



POLICY FOR PRESERVATION OF DOCUMENTS

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Strategy & Planning
Corporate Headquarters, M. A. Road,
Srinagar 190001, Kashmir, India.
Phone: +911942502649 / FAX: +911942481928
Email: sp.chq@jkbmail.com



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TABLE OF CONTENTS

S. No.	Content	Page No
01	Introduction	04
02	Objective & Scope	04
03	Applicability	04
03	Definitions	04-05
04	Statutory Compliance	05
05	Classification of Documents to be Preserved	05
06	Principle of Responsibility of Employees for Preservation of Documents	06
07	Classification of Documents	06
08	Mode of Preservation	07
09	Record Retention Schedule	07
10	Destruction of Documents	07
11	Ownership & Review	08
12	Annexure A	09

I. INTRODUCTION

The Board of Directors (the "**Board**") of the Jammu & Kashmir Bank Limited (the "**Bank**") has approved the following Policy (the "**Policy**") of the Company for preservation and archival of Documents / Records maintained by the Bank either in Physical Mode or Electronic Mode (hereinafter referred to as the "**Documents**").

The Bank has formulated this policy in compliance with Listing Regulations which was approved by the Board on January 31, 2018 for implementation in the Bank and was reviewed by the Board on 22/04/2020.

II. OBJECTIVES AND SCOPE

The purpose of this document is to present a high level policy statement for the Bank regarding preservation of its documents in accordance with and as mandated by the provisions of the Companies Act, 2013 and the provisions of Regulation 9 read with Regulation 30(8) of Chapter III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI LODR, 2015**")/ "**Listing Regulations**").

The Policy stipulates the Bank's responsibilities on preservation of documents and to provide guidance to the executives and staff of the Bank in making decisions and undertaking other activities that may have an impact on the operations of the Bank. The Policy also frames the guidelines for fundamental accountability of the Bank to retain and preserve its documents as the basis for communication with a range of external stakeholders. The policy is framed for the purpose of systematic identification, categorization, maintenance, review, retention and destruction of documents received or created in the course of business.

The policy aims at guiding employees of the Bank and ensure in safe-keeping of the records and safeguard the documents, for both statutory compliance and internal purposes, while at the same time, avoiding superfluous inventory of documents. The Policy shall contain guidelines on how to identify documents that need to be maintained, how long certain documents should be retained, how and when those documents should be disposed of, if no longer needed and how the documents should be accessed and retrieved when they are needed.

III. APPLICABILITY

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.

IV. DEFINITIONS

1. "Act" means the Companies Act, 2013
2. "Applicable Law" means any Law, Rules, Circulars, Guidelines or Standards issued by the Central Government, Reserve Bank of India, Securities & Exchange Board of India, Ministry

of Corporate Affairs, The Institute of Company Secretaries of India or any other statutory/regulatory authorities, in which the preservation of the Documents is prescribed, and are applicable to the Bank.

3. "Board of Directors" or "Board" shall mean the Board of Directors of 'The Jammu & Kashmir Bank Limited', as constituted from time to time.
4. "Company" or "Bank" shall mean "The Jammu & Kashmir Bank Limited".
5. "Document(s)" shall mean all Papers, Files, Vouchers, Registers, Ledgers, Cash Scrolls, Manuals, Agreements, Paid Cheques, Drafts, Orders, Declarations, Forms, Books, emails, minutes of the meeting of the members or board of directors or any committee of board of directors or management, returns or reports filed with statutory authorities or the regulators, tax records, press release, Tapes, Floppies, CDs, DVDs, Electronic Storage Devices, etc. and the like as required to be maintained under any applicable law or regulation for the time being in force or in existence, maintained in physical or electronic form or both and does not include multiple or identical copies.
6. "Electronic Record(s)" means the electronic record as defined under section 2(1)(t) of the Information Technology Act, 2000.
7. "Electronic Form" means any contemporaneous electronic devices such as Computer, Laptop, Desktop, Compact Disc, space on electronic cloud or any other form of electronic storage and retrieval device, considered feasible, whether the same is in possession or control of the Bank or otherwise the Bank has control over the access to it.
8. "Listing Regulations" shall mean Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations').
9. "Maintenance" means keeping Documents / records, either physically or in Electronic Form.
10. "Preservation" means to keep the documents/records in good order, preventing from being altered, damaged or destroyed.

The words and phrases used in this Policy and not defined here shall derive their meaning from the Listing Regulations and other Applicable Law(s).

V. STATUTORY COMPLIANCE

The policy on preservation of documents and archival is mandated by the provisions of regulation 9 read with Regulation 30(8) of Chapter III of the Listing Regulations. Through this Policy, the Bank has a strategic objective of ensuring that significant documents are safeguarded and preserved to ensure the longevity of priority documents including the electronic resources.

VI. CLASSIFICATION OF DOCUMENTS TO BE PRESERVED/RETAINED

The Bank shall classify the documents to be retained and preserved in three (03) categories as follows:-

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

- c) Documents with preservation period less than eight years after completion of the relevant transactions.

Provided that the Bank may keep documents specified in clauses (a), (b) and (c) in electronic mode.

VII. PRINCIPLE OF RESPONSIBILITY OF EMPLOYEES FOR PRESERVATION OF DOCUMENTS

All the employees in the permanent or contractual rolls of the Bank are responsible for taking into account the potential impact on preservation of the documents in their area of work / assignments and their decision to retain/preserve or destroy documents pertaining to their area. Such policy bestowing responsibility on the Bank's employees would immensely help the Bank's litigation preparedness, helping the Legal Department and External Legal Counsels of the Bank in tracking down the documents and to efficiently handle the legal cases.

VIII. CLASSIFICATION OF DOCUMENTS

1. The Bank shall classify the documents to be retained and preserved for future as required under the relevant provisions of applicable Laws & Rules as follows:

Category A (Permanent)	The documents of permanent nature shall be maintained and preserved permanently by the Bank subject to the modifications, amendments, addition, deletion or any changes made therein from time to time; provided that all such modifications, amendments, addition or deletion in the documents shall also be preserved permanently by the Bank.
Category B (Not less than 8 years)	The documents of the Bank to be maintained and preserved for specified time period after completion of the relevant transactions shall be preserved by the Bank for the term not less than eight years after completion of the relevant transactions subject to the modifications, amendments, addition, deletion or any changes made therein from time to time. Provided that all such modifications, amendments, addition or deletion in the documents shall also be preserved for a term not less than eight years. Further the Bank may, if deemed fit and possible from time to time, maintain mentioned documents in electronic form, to the extent possible.
Category C (Less than 8 years)	The documents of the Bank maintained and preserved for less than eight years after completion of the relevant transactions.

2. Such preservation shall be subject to following:

- a) In case of dispute with tax authorities or government authorities, records and documents relating to dispute shall be preserved for 05 years after the settlement of dispute.
- b) 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 of the Clients of the Banking Companies, Financial Institutions and Intermediaries) Rules, 2005, shall be maintained for a period of Five years from the date of cessation of the transactions between the client/customer and the Bank.

IX. MODE OF PRESERVATION

The documents may be preserved in Physical Form or in Electronic Form. The retention period of preservation of documents shall remain the same, irrespective of maintenance of documents in physical or electronic format or both.

The preservation of Documents should be such as to ensure that there is no tampering, alteration, destruction or anything which endangers the content, authenticity, utility or accessibility of the Documents, other than disposal of Documents as permitted under this Policy.

The documents shall be stored/preserved at the respective Business Unit/Office or possibility should be explored to hire a space at a safe location which entails low cost and is not exposed to hazards like flood/fire. Microfilming of the documents is an alternative for preservation, indexing and faster retrieval for reference and can be used as secondary evidence under the Bankers Book of Evidence Act, while maintaining the originals at safer locations.

The Bank shall not enter into any arrangement in which data / records/ related to its Indian customers / clients might be stored outside India.

All events or information which, in the opinion of the Board of Directors of the Bank, is material and has been disclosed to the stock exchange(s) in terms of Regulation 30 of the Listing Regulations, shall remain on display on the website of the Bank for a minimum period of 5 years or such other limit or time as may be prescribed by the Listing Regulations from time to time and thereafter shall be archived for retrieval for a period of three years after the same is archived. For ensuring safety of the data hosted on the website of the Bank, a backup of the website shall be taken on regular intervals.

X. RECORD RETENTION SCHEDULE

The Record Retention Schedule approved by the Board of Directors for initial maintenance, retention and disposal schedule for physical and electronic records shall be as stipulated in the **Annexure-A** to this Policy.

XI. DESTRUCTION OF DOCUMENTS

No disposal or destruction shall take place without confirming that the data / record has reached the end of its retention period as prescribed in this Policy and that there is no additional retention period (such as a litigation hold or preservation notice). Recycling of non-confidential records should be the preferred way for positive impact on environment. While

destroying / disposing off data / records stored on Magnetic / or other electronic storage media, reference shall be made to the Information Security Policy to ensure destruction procedures being in compliance with the policy and procedural document namely 'Magnetic Media Degaussing Procedure'.

1st June of each year, shall be the specific date for initiating the process of identification and destruction of obsolete records at the Branches/Offices. Branches/Offices should confirm to their Controllers by 21st June of each year that the exercise of identification and destruction is completed.

XII. OWNERSHIP & REVIEW OF THE POLICY

The ownership of this policy shall be with Strategy & Planning Department. The periodicity of review of policy shall be three years. In the event of any amendment to the statutes/ rules/regulatory guidelines applicable to the policy, same shall be deemed to be part of the policy from the effective date of the amendment. Such changes shall be incorporated in the policy immediately with the approval of MD & CEO and brought to the notice of Board and /or its relevant Committee (s), in the form of an information item, in the meeting that immediately follows. The responsibility for updating the policy shall be that of the owner Department.

Where a change in policy is necessitated by exigencies like developments in industry practice, market needs etc., same shall be placed before the Board and/or its relevant Committee(s) for review and approval, before they become a part of the policy."

Annexure-A

RECORD RETENTION SCHEDULE

S.No.	Record Type	Retention Period	Category
Advances:			
1.	Bank Guarantee Register	Permanent	A
2.	Loan liability register	10 years	B
3.	Drawing Power Register	10 years	B
4.	Stocks and shares Register	10 years	B
5.	Equitable Mortgage Register/Visit Register	10 years	B
6.	Letter of Credit Register	10 years	B
7.	Closed Loan Accounts- personal files	10 years	B
8.	Loan document files (other than those returned to borrower)	12 years	B
9.	DICGC/ ECGC claim invoked files	10 Years	B
10.	Stock Statements of Customers (other than Pledge)	02 years	C
Board Secretariat			
1.	Certificate of incorporation, Memorandum/Articles of Association and any Licenses and Permissions	Permanent	A
2.	Common Seal	Permanent	A
3.	Minutes of the Board Meeting, various Committees Meetings and General Meetings and Scrutinizer's report	Permanent	A
4.	Statutory Forms and disclosures except routine compliances	Permanent	A
5.	Statutory Registers that may be applicable for listed Banking Company	Permanent	A
6.	Policies Formed by the Bank under various laws and regulations	Permanent	A
7.	Court Orders relating to shareholder matters.	Permanent	A
8.	Register of Members along with the Index	Permanent	A
9.	Other records as may be required under any law(s), from time to time.	Permanent	A
10.	Annual Returns and copies of all certificates and documents required to be annexed thereto.	8 Years	B
11.	Books of account and supporting documents, vouchers, records, contracts, deeds, agreements, etc.	8 Years	B
12.	Documents related to appointment / reappointment / cessation of directors.	10 Years	B
13.	Attendance registers of Directors	8 Years	B
14.	Register related to appointment / reappointment / cessation of directors.	Permanent	A

15.	All notices under Section 184 of the Companies Act, 2013 read with Rule 9 of the Companies (Meetings of Board and its powers) Rules, 2014.	8 Years	B
16.	Agenda papers, Notice of Board Meeting, Committee Meeting, General Meeting and other related papers.	8 Years	B
17.	Documents/Register related to issue of duplicate/revalidated dividend warrants	8 Years	B
18.	Audio-video recordings of Annual General Meetings (AGM)/ General Meetings (GM)	8 Years	B
19.	Service Agreement between the Bank & Registrar and Transfer Agent (RTA)	Permanent	A
20.	Documents relating to SEBI Complaints Redress System (SCORES)	10 Years	B
21.	Correspondence with RBI, SEBI and Govt.	10 Years	B
22.	Notices/Intimations posted on the website of the Bank in terms of regulatory requirements	05 Years	C
23.	Audit Reports viz-Share Capital Audit, Secretarial Audit, Concurrent Audit of RTA and Management Audit.	10 Years	B
24.			
25.	Documents related to Postal Ballot	10 Years	B
26.	Annual Report of the Bank	10 Years	B
27.	Correspondence with departments in relation to Annual Report	03 years	C
28.	Correspondence/Documents related to appointment of Statutory Central Auditors and Branch Statutory Auditors	10 Years	B
29.	Documents related to regulate, monitor and report trading in securities of the Bank for prohibition of Insider Trading.	10 Years	B
Branches Department			
1.	Records related to unclaimed accounts	Permanent	A
Customer Care			
1.	Agenda Notes & Minutes of Customer Service Committee Meetings	8 years	B
2.	Agenda Notes & Minutes of Standing Committee on Customer Service Meetings	8 years	B
3.	Compliance Reports to RBI	8 years	B
4.	Policy Documents on Customer Service	Permanent	A
5.	Complaints received through various channels	8 years	B
6.	Office Notes	8 years	B
7.	Files related to investigation of complaints	8 years	B
8.	General Correspondences	8 years	B
9.	Correspondence with other departments of CHQ	8 years	B
10.	RBI Inspection Reports	8 years	B
11.	Management Audit Reports	8 years	B
Forex			
1.	Foreign Currency Cash Vault	10 years	B

2.	Foreign DD/ TT/ MT Register	10 years	B
3.	Packing Credit Disbursement Register	10 years	B
4.	Foreign Bill Numbering Register	10 years	B
5.	Export Bills/ Import Bills	10 years	B
6.	Import Bills under LC	10 years	B
7.	Letter of Credit Opened	10 years	B
8.	Copies of Export Contracts/ LCs/Orders for releasing Packing Credit	10 years	B
9.	ODI/ FDI Forms	8 years	B
10.	Cash Letters	8 years	B
11.	NRI Account opening forms, nomination forms, power of attorney of closed accounts	10 years	B
12.	Documents pertains to Bill of Entries	10 years	B
13.	Foreign Outward Remittance Documents	10 years	B
14.	Foreign Inward Remittance Documents	10 years	B
15.	SWIFT Messages related with Foreign Banks Correspondence	10 years	B
16.	Correspondence with Branches	5 years	C
17.	Letter of Credit Advised	8 years	B
18.	Cash Letters	8 years	B
19.	ECGC correspondence documents	10 years	B
20.	Forex Inspection Reports where all comments are rectified and no comments relating to disciplinary proceedings are pending	5 years	C
Risk Management & Asset Liability Management			
1.	Policy Documents	Permanent	A
2.	Regulatory Guidelines	Permanent	A
3.	Regulatory Returns/Documents	10 years	B
4.	Manuals/Circulars/Framework Documents	10 years	B
5.	Board/IRMC of Board notes & agendas	10 years	B
6.	Audit/Inspection/compliance Reports	05 years	C
7.	Minutes & Agenda of various Meetings	05 years	C
8.	Office notes/Templates/ Correspondences/Analysis & Assessment Report & other Reports & Documents	05 years	C
9.	DSB Return	10 years	B
10.	BLR III	10 years	B
11.	Intraday Liquidity Report	10 years	B
12.	ALCO Agenda	10 years	B
13.	ALCO Minutes	10 years	B
14.	Computation of MCLR/Base Rate/RLLR	10 years	B
15.	yearly Audit Reports	10 years	B
16.	Management/Concurrent Audit Reports	10 years	B
17.	IRMC/Board Notes	10 years	B

18.	Risk Based Supervision	10 years	B
19.	ALM & FTP Policy Document	10 years	B
Information Security			
1.	Records/AMC/Contracts : Agreement, Licenses, Purchase Orders, SLAs	08 years	B
2.	Project related data : Project Files, Notes, Letters	08 years	B
3.	Information in print : Manuals, Reports etc.	08 years	B
4.	Electronic Manuals and Inventory : User Manuals, Training Manuals, Inventory assets	08 years	B
5.	E-mails	08 years	B
6.	Operational Procedures : Procedural documents, SOPs, etc.	08 years	B
7.	Statutory Assets : Software Licenses, Contracts	08 years	B
8.	Operational/ Business Sensitive Data: Operational data in storage, Backup.	08 years	B
9.	Policies	Permanent	A
10.	Board Agenda and Meeting Documents	08 years	B
11.	Flash Data Print outs	01 year	C
12.	Bulletins in bound	05 years	C
Finance (Balance Sheet & Taxation/ GST)			
1.	All transfer vouchers	10 years	B
2.	Records of Balance Sheet/Profit & Loss of Bank along with related files and workings	10 years	B
3.	Signed Copy of Balance Sheet/Profit & Loss/Cash Flow	Permanent	A
4.	Statutory audit reports	10 years	B
5.	Tax audit reports/Tax assessment reports under Income tax Act, 1961	10 years Subject to finalization of any dispute/appeal at Income Tax Deptt.	B
6.	Income Tax Returns of the Bank filed under Income Tax Act, 1961	12 years Subject to finalization of any dispute/appeal at Income Tax Deptt.	B
7.	Files relating to Income Tax appeals/proceedings	12 years Subject to finalization of any dispute/appeal at Income Tax Deptt.	B
8.	Service Contract with Tax Consultant/Auditors	08 years	B
9.	Files relating to Goods & Service Tax , J&K General Sales Tax Act, 1962 vis-à-vis Service Tax on Banking Services, Finance Act, 1994 vis-à-vis Central Government Service Tax.	10 years	B
10.	Service Contract with GST Consultant.	10 years	B
11.	Registration Certificates Obtained under GST Act, 2017, Finance Act, 1994, J&K General Sales Tax Act, 1962.	Permanent	A

12.	Audit reports / Tax assessment reports under GST Act , 2017 / Finance Act, 1994/J&K General Sales Tax Act, 1962	10 years	B
13.	Periodical indirect tax returns filed under GST Act , 2017 / Finance Act, 1994/J&K General Sales Tax Act, 1962.	10 years	B
Law			
1.	Copies of all the legal opinions tendered in KYC matters Service Matters, Compassionate Appointments, Deceased Claims, RTI applications	08 years	B
2.	MOUs and Agreements	08 years	B
3.	Copies of approval notes of counsel fee counsel fee paid to lawyers	08 years	B
4.	Entrustment of cases	08 years	B
5.	Power of Attorney issue register	08 years	B
6.	Sanctions conveyed in Suit File Proposals	08 years	B
7.	Entrustment Matters and compliances and copies of sent mails regarding summons and court orders	08 years	B
8.	Service Matters and Writ Petitions	08 years	B
9.	Legal Notices received	08 years	B
10.	Cases pending before Consumer Commission/courts	08 years (from the date of disposal)	B
11.	Statement files	08 years	B
12.	Circulars issued	08 years	B
13.	Records related to Empanelment and de-empanelment of lawyers	08 years	B
14.	Other Miscellaneous files/records	08 years	B
Supervision & Control			
1.	Stock Audit Report	08 years	B
2.	Concurrent Audit Report	08 years	B
3.	RBIA Report	10 years	B
4.	Credit Audit Report	10 years	B
5.	I.S Audit Report	08 years	B
6.	Legal Audit	10 years	B
7.	Closure notes of Audit reports	10 years	B
8.	Data on Persisting irregularities in various audit reports	08 years	B
9.	Records of Staff accountability for non-compliance/Closure of Audit reports	12 years	B
10.	Compliance of special audit reports Treasury, SWIFT, IRMD, Service Operations, KYC etc.	10 years	B
11.	LFAR of branches /Zonal offices /CHQ received from Central Statutory Auditors.	10 years	B
12.	RAR Annual Financial Inspection Reports/Compliances	Permanent	A

13.	Statutory audit background papers/files (Annual/Biannual/Quarterly)	10 years	B
14.	General files/General Correspondence/General Letter correspondence.	08 years	B
15.	Purchase orders and other related Documents/Record of Sales and purchases contract.	08 years	B
16.	Original Notes copies of Notes, Background papers used for preparation of notes placed to Board, its Committees, Executive Committee and all other Apex Committees and Minutes / Decision / Resolution given by Board, its committees, Executive Committees and other Apex committees functioning at CHQ.	10 years	B
17.	Policy Decisions/Plan, their approval etc. and various guidelines framed there under.	10 years	B
18.	Circulars / Guidelines issued	Permanent	A
19.	Circulars/guidelines received from (a) Indian Bank's Association, (b) Reserve Bank of India, (c) Government of India, (d) Foreign Exchange Dealers' Association of India, & Export Credit Guarantee Corporation, (f) Securities and Exchange Board of India and (g) any other statutory authority along with the related Compliance Reports/Correspondence.	12 years	B
20.	Office Order Book	10 years	B
21.	Records of various purchases and acquisitions of software and hardware including financial sanctions.	12 years	B
Treasury			
1.	Investment and Trading Policy	Permanent	A
2.	Forex Policy	Permanent	A
3.	All Kinds of 3rd party service agreements	Permanent	A
4.	Records related to Unsecured Debt/Bonds/Debentures/Certificate of Deposits/ IPO/FPO	Permanent	A
5.	Nostro Account statements /RBI account Statements	08 years	B
6.	SWIFT Message (Branches & Central Auth.)	08 years	B
7.	Daily reporting of portfolio (Mid Office)	08 years	B
8.	Sale Registers (Front Office)	08 years	B
9.	Position Registers (Front Office)	08 years	B
10.	Forward Contract Registers (Front Office)	08 years	B
11.	Fund Flow Registers (Money Market)	08 years	B
12.	Call Lending /Borrowing Register	08 years	B
13.	Broker Notes	08 years	B
14.	Deal Confirmations Institutions)	08 years	B
15.	Board Notes (SGL/CSGL)	08 years	B
16.	Investment Proposal	08 years	B

17.	Balance confirmation certificates NHB/SIDBI/NABARD/MUDRA/ RBI /JPC/ SIBC/DEAF)	08 years	B
18.	Vouchers	08 years	B
19.	Investments Files /Notes	08 years	B
20.	Forward Contract Deals	08 years	B
21.	Audit Files /Reports	08 years	B
22.	Staff Personal Files	08 years	B
23.	Dealing room call recording	08 years	B
24.	Official Digital Data	08 years	B
Strategy & Planning (erstwhile Strategy & Partnerships)			
1.	Agreements regarding Tie-Ups & MOUs by the Bank	Permanent	A
2.	CHQ circulars & Correspondence	Permanent	A
3.	Office Orders	Permanent	A
4.	Allotment register	Permanent	A
5.	RBI compliance files, Notes, inspection reports etc.	Permanent	A
6.	Index registers	Permanent	A
7.	Authorization / Licenses of Branches / Branches conducting forex business and related records	Permanent	A
8.	RBI permissions /Authorization files for undertaking various businesses	Permanent	A
9.	File Movement Register	Permanent	A
10.	Policies of the Company framed under various regulations	Permanent	A
11.	Certificates obtained from various statutory authorities	Permanent	A
12.	Board Resolutions	Permanent	A
13.	Correspondence Files, Office Notes etc.	08 Years	B
14.	Despatch Register	08 Years	B
15.	Copy of newspaper advertisement or publications related to products etc., if any.	08 Years	B
16.	Compliance Reports received from any statutory authority	08 Years	B
17.	Correspondences made with any statutory authority	08 Years	B
18.	Service Charges Schedules	08 Years	B
Compliance:			
1.	RBS (RAR, RMP, Tranche)	10 Years	B
2.	CAG,AG Audit	10 Years	B
3.	Management Audit	05 Years	C
4.	Review of Compliance Department (Quarterly & Annually), Board minutes, ATR's, Policy.	Permanent	A
5.	Miscellaneous information	05 Years	C
Insurance			
1.	Policy for soliciting and servicing of Insurance Products	Permanent	A
2.	IRDA guidelines/regulations	Permanent	A
3.	Corporate Agency Licence	Permanent	A

4.	Specified Person Register	Permanent	A
5.	Collaborative Business Model Documents file	Permanent	A
6.	Inspection/Correspondence files	05 years	C
7.	Periodic returns	08 years	B
8.	Commission details/invoice/ vouchers	08 years	B
9.	Compliance report	08 years	B
10.	Customer grievance register	10 years	B
11.	Statutory audit file	10 years	B
12.	PMFBY documents/data	08 years	B
13.	Miscellaneous records	08 years	B
Govt. Business			
1.	Agreements with various Bodies including Government	Permanent	A
2.	Correspondences /Transaction reports files/ Commission claim files	Permanent	A
Human Resource			
1.	Transfer proposals of Staff	02 year	C
2.	Course Material	01 year	C
3.	Programmes	01 year	C
4.	Feedback/ Evaluation	01 year	C
5.	IR related court cases	10 Years (after the retirement /death of the employee or closure* of the case whichever is later.)	B
6.	Policy related matters in regard to Union / Association, Welfare, Court cases, Circulars, Guidelines etc.	Permanent	A
7.	Memorandum of Settlements between the Bank and the Union / Association	Permanent	A
8.	All Correspondence relating to HR issues	10 years	B
9.	Data of Online applications and application form/ Data of offline applications.	05 years	C
10.	Data relating to incomplete applications	05 years	C
11.	Offline applications if called for	05 years	C
12.	Evaluated Question Booklets / Answer Sheets of Objective	6 months	C
13.	Descriptive test of candidates.	6 months	C
14.	Unevaluated Question Booklets / Answer Sheets of descriptive type test of candidates who do not qualify in the Objective Test.	6 months	C
15.	Basic Score list of candidates received from IBPS.	10 years	B
16.	Merit List of objective & descriptive test of successful candidates.	10 years	B
17.	Master List of candidates called for interview, Interview 'Rating Sheets, Attendance Sheets, Checklist & Final Merit List.	10 years	B

18.	Applications / Call letters and Bio-data etc. of candidates called for interview and selected.	Permanent	A
19.	Applications / Call letters and Bio-data etc. of candidates called for interview but not selected.	05 years	C
20.	Data of Online applications and application form. Data of offline applications.	10 years	B
21.	Data relating to incomplete applications.	06 months from the date of declaration of results	C
22.	Applications, Call letters and Bio-data forms of candidates called for interview but not selected.	03 years	C
23.	Applications, Call letters and Bio-data etc. of candidates called for interview and selected.	Permanent	A
24.	Shortlisting / Scrutiny Report, Interview Rating Sheets, Attendance Sheets & Final appointment List	10 years	B
25.	Master list of eligible candidates for a particular promotion exercise.	05 years	C
26.	Opt out options requests received for the relevant promotion exercise.	05 years	C
27.	Call Letters, Evaluation Registers, Evaluation Sheets and Evaluated Question Booklets / Answer Sheets of Objective / Descriptive test of candidates.	05 years	C
28.	Unevaluated Answer Sheets of descriptive type test of candidates who do not qualify in the Objective Test.	02 years	C
29.	Promotion Appraisal Formats (PAFs), Interview Rating Sheets' (IRS) and Attendance Sheets of all candidates who appeared in the interview	05 years	C
30.	Final promotion lists	05 Years	C
31.	Advertisements, indents and all other correspondence / documents relating to Recruitment / Promotions and not covered anywhere above.	10 Years	B
32.	Office Notes carrying approval of the Competent Authority for sanctioning of Leaves/Loans/Travel Claims/Medical Claims/LFC Bills/Conveyance Allowance Bills/Pay Sheets	10 years	B
33.	Debit/Credit Vouchers	10 years	B
34.	Gratuity, Provident and pension/family pension files	Permanent	A
35.	Provident Fund loan application forms/approvals	05 years	C
36.	Vouchers	05 years	C
37.	Trust Deeds and related office files	Permanent	A
38.	Trust investment files/approvals	Permanent	A
Impaired Asset Portfolio Management			
1.	Files of One Time Settlement, sale to ARCs, write-offs, waivers, litigations (SARFAESI/DRT etc.), CoC/JLM minutes, NCLT resolutions / liquidations etc.) related to NPA accounts.	10 years (from the date of closure)	B

Vigilance			
1.	Files related to Fraud Cases	12 years (from the date of closure)	B
General Department			
1.	DAK Register	10 years	B
2.	Movement Register	10 years	B
3.	Dispatch Register	10 years	B
4.	Stocks Register	10 years	B
5.	Delegation of Powers File	Permanent	A
6.	Fuel register	10 years	B
7.	Scroll Register	10 years	B
8.	Peon Book	10 years	B
9.	Log Book	10 years	B
10.	Vouchers	10 years	B
11.	Vehicle Purchase Files	Permanent	A
12.	Yatra Correspondence File	Permanent	A
13.	Insurance File	Permanent	A
14.	Gift Expenses File	Permanent	A
15.	Wages File	Permanent	A
16.	Fuel Consumption files- Vehicles, Boiler House, DG Gas Refilling/kerosene Oil, Diesel	10 years	B
17.	Telephone/Mobiles bills, Mobile Handset bills and related files.	10 years	B
18.	Stay/Travel/Suspense File	10 years	B
19.	Vehicle Repair Files (Zones as well)	10 years	B
20.	Entertainment Expenditure at CHQ and sanctions confirmations to Zones, Events etc.	10 years	B
21.	Payment to Credit Information/ Postage/ Professional Fee/ Law Charges etc.	10 years	B
22.	Newspaper etc.	10 years	B
23.	Crockery/ Non-Durable Items File	10 years	B
24.	Files related to Electricity, Municipal, DTH Subscription.	10 years	B
25.	Freight/ Cooliage/Local Conveyance at CHQ including from Zones	10 years	B
26.	Computer/ Printed and Table Stationery	10 years	B
27.	All other files related to Zones	10 years	B
28.	Library books, Periodicals	10 years	B
29.	Purchase of uniform for subordinate staff	10 years	B
30.	Misc. and other correspondences	10 years	B
31.	Vehicle records (in FAM)	15 years (electronic)	B
32.	Mobile Handset records (in FAM)	10 years (electronic)	B

Information Technology			
	Project Management Files	Permanent	A
	Internal Approvals, Board notes, Compliances submitted	Permanent	A
	Policy & Guidelines	Permanent	A
	Agreements with vendors (SLA/AMC/MSA)	Permanent	A
Corporate Social Responsibility			
	MOUs / SLAs of completed projects	10 years	B
	Bills/ Invoices	08 years	B
	Files of approved projects/ proposals/ office notes	10 years	B
	Trade Marks	Permanent	A
	Dispatch/ Local Delivery Register/ Peon Register	10 years	B
	Dak Receipt Register/ File Index	10 years	B
KYC/AML			
1.	All necessary physical records of transactions (including the amounts and types of currency involved if any) between the bank and the customer, both domestic and international including but not limited to: (a) payment orders, (b) cheques, (c) demand drafts, (d) telegraphic/wire transfers or electronic remittances or transfers, (e) internet transfers, (f) Automated Clearing House remittances, (g) lock box driven transfers or remittances, (h) remittances for credit or loading to electronic cards, Any other mode of money transfer by whatsoever name it is called.	10 years (from the date of transaction) If the matter related to a suspicious transaction and is pending in a court, the relevant records should be retained for 5 years from the date of final verdict of the court.	B
2.	Records pertaining to the identification of the customers (e.g. copies of documents like passports, identity cards, driving licenses, PAN card, utility bills etc.) and their addresses obtained while opening the account and during the course of business relationship, Account Opening forms, nomination forms, Standing Instructions etc.	10 years (from the date of cessation of business relationship)	B
3.	The record of regulatory reporting i.e., Cash Transaction reports(CTR), Non-Profit Organization Report(NTR), Counterfeit Currency Report(CCR), Cross Border Wire Transfer Report(CBWTR) and Suspicious Transaction Report(STR)	10 years (from the date of filing to FIU-India or any other regulatory body)	B
	Other Documents Key Register, cash scroll, cash memo, cash vault, locker access register, lease rent agreements, remittance register, Passbook Issuance Register, Password register etc.	10 years	B

Lead Bank			
1.	Agenda papers & minutes of meeting of J&K UTLBC meeting and sub-committee meetings of J&K UTLBC held from time to time.	Permanent	A
2.	Audit reports where all comments observations are addressed.	05 years	C
3.	General correspondence.	05 years	C
4.	Data/ returns submitted to regulators like RBI, NABARD, DFS, GOI and J&K government.	05 years	C
5.	Utilization details of funds released by J&K government in favour of J&K UTLBC for onward remittance to member banks against the claims lodged by them under relief schemes/ packages announced by J&K government.	Permanent	A
J&K Grameen Bank Management			
1.	Agenda papers & minutes of meeting of quarterly performance review meetings of J&K Grameen bank.	Permanent	A
2.	Audit reports where all comments observations are addressed.	05 years	C
3.	General correspondence.	05 years	C
4.	Data/ returns submitted to regulators like RBI, NABARD, DFS, GOI and J&K government.	05 years	C
5.	MOUs signed between J&K Grameen Bank and J&K bank annually in presence of NABARD for assigning annual targets for each financial year.	Permanent	A
Business Support Division (Estates & Engineering Department)			
1.	DAK Register	10 years	B
2.	File Movement Register	10 years	B
3.	Dispatch Register	10 years	B
4.	Vouchers/Bank Guarantees /FDR'S submitted as earnest money deposit/performance guarantee	10 years	B
5.	Tendering for NSM'S	15 years	B
6.	Tendering for Security Equipment	15 years	B
7.	Tendering for Furniture	10 years	B
8.	AMC OF NSM'S	15 years	B
9.	Safe & Furniture Register	15 years	B
10.	Inventory Register/Stock registers(Guest Houses/Offices)	15 years	B
11.	Vouchers related to vendor payment	10 years	B
12.	LFAR audit	10 years	B
13.	Audit file	05 years	C
14.	Supply of security items	15 years	B
15.	Supply of Note Sorting machines	10 years	B
16.	Misc. and other correspondences	05 years	C

17.	Budget file	05 years	C
18.	Delegation of Powers	05 years	C
19.	Zones/Business Unit files	Permanent	A
20.	Furniture fixture records in FAM	10 years (Electronic)	B
21.	Plant & Machinery in FAM	15 years (Electronic)	B
22.	Tendering for Works	15 years	B
23.	Tendering for Empanelment of Agencies	10 years	B
24.	Interior/Furniture records in FAM	Permanent	A
25.	Vouchers and other documents related to premises rentals, revaluation, depreciation, closing, etc.	10 years	B
26.	Bills, invoices and other records related to premises rentals, housekeeping, etc.	10 years	B
27.	Individual Premises and properties files and records	Permanent	A
28.	Agreements/deeds related to premises	Permanent	A
29.	Record of Power of attorney issued to staff on behalf of Bank	Permanent	A
30.	Records which relate to premises disputes or litigations pending in the law court	10 years (after the dispute is over)	B
31.	Tender files pertaining to Housekeeping	10 years (after the expiry of contract)	B
32.	Vendor Agreements (Housekeeping)	10 years (after the expiry of contract)	B
33.	Agreements/deeds related to vacated/disposed land and buildings once used by the bank as quarters or business purpose with bills/receipts of outgoings	10 years	B
34.	Files pertaining to closed/merged Business Units/Offices/ATMs	10 years	B
35.	Concurrent Audit Reports where all comments are rectified	05 years	C
36.	RBI/CAG inspection Reports/LFAR etc. where all comments are rectified	05 years	C
37.	Due Diligence Compliance Files where all comments are rectified	05 years	C
38.	Miscellaneous/ TDS or other Correspondence Files	05 years	C
39.	Property (premises) records in FAM	Permanent	A
40.	e-Tenders pertaining to Premises/Housekeeping	10 years (after the expiry of contract)	B
Transformation Management			
1.	Physical files/ records related to LAPS project /TMO	10 years	B
2.	Sanction letters/ process note are stored in LAPS database	Permanent (Electronic mode)	A
Payment & Settlement			
1.	Vouchers	08 years	B

2.	Con-Current & Statutory Audit Reports and Compliance	05 years (Electronic mode)	C
3.	Officials files regarding various approvals including disputes pertaining to digital frauds or un-authorized transactions	Permanent	A
4.	Supplementary	08 years	B
5.	Board Notes	Permanent	A
6.	Invoices	10 years	B
7.	CCTV Footages	90 days (Electronic mode) (In case of disputes till closure of dispute)	B
8.	Digital Transaction Data	Permanent	A
9.	General Misc. correspondences	08 years	B
Digital & Alternate Channel			
1.	Dispatch/Local Delivery	10 years	B
2.	File Movement Register	10 years	B
3.	Vouchers	10 years	B
4.	Con-Current & Statutory Audit Reports and Compliance	05 years (Electronic mode)	B
5.	Departmental Balance Sheet	10 years	B
6.	General Correspondence	05 years	C
7.	Licenses from Regulatory Authorities like RBI etc.	Permanent	A
8.	Polices	Permanent	A
9.	Agreements with Vendors/Third parties	Permanent	A
10.	Office Files	Permanent	A
Credit Monitoring			
1.	Legal documents executed by empanelled valuers	10 years (post cessation)	B
Government Subsidy & Guarantee Department			
1.	Returns & Report Files	15 Years	B
2.	Subsidy/Guarantee Claim Files	Permanent	A

