner would of immense help to the Bank and would save the Bank from potential litigation and legal costs, etc.

Approval Authority for Archival/ Pick up/Retrieval/ Destruction

- a) For archival of documents, Cluster Head (General Banking) / Divisional Manager (Emerging Entrepreneurs Business) and for department Vertical/ Departmental Head are approval authority
- b) For Pick up (Sign off of loading chart) Branch Head/Assistant Branch Manager (General Banking) & Banking Unit Manager/ Assistant Banking Unit Manager (Emerging Entrepreneurs Business) and for department SPOC are approval authority
- c) For retrieval of original documents, Cluster Head (General Banking) / Divisional Manager (Emerging Entrepreneurs Business) and for department Vertical/ Departmental Head are approval authority

For retrieval of scan (through password authentication) documents, Cluster Head/Branch Head (General Banking) / Divisional Manager/Banking Unit Manager (Emerging Entrepreneurs Business) for department Vertical/ Departmental Head are approval authority

- d) For destruction of documents Head-Operations and for department Vertical/ Departmental Head are approval authority

12. DESTRUCTION OF DOCUMENTS AND PULPING CERTIFICATE

Destruction of documents as a normal administrative practice shall be followed for the records which are duplicate/unimportant/irrelevant. Temporary Documents may be destroyed after the completion of the prescribed retention period. The respective Department Heads of the Bank may direct the employees from time to time, to follow up with the RMS team for destruction of the redundant records which are no longer required as per Annexure A. A copy of the catalogue of the records destroyed will be held in the respective department/s. The redundant documents will be shredded or otherwise rendered unreadable confidential paper records and to be pulped.

Pulping Certificate:-

Post verification redundant documents by RMS department & necessary approval from respective Cluster/Division/ Department physical destruction will be done by the empanelled service provider. On basis of total pulp value certificate will be provided by the service provider to RMS department. The same will be forwarded to respective Cluster/Division/Departments by RMS department.

13. GENERAL

Notwithstanding anything contained in the Policy, the Bank shall ensure compliance with any additional requirements as may be prescribed under any laws/regulations either existing or arising out of any amendment to such laws/regulations or otherwise and applicable to the Bank, from time to time.

Latest copy of Policy shall be available in Banks' website.

14. REVIEW OF THE POLICY

The Policy shall be reviewed periodically and any amendments or modifications to this Policy shall be effected subject to approval of the Board.

This Policy may be amended, modified, supplemented or substituted from time to time to ensure compliance with the Applicable Laws. In case of no change in the Applicable Laws necessitating the review / amendment of this Policy, it shall be taken up for review every year.

15. LAWS TO TAKE PRECEDENCE

If any of the provisions of this Policy are inconsistent with the Applicable Laws, then the provisions of Applicable Laws shall prevail over the Policy to that extent and the Policy shall be deemed to have been amended so as to be read in consonance with Applicable Laws. As this Policy is pursuant to the Applicable Laws, if any change to Applicable Laws or interpretation thereof necessitates any change to the Policy, then this Policy shall be read so as to accommodate the changes.

Annexure – I

Preservation Period for Departments				
Retention Schedule for HO and Other Departments				
Sr. No.	Record / document Category	Record / Document Type	Retention Period	Regulatory Reference
1.	Board meeting & committee meeting records	Board minutes	Permanent	Rule 25(f) of the Companies (Management and Administration) Rules, 2014
		Committee minutes		
		Adopted policies/ codes	8 Years	In line with Para no. 8.2 of the Secretarial Standard-1 on "Meetings of the Board of Directors" Companies Act, 2013
		Attendance registers of the Board and Board Committee meetings	8 financial years from the date of last entry made therein	Para no. 4.1.6 of the Secretarial Standard-1 on "Meetings of the Board of Directors" Companies Act, 2013
		Notice and Agenda Papers	8 financial years	Para no. 8.2 of the Secretarial Standard-1 on "Meetings of the Board of Directors" Companies Act, 2013
		Disclosure of Interest	8 years from the end of the financial year to which it relates	Rule 9 (3) of the Companies (Meetings of Board and its Powers) Rules, 2014
2.	General meetings (including postal ballots) records	Notices, scrutiniser's report and related papers	8 financial years	Para no. 4.1.6 of the Secretarial Standard-2 on "General Meetings"
		General Meeting Minutes	Permanent	Rule 25(e) of the Companies (Management and Administration) Rules, 2014
3.	Other secretarial records	Incorporation certificates	Permanent	Section 7 of the Companies Act, 2013
		Memorandum and Articles of Association		
		Documents filed with Registrar of Companies at the time of incorporation of the Bank		
		Common seal, as may be required by law		
		Annual reports	8 Years	Section 128(5) of the Companies Act, 2013
		Various Statutory Registers	As per applicable provisions of law	Applicable provisions of the Companies Act, 2013
	Share transfer, transmission, etc., including shares transferred to IEPF through Corporate Actions	Permanent	Rule 7(3) of the Companies (Share Capital and Debentures) Rules, 2014 and Rule 6 of Investor	

Preservation Period for Departments				
Retention Schedule for HO and Other Departments				
Sr. No.	Record / document Category	Record / Document Type	Retention Period	Regulatory Reference
				Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016
		Court / National Company Law Tribunal Orders relating to the matter of Shareholders		Section 239 of the Companies Act, 2013
		Copies of all annual returns along with certificates and documents required to be annexed thereto	8 years from the date of filing with the registrar	Rule 15(3) of the Companies (Management and Administration) Rules, 2014
4.	SEBI & Stock Exchange records	Quarterly/ Annual/ Non-Quarterly/ Other compliances submitted from time to time	8 Years	In line with the provisions of Rule 15(3) of the Companies (Management and Administration) Rules, 2014
		Disclosure made on the website of all such events or information which has been disclosed to stock exchange(s) under SEBI (LODR) Regulation, 2015	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.	Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015
		Disclosure of Trading made by Insiders under Securities And Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015	5 years	Securities And Exchange Board Of India (Prohibition Of Insider Trading) Regulations, 2015
5.	RBI records	Correspondences with statutory bodies	Permanent	Bank's internal All official correspondences with the regulators (RBI, SEBI, IRDAI etc) and other Statutory Authorities (Govt departments like MOF, MCA, Tax Authorities etc) are to be maintained on a permanent basis for future reference.
		Forms, Statutory returns/ reports etc		All returns filed with Regulator/ Statutory Authorities are maintained on a permanent basis for future audit/ verification/reference

Preservation Period for Departments

Retention Schedule for HO and Other Departments

Sr. No.	Record / document Category	Record / Document Type	Retention Period	Regulatory Reference
				<p>All official correspondences with the regulators (RBI, SEBI, IRDAI etc) and other Statutory Authorities (Govt departments like MOF, MCA, Tax Authorities etc) are to be maintained on a permanent basis for future reference.</p> <p>All returns filed with Regulator/ Statutory Authorities are maintained on a permanent basis for future audit/ verification/reference</p> <p>All official correspondences with the regulators (RBI, SEBI, IRDAI etc) and other Statutory Authorities (Govt departments like MOF, MCA, Tax Authorities etc) are to be maintained on a permanent basis for future reference.</p> <p>All returns filed with Regulator/ Statutory Authorities are maintained on a permanent basis for future audit/ verification/reference</p>
6.	Insurance records	<p>Insurance policy execution/ renewal certificate</p> <p>Insurance claims under various policies</p>	10 years from the lapse of the policy/ settlement of the claim	IRDAI, regulations, 2025 (Part III , Point 16 no.) IRDAI(Minimum Information Required for Investigation and Inspection)Regulations,2020
7.	Contracts/ Agreements/	Renewal	10 years from the date of termination/expiration of such	Income Tax Act Companies Act, 2013 –

Preservation Period for Departments				
Retention Schedule for HO and Other Departments				
Sr. No.	Record / document Category	Record / Document Type	Retention Period	Regulatory Reference
	Maintenance contracts etc	Modification/ amendment	contracts/disengagement of the vendor, etc, or any such longer period as prescribed under the Income Tax Act, whichever is longer.10 years from termination contract/ agreements	(Management and Administration) Rules, 2014
		Termination of contracts/ agreements		
8.	Licences obtained from various statutory authorities	All licences/ permits	Permanent	Bank's internal
		Renewals		
9.	Property records	Agreements/ contracts	Permanent	Bank's internal
		Documents relating to acquisition and sale of property		
10.	Legal	Correspondence with Courts/ other statutory bodies regarding any petition/ case/ suit etc.	Permanent	Bank's Internal. Since it is not feasible to define an exact timeline for the conclusion of litigations and related matters, the retention period for such documents shall be classified as 'Permanent'. This is in line with legal requirements, as these documents may be required if the case leads to further litigation.
		Engagement of Advocates	10 Years post the cessation of engagement with the empanelled advocates (including de-empanelment).	Section 149 of Income Tax Act
		Statement of Pending Court cases and other routine matters	Permanent	Bank's Internal. Considering that it is not possible to define an exact timeline for the conclusion of litigations and related matters, the retention period for such documents shall be classified as 'Permanent'. This is in accordance with legal requirements, as these

Preservation Period for Departments				
Retention Schedule for HO and Other Departments				
Sr. No.	Record / document Category	Record / Document Type	Retention Period	Regulatory Reference
				documents may be required if the case leads to further litigation.
		Intellectual Property Documents	Permanent	Bank's Internal. Considering that there is no set timeline for expiry of such Trademarks as they are renewed from time to time, the retention period has been kept permanent.
11.	POSH Committee	Correspondence with concerned parties / witnesses /Courts/ other statutory bodies regarding any petition/ case pertaining to the Internal Complaints Committee of the Bank etc.	Permanent	Bank's Internal. Considering, it is not possible to provide the exact timeline within which litigations and related matters will conclude, the timeline opted for retention is 'Permanent'. Banks Internal as per legal requirement documents which be required if the case may lead to further litigation
12.	All confidential agreements of Non-disclosure	Confidentiality agreements	10 years from the date of termination/expiration of such contracts/disengagement of the vendor, etc, or any such longer period as prescribed under the Income Tax Act, whichever is longer.	Income Tax Act Companies Act, 2013 – (Management and Administration) Rules, 2014
		Non-disclosure agreements		
13.	Personnel records and HR Records	Official personnel files of active employees	To be retained during active employment	Bank's internal
		Official personnel files of inactive employees	8 years from the date of termination of employment	Bank's internal
14.	Labour law records	Registration/ renewal certificates under various labour laws	Permanent	Bank's internal

Preservation Period for Departments				
Retention Schedule for HO and Other Departments				
Sr. No.	Record / document Category	Record / Document Type	Retention Period	Regulatory Reference
		Maintenance of various registers under labour laws		
15.	Finance	Audited financial statements	Permanent	Section 44 AA of the Income-tax Act. Under section 147 for re-assessment
		Interim Financial Statements		
		Auditors reports		
		General Ledger		
		Bank Statement		
		Books of accounts and supporting documents, vouchers, records	8 years following the relevant financial year	Section 128(5) of the Companies Act, 2013
16.	Taxation	Registration/ amendment certificates under various relevant provisions in force	Permanent	Sections 148 and 148A. Section 44 AA of the Income-tax Act. Under section 147 for re-assessment.
		Correspondence with statutory bodies		
		Annual Information Returns – Income Tax		
		GST Records		
		Tax computation details		
		Tax Returns		
		Tax Bills, Receipts, Statements		
		Preservation of specific books of accounts	8 financial years following the relevant financial year	Sections 148 and 148A income tax and Section 128(5) of the Companies Act, 2013
17.	Compliance	Records pertaining to transactions listed out in Rule 3 of The Prevention of Money-Laundering (Maintenance of Records of the Nature and Value of Transactions, The Procedure and manner of Maintaining and Time for Furnishing Information and Verification and Maintenance of Records of the Identity & their address obtained while opening account and during the course of business relationship of the Clients of the Banking Companies, Financial Institutions and Intermediaries) Rules, 2005.	5 years from the date of cessation of the transactions between the client/customer and the Bank	Refer Section 12 of the PMLA Act, 2002
18.	Internal Audit	Internal Audit Report	8 Years	The Banking Companies (Period of Preservation of

Preservation Period for Departments

Retention Schedule for HO and Other Departments

Sr. No.	Record / document Category	Record / Document Type	Retention Period	Regulatory Reference
				Records) Rules, 1985 and Companies act 2013 ,128(5)
19.	Marketing materials	Digital and offline communication executed by the Marketing Team, such as social media posts, emailers, banners, print ads, brochures, audio and video files, media files, and other campaign assets.	5 Years	Bank's internal
20.	Treasury	Voice recordings	10 Years	Bank's internal
		All treasury related documents for both Front office & Back office.	10 Years	Bank's internal
21.	Miscellaneous	Records, if any, as required to be maintained under various applicable laws and as prescribed under the Banking Operation Manual of the Bank.	As provided under the respective laws and the Banking Operational manual of the Bank	Bank's internal

Annexure – II

Preservation Periods of Banking Records: General Banking			
Sr. No	Subject	Retention Period	Regulatory Reference
1.	Medical, Telephone and Car booking Section		
	Telephone, mobile, Car Booking related Various Statements/Correspondence	6 Years	Bank's Internal
	Staff Transferred, Medical Assistance Facility related General Correspondence	6 Years	Bank's Internal
	Medical bills paid	3 Years	
	Head Office Instruction, Correspondence with Head Office/ Zonal/ Divisional Office	Permanent	
2.	Leave / Increment Section		
	1) Privilege Leave, Sick Leave, Extra Ordinary Leave Applications and Special Casual Leave application	3 years	Bank's Internal
	2) Casual Leave Applications	1 Year	
	Pay fixation circulars	Permanent	
	Service Sheets	30 Years after retirement	
3.	Discipline Section		
	Discipline Statements & Correspondence	Permanent	Banks' internal
4.	Vigilance Section		
	Vigilance & Correspondence	Permanent	Banks' internal
5.	Strike Call, Court Liabilities, Transfer of Service Records, Late Attendance	Permanent	Bank's Internal
	Service Files of the employees in Department	Permanent	
	Head Office Circulars	Permanent	
6.	Inspection & Audit Section		
	Office Circulars, Revision of Audit Guidelines	Permanent	Bank's Internal
	Inspection Report, Compliance report, Concurrent Audit, Central Self-Assessment Audit, Special Audit (Inspection Department), Inspection Reports Regional Offices, Misc. Files, Surprise verification of Cheques, Position of work in Establishment, Section - Audit Report, Compliance-Audit Report, Regional Offices- Audit Reports	6 Years	The Banking Companies (Period of Preservation of records) Rules ,1985Companies Act, 2013 and Banking Regulation Act, 1949
7.	Dead Stock & Stationery Section		

Preservation Periods of Banking Records: General Banking

Sr. No	Subject	Retention Period	Regulatory Reference
	ECS Payment, Payment of Photocopy Charges, AMC of Electronic equipment & systems, Electricity & telephone Bills Payment, Miscellaneous & General Bill payment, Bank Guarantee copies, Insurance of Bank Property, Budget Provisions, Stationery Issued records	3 Years	Bank's Internal
	Computer Software, Hardware, Old Software-Info experts, Purchase of Furniture Cabin, Repairs of Furniture, Purchase of office Equipment, Physical Verification of Stationery Articles, Computer Consumables, RBI News Letters and Priced Publications, Repairs to Banks' Property other than buildings,	5 Years	Bank's Internal
	Quarterly Statements of supply / Purchase	6 Years	
	Inspection/ Audit Compliance/ Library Books	10 Years	
	Depreciation of Dead Stock Articles/ Annual Closing	Permanent	
8.	Staff Section		
	Employee related Correspondence/ Departmental Examinations- Promotion to Higher Level/ Miscellaneous records	5 Years	Bank's Internal
	All retirement related correspondence & files	5 Years after retirement	
	Sanction Strength/ Review of Temporary Post/ Circulars	Permanent	
	Correspondence relating to payments to employees	5 Years	
Master Circulars on Retirement Review/ Correspondence Relating to Review of Post	Permanent		
9.	Training Section		
	Staff Evaluation and Assessment, Miscellaneous File Calendar of Programme, Committee Meetings, Faculty Support at STCs, Faculty Support, Mentoring in RBI, Prospectus received from External Institutions, Awards, Training Budget	5 Years	Bank's Internal
Training Records, Foreign Training Permanent Circulars, Training Circulars, Incentive Scheme /Awards	Permanent		

Preservation Periods of Banking Records: General Banking			
Sr. No	Subject	Retention Period	Regulatory Reference
Account Section			
10.	Concurrent Audit Records, Compliance and Payment of Fees to the Audit Firm, Official Entertainment invoices (Tea, Lunch etc.) Cheque Payment – Law Charge, Cash/Cheque Payment- Postage (Speed Post, Franking Machine, Professional Courier etc.) Cash Payment- Petty Cash expenses, Presentation of Memos and approvals, Sundry Debtors Account, Suspense Account- Balancing of all other Accounts- Responding of Entries, Local Conveyance Bills, Filling of Income Tax Return, Inspection Report Compliance- Inspection Department. Management Audit & Systems Inspection reports, Specimen Signatures, Budget Provision- Quarterly Review and Annual Budget, Miscellaneous Correspondence with statutory bodies, Cash Verification advices received from HO, Newspaper Bills- Payment and Correspondence- Annual Closing of Bank's Accounts, Re-imburement of Official Entertainment Expenses to Officers.	8 Years	Companies Act, 2013
	Charges Account- Monthly Statement – Sundry Deposits Accounts, Suspense Account etc., Important Circulars received from Head Office Department	Permanent	Bank's Internal
Receipt & Dispatch Section			
11.	Miscellaneous Letters & Postal Dockets/ Time Management Attendance/ Disposal of pending Letters and Miscellaneous Matters/ Courier Receipts/ Courier Agreements with vendors	3 Years	Bank's Internal
	Preservation of Records	Permanent	
	Franking Machines Papers	5 Years	
	Monthly Work Certificates/ Application Tracking System	6 Years	
Trade Division			
1.	General Correspondence with all Offices (Including ROs)	10 Years	Bank's Internal
2.	Correspondence related to Government queries/ Parliament questions/ issues related with inter-institutional retreats like data collection/ submission / EOUs etc.	Permanent	
3.	Correspondence regarding non-receipt of caution-list data etc.	Permanent	Bank's Internal
4.	GR matching/ GR destruction etc.		
5.	Revision of Softtext Software Export Declaration form procedure		

Preservation Periods of Banking Records: General Banking				
Sr. No	Subject	Retention Period	Regulatory Reference	
6.	Correspondence regarding Softex Forms. Issues like numbering, loss of forms in transit, printing etc.	5 Years		
7.	Correspondence regarding the issues raised by ADs/ ROs, phase-wise Changes in the New XOS Package conducting of training sessions/ workshops etc.	Permanent		
8.	Correspondence by email regarding the issues raised by ADs/ROs	5 Years		
9.	Method of Payment	Permanent		
10.	Miscellaneous matters	5 Years		
11.	Insurance-Policy	Permanent		
12.	Insurance-Correspondence (GIC/LIC)	Permanent		
13.	Bank Guarantees/ LCs	10 Years		
14.	Court Cases	Permanent		
15.	Parliamentary Questions	Permanent		
16.	Originator and beneficiary information relating to wire transfers	5 Years		
17.	Documents evidencing import into India(For cases under investigation documents may be destroyed after obtaining clearance from investigating agency)	5 Years		Master Direction-KYC 2016(Updated as on August 14,2025)
18.	Digital Personal Data Protection mandates for consent records, notices, and data shared with other data fiduciaries.	7 Years		DPDP rule 2025, First Schedule, Part B, Section 4 C
Overseas Investment Division				
1.	Policy Files	Permanent		Bank's Internal
2.	Approval Files	Permanent		
3.	Inspection Audit files/ RBI Audit files	Permanent		
4.	Legal Department correspondence & copies of important Decisions	Permanent		
5.	Destruction of records	Permanent		
6.	File Registers	Permanent		
7.	Agenda Notes & Minutes of Special Committee Meetings	Permanent		
8.	ED & CBI Cases	Permanent		
9.	Legal Cases	Permanent		
10.	Parliament Questions	Permanent		
11.	Correspondence with Government of India / Other Organizations regarding Data / Periodical Reports	10 Years		
12.	General Correspondence with parties	5 Years		
13.	General Correspondence with Regional Offices	5 Years		
14.	Ordinary Leave / Casual Leave applications / advice	5 Years		
15.	CL Sheets	5 Years		

Preservation Periods of Banking Records: General Banking			
Sr. No	Subject	Retention Period	Regulatory Reference
16.	Staff & other matters	5 Years	
Cell for Effective Implementation of FEMA (CEFA)			
Sr. No	Subject matter	Preservation Period	Bank's Internal
1.	Documents/ papers related to Compounding process of contravention cases	10 Years	
2.	ED/ CBI, Court cases	Permanent	
3.	Policy files	Permanent	
Information Technology (IT) department			
1.	Applications for Migration	Permanent	RBI's 'Master Direction on Information Technology Governance, Risk, Controls and Assurance Practices' dated November 7, 2023
2.	Audit Trail of Applications & Retention of Logs	10 Years Bank securely maintain logs of all its ICT systems for a rolling period of 180 days within the Indian jurisdiction	Rule 3 of the Companies (Accounts) Rules, 2014, Ministry of Corporate Affairs (MCA) RBI's 'Master Direction on Information Technology Governance, Risk, Controls and Assurance Practices' dated November 7, 2023 & CERT-IN
3.	BCP Document for Applications	Permanent	Master Direction on Information Technology Governance, Risk, Controls and Assurance Practices' dated November 7, 2023 RBI's 'Guidance Note on Operational Risk Management and Operational Resilience dated April 30, 2024'
4.	Inspection/ Audit	10 Years	Banking Regulation Act, 1949
5.	Integrated Treasury Management Systems	10 Years	Bank's Internal
6.	Digitization of Records	Permanent	Bank's Internal
7.	Information Security Policy	Permanent	Bank's Internal('Cyber Security Framework in Banks' dated June 02, 2016 issued by RBI)
8.	AMC for Applications	Permanent	Bank's Internal
9.	New application Software Development	Permanent	Bank's Internal
Forex Market Division			
1.	Policy files	Permanent	Bank's Internal
2.	Approval Files	Permanent	

Preservation Periods of Banking Records: General Banking			
Sr. No	Subject	Retention Period	Regulatory Reference
3.	Inspection Files	Permanent	
4.	Forex Turnover Data files	10 Years	
5.	Breach of KYC/AML/Guidance's File	10 Years	
6.	All Statements-Monthly, Quarterly, half –yearly, Yearly	5 Years	Master Direction-KYC 2016(Updated as on August 14,2025)
7.	Form A2	5 Years	
8.	Other Miscellaneous Files, correspondence etc.	5 Years	
9.	Bill of Entry(BOE) from date of Submission at Bank. In case of investigation, document should be kept till closure of the case.	5 Years	Master Direction -Import of Goods and Services (Updated as on June13, 2025)
Planning and Correspondence Division			
	FEMA Policy issues		
1.	Current-Capital Accounts / SEZ / FERA Cases / High Level committee on Capital Markets / Committee of Capital Account convertibility / Committee of Financial Sector Reforms / FCRA, 1976	Permanent	Bank's Internal
	Meeting of the Standing Consultative Committee	5 Years	
	Opening of FED Offices etc.	Permanent	
	EEFC /RFC Accounts	5 Years	
2.	Government business		Bank's Internal
	Joint Parliamentary Committee	Permanent	
	Parliament Questions	5 Years	
	Immunity Scheme	Permanent	
3.	Material contribution to		Bank's Internal
	Monetary Credit Policy	5 Years	
	RBI Bulletin	5 Years	
4.	Conferences		Bank's Internal
	Authorized Dealers	2 Years	
	Regional Offices	2 Years	
	Video Conference with ROs	3 Years	
	Regional Directors of RBI	5 Years	
5.	Customer Service		Bank's Internal
	Citizen Charter	3 Years	
	Complaints (including fictitious offers)	8 Years	RBI Ombudsman Scheme(2017); Internal Ombudsman Scheme(2018); RBI/2021-22/144 CEPD.PRD.No.S874/13.01.013/2021-22
	Public awareness	5 Years	Bank's Internal
	FEMA exhibitions	5 Years	

Preservation Periods of Banking Records: General Banking			
Sr. No	Subject	Retention Period	Regulatory Reference
6.	Meetings		Rule 25(e) of the Companies (Management and Administration) Rules, 2014
	Head Office Executive Board	5 Years	
	Memorandum to HO Executive Board	3 Years	
7.	Right to information Act-Correspondence	3 Years	Bank's Internal
	Note: Files containing correspondence, form etc. of parties whose cases are under investigation of DoC, CBI etc. or are pending in a Court of Law shall be preserved for a period of ten years from the date of final disposal case.		
8. General Banking Operations			
1.	Outward Mail Register	8 Years	As per The Banking Companies (Period of Preservation of records) Rules ,1985
	Inward Mail Register	8 Years	
	Account opening forms, inventories prepared in respect of articles in safe custody and safe deposit locker and Nomination forms	10 Years	
	Cash Remittance Register	10 Years	
	Cash Balance Register	10 Years	
	Vault Register	10 Years	
	Petty Cash Register	10 Years	
	10 Lacs & above Cash Transactions Register	10 Years	
	Vouchers (Cash receipt & Payment, Transfer, RTGS/ NEFT/ IPMS/ DD issue/IMPS/ UPI)	10 Years	Payment & Settlement System Act,2007, RBI Guidelines. RBI/2017-18/153 DPSS.CO.OD No.2785/06.08.005/2017-2018
	Deliverables Returned /Delivery/Destroyed/Stock Register	10 Years	As per The Banking Companies (Period of Preservation of records) Rules ,1985
	DD/PO Counter Stock/Issue/ Delivery Register	10 Years	
	Current Account with Other Bank Reconciliation Register	10 Years	
	Branch Key Cum Key Movement Register	10 Years	
	Files relating to claims of deceased customers	10 Years	
Files relating to break opening of lockers/vaults	10 Years		
Stop payment Instruction file	10 Years		
Files on Unclaimed Accounts	10 Years	RBI/2013-14/614 DBOD. No. DEAF Cell/.BC.114/30.01.002/2013-14, May 27 2014	
Files on unclaimed deposit where the liability continues to be outstanding	Permanent		
Non-Profit Organisations Customer Registration records registered on the DARPAN Portal of NITI Aayog after the business relationship	5 Years	Master Direction - Know Your Customer (KYC) Direction, 2016 (Updated as on August 14, 2025)	

Preservation Periods of Banking Records: General Banking			
Sr. No	Subject	Retention Period	Regulatory Reference
	between the customer and the RE has ended or the account has been closed, whichever is later.		
	From the date of transactions between the Bank and the customer, both domestic and international	5 Years	Master Direction - Know Your Customer (KYC) Direction, 2016 (Updated as on August 14, 2025)
	Re-KYC (SMS/ e-mail/ Letters)	5 Years	PMLA,RBI KYC Direction
	System logs shall invariably be maintained in case of any activity in or activation of inoperative accounts/unclaimed deposits for concurrent audit purpose	6 Months	Bank's Internal
2.	Loans & Advances: Loan Document files (other than those returned to borrower)	12 Years	Bank's Internal
3.	Records relating Prohibitory or Attachment Orders, Claim cases, Suits, matter of investigation and Department Inquiry): Vouchers and other records such as ledgers, registers, books, forms, etc. Which are required as evidence in any matter of investigation of which have to be produced in a Court of Law are to be preserved until the final verdict of the Court-	8years	The Banking Companies (Period of Preservation of records) Rules ,1985
3.	Records relating to prohibitory or attachment orders served on the Bank or claim cases in respect of balances and securities in the accounts of deceased customers should be preserved until the prohibitory or attachment orders are vacated or claims are finally settled. Records relating to suits that have been filed/ decreed must be preserved unit the suits/decrees are finally settled. Records relating to matters which are in dispute should not be destroyed except with the specific sanction of Zonal Office	8Yrears	The Banking Companies (Period of Preservation of records) Rules ,1985
	Branch Documents Register	Permanently	Bank's Internal
	Register of Old Records	Permanently	
	Register of Old Records destroyed	Permanently	
	Power of Attorney Register	Permanently	
	Policies Formed by the Bank under various laws and regulations	Permanently	
4.	(1) Cheque Book Registers (2) Delivery Order Registers (3) Demand Liability Registers	5 years	Banking Regulation Act, The Banking Companies (Period of Preservation of Records) Rules, 1985

Preservation Periods of Banking Records: General Banking

Sr. No	Subject	Retention Period	Regulatory Reference
	(4) Demand Remittances Dispatched Registers	8 years	
	(5) Demand Remittances Received Registers		
	(1) Telegraphic Transfer Confirmations		
	(2) Telegrams and Telegram Confirmations		
	Ledgers and registers:		
	(1) All personal ledgers		
	(2) Loans and advance registers and ledgers		
	(3) Call, short or fixed deposit registers or ledgers		
	(4) F.D. interest registers		
	(5) Draft, T.T. and mail transfer registers		
	(6) Remittance registers		
	(7) Bills registers		
	(8) Clearing registers		
	(9) Demand loan liability registers		
	(10) Draft and mail transfer advices dispatched registers		
	(11) Draft and mail transfer advices received registers		
	(12) Draft payable registers		
	(13) Drawing powers registers		
	(14) Stock registers of goods pledged		
	(15) Stock and share registers		
	(16) Government securities registers or ledgers		
	(17) Registers showing collection of dividends and interest on securities on behalf of constituents		
	(18) Registers or ledgers of bank's own investments		
	(19) Branch ledgers		
	(20) Overdrafts and loan registers		
	(21) Safe custody registers		
	(22) Equitable mortgage registers (
	23) Trust registers		
	(24) Clean cash books		
	(25)Rejected Loan Form File		Bank's Internal
	Records other than registers:		
	(1) Bank cash scrolls	8 Years	Banking Regulation Act, The Banking Companies (Period of Preservation of Records) Rules, 1985
	(2) Bank transfer scrolls		
	(3) Remittance schedules		
	(4) Paid cheques		
	(5) Paying in slips		

Preservation Periods of Banking Records: General Banking			
Sr. No	Subject	Retention Period	Regulatory Reference
	(6) Vouchers relating to DDs, TTs, MTs, fixed deposits, call deposits, cash credits and other deposit and loan accounts including vouchers relating to payment to nominees		
	(8) Standing instructions regarding current accounts		
	(9) Applications for TTs, DDs, MTs and other remittances		
	(10) Applications for overdraft, loans and advances		
	(11) Press-copy books		
5.	Counterfeit Notes	3 years from the date of receipt from police authorities; notes under litigation to be retained for 3 years after case closure	Master Circular on Detection and Impounding of Counterfeit Notes circulated vide Circular notification No. RBI/2022-23/07 dated 1st April 2022:
	Accounts from where funds have been deposited to Depositor Education and Awareness Fund	5 Years	Section 26A of the Banking Regulation Act, 1949 r/w The Depositor Education and Awareness Fund Scheme, 2014

Note:

- 1) Preservation period starts from the date of cessation of business relationship (liability/asset).
- 2) For other records where point no one is not applicable like registers, cash vouchers etc. From date of creation of records

Annexure – III

Preservation Periods of Emerging Entrepreneurs Business (Group), SBAL Records			
Sr. No.	Description (Purpose of Use)	Retention Period	Regulatory Reference
1.	Movement Cum Attendance Register (Staff movement)	3 Year	Bank's Internal
2.	Monitoring Register (Comment of senior officer on visit of Branch)	6 Year	Bank's Internal
3.	Daily Sheet (BHIF-5 + BHIF-7)	1 Year	Bank's Internal
4.	Challan Book (Transfer of material from DM to RM, RM to BM)	3 Year	Bank's Internal
5.	Acknowledgement (Acknowledgement of fund received)	3 Year	Bank's Internal
6.	Log Book (Checking of TA bill)	3 Year	Bank's Internal
7.	Kacha Register	10 Year	Bank's Internal
8.	Cash Denomination Register	10 Year	Bank's Internal
9.	Loan Application Form (Application Form) (Loan application related acknowledgement copy need to be preserved)	12 Year	DBOD.No.Leg.BC.91/2002-03
10.	Guarantee Bond (Part of the Loan Application Form)	12 Years	Bank's Internal
11.	Demand Promissory Note (Part of the Loan Application Form)	12 Years	DBOD.No.Leg.BC.91/2002-03
12.	Instalment letter (Part of the Loan Application Form) (Loan Card/KFS)	12 Years	DBOD.No.Leg.BC.91/2002-03
13.	Cash Book (Receipt and payment of cash)	10 years	The Banking Companies (Period of Preservation of Records) Rules, 1985
14.	Stock Book (Asset Register) (Details of Asset held at branch)	10 years	The Banking Companies (Period of Preservation of Records) Rules, 1985
15.	Withdrawal Register (Payment to staff)	10 years	As per RBI Master direction
16.	T.A Bill (Payment of travelling exp.)	10 Years	Bank's Internal
17.	Night Stay Bill (Part of TA Bill)	10 Years	Bank's Internal
18.	Debit Voucher- Cash- Red (Account's purpose)	10 years	The Banking Companies (Period of Preservation of Records) Rules, 1985
19.	Memo (Action against staff)	Perpetual	Bank's Internal
20.	Group Resolution Register	10 Years	Bank's Internal
21.	Deposit cum Withdrawal Register	10 Years	The Banking Companies (Period of Preservation of Records) Rules, 1985
22.	Cash Balance Register	10 Years	The Banking Companies (Period of Preservation of Records) Rules, 1985
23.	Vault Register	10 Years	The Banking Companies (Period of Preservation of Records) Rules, 1985
24.	Cash Remittance Register	10 Years	The Banking Companies (Period of Preservation of Records) Rules, 1985

Preservation Periods of Emerging Entrepreneurs Business (Group), SBAL Records

Sr. No.	Description (Purpose of Use)	Retention Period	Regulatory Reference
25.	Key Movement Register	10 Years	The Banking Companies (Period of Preservation of Records) Rules, 1985
26.	Deliverable Register	10 Years	The Banking Companies (Period of Preservation of Records) Rules, 1985
27.	Expenditure Register	5 Years	Bank's Internal
28.	Staff Information Register	Perpetual	Bank's Internal
29.	BU Manager Group Visit Register	8 Years	Bank's Internal
30.	Account Opening Register	10 Years	KYC Master direction, PMLA Rule 3
31.	Visitor's Register	6 Years	Bank's Internal
32.	Death Case Register	10 Years	Bank's Internal
33.	Register for Problematic Customer	10 Years	Bank's Internal
34.	Group Location Register	8 Years	Bank's Internal
35.	Overdue Register	8 Years	Bank's Internal
36.	Complaint Register	8 Years	Ombudsman and Internal Ombudsman Scheme, 2018
37.	Biometric Recapturing Register	8 Years	Bank's Internal
38.	Black List Register	8 Years	Bank's Internal
39.	Vouchers File	10 Years	The Banking Companies (Period of Preservation of Records) Rules, 1985
40.	Day Book File	10 Years	The Banking Companies (Period of Preservation of Records) Rules, 1985
41.	Remittance Slip File	10 Years	The Banking Companies (Period of Preservation of Records) Rules, 1985
42.	Staff joining transfer and release order, VAS and Resignation File	Perpetual	Bank's Internal
43.	Rejected Loan Form File	8 Years	Bank's Internal
44.	Death Case Paper File	10 Years	Bank's Internal
45.	Expenditure File	5 Years	Bank's Internal
46.	Office Premises File	Perpetual	Bank's Internal

Note:

- 1) Preservation period starts from the date of cessation of business relationship (liability/asset).**
- 2) For other records where point no one is not applicable like registers, cash vouchers etc. From date of creation of records**
