



The preservation period of various documents of Corporation

A- Administration/establishment related matters

<u>Nature of record</u>	Preservation period
<u>Registers of</u> Training & Work experience, Personal records of ex employees, Service files of ex- employees, PF Index No., Temporary advance from PF, PF withdrawal, Identity card, Current Books/Registers/Files, Record register, Standing instructions, Library book, Lapsed documents <u>Applications for</u> PF subscription, Nomination for PF, Change in nomination, Application for grant, calculation and sanction of Ex-Gratia Relief and undertaking related there, Application for grant, calculation and sanction of Family Pension and undertaking, receipts related thereto, Statement of receipts and payments under RBI Employees PF Fund, Application for commutation of Pension, and related medical examination by BMO, calculation sheet etc.	Permanent
Applications for recruitment, Staff application form, Letter of acceptance of appointment, Service sheet, Scrutiny sheet for ex employee, Service record	30 years after retirement
Records of Character certificate, Declaration form from candidates under consideration for appointment, Declaration of place domicile, Declaration of secrecy, Form to be filled by employees on first appointment, Declaration regarding indebtedness at the time of appointment , Declaration of Particulars of movable and immovable property on first appointment, Declaration as to age, Agreement /suretyship for Clerk/CNE Grade II, Work experience card, Application for permission to acquire/disposal of movable/immovable assets, Annual statement of immovable properties/shares ,debenture etc, Annual Confidential report of class III/IV and Performance appraisal of officers, Advice regarding retirement review, Advice regarding retirement, LFC sheet	5 years after retirement
Application for continuation to MAF after retirement, Application for Housing Loans(Fresh and additional) , Agreement of loans, scrutiny sheets, Housing Loan Account, Application for advance/withdrawal from PF, Application for additional PF subscription, Application for payment of insurance premium out of PF balance, and related endorsement, work sheet .	3 years after retirement
Registers of vouchers, Journals/Gazette etc, Key safes,	10yrs

Regarding photocopier machine,	
Records of Advices regarding sanction of LPR, Termination of service, Application for TA/HA on Tour/training/ Transfer, flood /cyclone advance, Schedule of PF subscription, Supplementary schedule, Statement showing details of subsidy paid to Co-op canteen, Statement of income & expenditure Officers Lounge, Cost of food stuff incurred.	6 years
Registers of Over Time , Claim for Tea Lunch dinner/Conveyance, Stock of medicines register of medicines and injections , prescription book, daily cash, monthly recoveries for advances from PF, collections , LFC advance, Encashment of Ordinary Leave, Festival advance and other advances, Pension payment, Book grant, Inward letters, Bills payable, Inward register of CO letters. Registered letters, Intimation received from post offices, Outward letters and Postage registers, Vouchers, Keys, Attendance register, Records of Charge certificate, Application for Tea Lunch Dinner/conveyance, Quarterly statement of MAF, Diary Card	5 years
Records of Casual Leave /Special leave card	4 years
Register of Record of lunch interval, Budgetary allocation and month wise expenditure, Visit book, Petrol /Diesel, Inward register of leave applications, Postal franking/defective franking of postal articles, Money orders remitted/Received, Outstanding letters, Records withdrawn from record room, Bank's publication, Uniform/liveries and other articles supplied to staff, Coupon stock, Coupons sold, Surrendered coupons, Complaints disposal Special CL Card, Application for leave, Leave advice, Statement of monthly increments, Last Pay Certificate , Application for advance for TA/HA on Tour /Training, Application for reimbursement of conveyance, Medical expenses, Application for joining MAF (3 yrs after ceasing to be member), MAF account sheet, application for advance towards LFC and declaration, encashment of OL, LFC incidentals and its recovery sheet, Letter of Authority Recovery against staff loans, Application for vehicle, Bicycle/Fan PC, Consumer article, Professional course advance(3 years after repayment) Statement showing status of complaints, list of records transferred to record room, Statement of Revenue/Capital Expenditure, statement of staff position and budget estimates, Statement Budget estimates for Revenue/ Dead Stock articles , Subscription to Employees Guarantee Fund, Increase/decrease Statement to Employees Guarantee Fund,	3 years
Register of Entry permit issued for security area	2 years
Register of Visitors' pass, Log book, Delivery book, Money order forms, Library book issued, Copies taken on photocopier Records of Applications for CL, requisition slip for library books statement showing sale/ stock position of bank's publication, list of outstanding bills, Visitor's pass, Requisition for car	1 year

B- Records maintained by other Departments of the Corporation

Department	Subject matter of record	Preservation period
Deposit Insurance Department	1. Registration of insured, Registers, correspondence files and Vouchers sent to FMAD.	Permanent
	2. Listing of cheques	10 years
	3. Claim list in hard and soft form, correspondence relating to settlement of claims of liquidated banks, Registers, correspondence files and Vouchers sent to FMAD,	Permanent
	4. Correspondence with RCS, Regulatory departments of RBI(CO/RO) and briefing of CAs	3 years
	5. Payment to CAs for verification of records/claim list of banks.	10 years
	6. Compliance to Concurrent audit, CSAA and Inspection reports	3 years
	7. Complaints from depositors against liquidated banks, registers and bank wise files	3 years
	8. Court cases	Permanent
	9. Annual closing	3 years
Credit Guarantee Department	1. Files regarding "old schemes" (Policy) / circulars/court cases/RO Closure/ Cases regarding RTI Act 2005/Termination of scheme etc	Permanent
	2. Files regarding double payment /correspondence with Financial Institutions	10 years
	3. Files regarding correspondence for old schemes, recovery follow up and other related matters with Credit institutions	5 years
	4. General Correspondence file	3 years
Board Policy &	1. Policy file / Moratorium cases	Permanent
	2. Formation of BDIC	Permanent
	3. Increase in insurance premium	Permanent
	4. Correspondence with International Association of Deposit Insurance (IADI)	3 years
	5. Action Taken Report – JPC	Permanent
	6. Eligibility / extension of Deposit Insurance Cover / Multi state cases /Sharing information	Permanent
	7. Association of DICGC with RBI & NABARD on post inspection discussion on (weak) insured banks	Permanent
	8. Paper – cutting / E – Governance	3 years
	9. Case papers put up to Deputy Governor / Governor	3 years
	10. Parliamentary Question	Permanent
	11. E – mails	3 years
	12. International Correspondence / International Training	Permanent

13. Circulars – RBI circulars and Govt. Ordinances	Permanent
14. Risk based premium	Permanent
15. Library Books	Permanent
16. RBI Annual Report – Material by DICGC	3 years
17. Matters in c/w meetings of Standing Advisory Committee for Urban Co-op. Banks	Permanent
18. MATLAB	Permanent
19. Policy – Misc./ G – Sec Market	Permanent
20. Right to information – 2005(Board & Policy)	Permanent
21.Right to information – RTI cell	Permanent
22. Enhancing Productivity – Mapping of Competencies	3 years
23Correspondence with RBI Department	3 years
24. Risk profile	3 years
25. Data Base	Permanent
26. Press Release	3 years
27. Register of library Books	20 yrs.
28. Nomination of directors	Permanent
29. Declaration of fidelity and secrecy	Permanent
30. Notice of interest	Permanent
31.Traveling & Halting allowances & sitting fees to directors	3 years
32. Original Annual Balance Sheets	Permanent
33. Correspondence with RBI Departments & Directors in connection with Board meetings	3 years
34 .Press communiqué & materials supplied to departments of RBI	3 years
35. Original memoranda – Board meetings of CGCI	Permanent
36. Original memoranda – Board meetings of DICGC	Permanent
37. Legal opinions – Board matters	Permanent
38. Draft Board memoranda	3 years
39. Memorandum to Central Board of RBI	Permanent
40. Amendments to DICGC Act & Regulations 1961, Notifications in Gazettes	Permanent
41. Annual Report Printing & Charts, graphs etc.	3 years
42. Annual Report correspondence	3 years
43. Annual Report review & correspondence with Govt. of India	3 years
44. Inspection Report / compliance / Management Committee meetings (minutes)	3 years
45. Destruction / Records sent to Record room / Stationery indents & approved list of printers	Permanent
46. Misc. Papers	3 years
47. Circulars issued by the Corporation – CGD – Non-SSI	Permanent
48. Hindi File	3 years
49. Statements of pending letters/work/Monthly work certificate	3 years
50. Quarterly note to ED / Chairman – Imp. Policy changes	Permanent

	51. Weekly financial & commercial report to the CCB received from DEAP	3 years
	52. Circulars issued – DID	Permanent
	53. Circulars issued – CGD – SSI	Permanent
	54. Circulars issued – Administration	Permanent
	55. Office orders	Permanent
	56. PC of printer service report	3 years
	57. History Cell – materials to DEAP	Permanent
	58. Draft file – General	3 years
	59. Reconciliation of DICGC Schemes – letters from Central Office & Govt.	Permanent
	60. Development of Logo of DICGC	3 years
	61. Brochure on deposit insurance in India	3 years
	62. Web – site of DICGC & documentation system in the Bank	3 years
	63. Formation of Audit Committee of the Board & correspondence	Permanent
	64. Budget provisions / Budget matters	3 years
	65. Compliance of Board meetings	3 years
	66. Compliance of Audit Committee meetings	3 years
	67. Bills	3 years
	68. IMP matter pending with Govt. to be advised to DG	3 years
	69. Minutes of Board meeting	Permanent
	70. Minutes of Audit committee Meeting	Permanent
	71. SGL Balance	3 years
	72. DGs' Committee meeting	Permanent
FMAD (ACCOUNTS)	1. Vouchers	8 years
	2. Bank Reconciliation of 3 Funds	8 years
	3. Tally-Day Books	8 years
	4. RBI Current a/c Statements	5 years
	5. General Fund – O/s expenses Statement	5 years
	6. Confirmation of Trial Balance	8 years
	7. Trial Balance	8 years
	8. Direct Credit Advices	1 year
	9. Closure of Current a/c	Permanent
	10. Annual Closing – Balance Sheet	Permanent
	11. Specimen Signature	Permanent
	12. System Maintenance Records	5 years
	13. Requisition for new cheque books	8 years

	14.Outstanding Balance & Statement	1 year
	15. Circulars/ Office Orders	Permanent
	16.Misc. Correspondence	5 years
	17.Policy & Instruction file	Permanent
	18. Monthly Work Certificates	1 year
	19.Exception Reports	5 years
	20.Internal Correspondence	5 years
	21. Half Yearly Limited Review	Permanent
	22.RTGS Statements	5 years
	23. Appointment of Statutory Auditors & Payment of fees.	Permanent
	24. Appointment of Actuary and Payment of fees	Permanent
	25. Payment of Fringe Benefit Tax	Permanent
	26. Paid Cheques	5 years
FMAD (TREASURY)	1. Authorised Signature – Specimen	5 years
	2.Fund Position Statements	5 years
	3. Activity Logs	5 years
	4. Deal Slip (Treasury)	8 years
	5. Inter Fund Transaction Records	8 years
	6. SGL Receipt	5 years
	7. Provisions for Payment	5 years
	8. SGL Balance Certificates	5 years
	9. Deal Confirmation Recd and sent	8 years
FMAD (INCOME TAX)	1.Income Tax Return & Assessments	Permanent
	2.Payment of Advance Income Tax - papers	Permanent
	3. Appointment of Tax Consultant and Payment of fees.	Permanent
	4. Large Tax payer unit files	Permanent
	5. COD & Appeal Files	Permanent
	6.News paper Clippings of Income Tax	5 years

	7.Computation of Income from Investment	Permanent
	8.Special Statues of Tax Exemption	Permanent
	9. Income Tax Exemption	Permanent
	10.Circulars related to Income Tax	Permanent
FMAD (OTHERS)	1.Appl. Software Data	8 years
	2.Off-site Back up (Accounts & Treasury)	8 years