

Records Management – Policy

1.0 Scope

1.1 The Policy covers record maintained at all levels of operations of the national Housing Bank [NHB]. Since NHB does not have any operations outside India, the policy does not envisage record management outside India. However, in case in future a need for such preservation arises, suitable policy therefor will be framed.

1.2 The Policy shall come in to effect from the date of approval by the Board. It shall be deemed to be due compliance to the policy guidelines, if the records available as on the date this policy becomes effective are preserved for the respective residual periods.

2.0 Preservation Period

2.1 NHB will ensure maintenance of such class of Records by all departments in Head Office [HO] and Regional Offices [RO] as are shown in the illustrative list in the **Schedules** [Annex I] to this Policy. Nevertheless, this does not preclude maintenance of more class of records than what has been shown in the schedules considering the nature, scale and complexity of the business of NHB.

2.2 The nomenclature under each class of record to be maintained by different departments at HO and RO shown in the schedules shall be at the discretion of –

- The in-charge of the department not below the rank of Deputy General Manager in case of HO.
- Regional Head in case of RO

who shall approve a Master List of all records maintained by the department/ regional office under each class of records shown in the respective schedules.

2.3 Any deviation from the Master List under any class of record shall be subject to approval by such in-charge/ regional head.

2.4 Each department/ office shall maintain a prescribed Records Management Register RM-1 [Annex II] indicating the file/ volume number, file subject, preservation period, date of closing and due date of destruction.

2.5 This policy does not preclude preservation of records in electronic, magnetic or any other media provided that –

- The conversion and preservation of records does not result in violation of any statutory and regulatory requirements.

- The medium chosen does not conflict with the accessibility required of the relevant records.
- The physical conditions under which the conversion and preservation of records from paper form to any media is made, sufficiently ensure data integrity as also a reasonable expectation of longevity for the preservation periods specified in the respective schedule. The Administration Department, from time to time, will review the conditions of storage on an ongoing basis so as to ensure compliance.

2.6 NHB will ensure, where records are converted from paper to non-paper that appropriate controls over the conversion process are in place. In case the underlying paper documents are subsequently destroyed and converted format becomes a prime record, a certificate of authenticity signed by at least two authorized officers of the concerned department/ office, one of whom should not be below the rank of Scale IV, shall be ensured.

3.0 Conversion of records in paper from any other media by departments/ offices for the purpose of preservation of record, shall be done only after due approval from the in-charge of the department not below the rank of Deputy General Manager in case of HO and the Regional Head in case of RO.

3.1 Wherever records are created in any media other than paper, there shall be at least two back-up records in the same media or any other suitable media. Such back-up records shall be updated in accordance with the laid down procedures of NHB from time to time. It shall be ensured that the back-up records so preserved fulfill the criteria laid down in paragraph 2.5 above. It will also be ensured that in case of electronic processing systems, the system will provide for audit trail or system log for at least 10 years.

3.2 The norms for record preservation shall not apply to records which are subject matter of litigation. Such records shall be preserved till the final disposal of the subject matter of litigation at NHB level by full satisfaction of decree/ awards/ orders thereto by payment or by full and final settlement of all the claims of NHB in the subject account or for the respective prescribed periods as shown in the schedules mentioned above, whichever is longer.

4.0 Location

4.1 It shall be deemed to be in full compliance if the records are maintained either on-site in the departments at HO/ RO or at a convenient off-site location provided –

- The effective control over the destruction of such records is with the official responsible for preservation of records.
- Retrieval of records should be ensured in a maximum of two working days.
- A prescribed Records Retrieval Register RM-3 [Annex II] will be maintained at Off-site location

- Arrangements are made for reasonable care and upkeep of the records kept off-site.
- Access of such records is limited to persons authorized.
- Movement of such records from the departments/ offices to an off-site location and back is monitored.

4.2 All the departments/ offices shall maintain a Records Management Register in the prescribed format RM-1 of the records maintained at on-site. The records at off-site locations shall be maintained in the prescribed Register of Records at Off-site location - RM-2. [Both Annex II]

5.0 Destruction of old records

5.1 Every department/ Office shall review the preservation of its on-site and off-site records annually immediately after the closing/ finalization of accounts every year and take following action –

- a) All on-site records to be examined and if not required shall arrange to shift them to off-site location for required preservation period.
- b) Examine all off-site records, segregate them, if considered necessary in to those required to be preserved further and/ or destroyed.
- c) Records to be destroyed should be accordingly marked in the Records Management Register under proper authentication.
- d) A list in triplicate of such records to be destroyed shall be prepared in the prescribed form RM-4 [Annex III] and approval of the in-charge of the department at HO/ Regional Head in RO shall be obtained.
- e) The said records will be handed over to the Administration Department along with a copy of the approved list of records for final disposal by incineration or shredding.
- f) An Annual Certificate in form RM-5 [Annex IV] shall be submitted by each Department-in-charge to the Administration Department within one month from the close of the Accounting year.

6.0 Review

5.1 The policy is subject to review at least once in five years.

Period of preservation of registers / files in the National Housing Bank

1. Common for all Departments

Sr. No.	Description	Period of preservation
Registers		
1	Records Management Register RM-1	Permanent
2	Records Retrieval Register RM-2	- do -
3	Duplicate Key Register	- do -
4	Quotation Register	- do -
5	Document Register [preferably to be maintained on loose-leaf binder]	Relevant sheet to be removed 1 year after return of documents
6	Standing Instructions / calendar of returns	5 years
7	Inward Register	3 year
8	Outward Register	- do -
9	Attendance Register	1 year after the end of year [annual basis]
10	Hand Delivery Book	- do -
11	Imp rest Cash Register	1 year

Files		
1	Policy Files	Permanent subject to weeding
2	Important Guidelines / Instructions / Circulars received from RBI / GOI / State Governments./ Sister institutions	- do -
3	Important Guidelines / Instructions / Circulars received from other Departments of NHB	- do -
4	Reports of Consultants appointed by NHB	- do -
5	Reserve Bank of India Inspection report and compliance thereto	- do -
6	Progressive use of Hindi -- i) Policy File ✓ ii) Returns and other correspondence	i) Permanent ii) 3 years other than in Rajbhasha Cell where it will be permanent
7	Internal / External Audit Reports and compliance thereto	2 years except Accounts Department to preserve it for 10 years
8	Replies to Parliament Questions	3 years

9	Press Releases	2 years
10	Material for the Annual Report	2 years after the end of year [annual basis]
11	Data relating to ALM	- do -
12	Agenda Papers and Minutes of Meetings of Nominee Directors	3 years
13	Board / ECB / ACB Agenda and Minutes	1 year except Board Secretariat

2. Board & CMD Secretariat

Sr. No.	Description	Period of preservation
Files		
1	Common Seal	Permanent
2	National housing Bank Act, 1987 and subsequent amendments	- do -
3	National Housing Bank General Regulations and subsequent amendments	- do -
4	Fair signed Memoranda put up to the Board [Bound Volume] – separate for Board/ Executive Committee/ Audit Committee	- do -
5	Fair Minutes of the Board Meetings	- do -
7	Delegation of Power	- do -
8	Nomination of Directors on the Board of NHB – correspondence with Government	- do -
9	Nomination of Directors on the Executive Committee	- do -
10	Nomination of Directors on Audit Committee	- do -
11	Constitution of Working Group by the Board on any subject	- do -
12	One extra copy of Agenda papers [unsigned] of Board/ ECB/ ACB	15 years
13	Declaration of fidelity and secrecy by Directors	5 years from the date the director ceases to hold office of director
14	Notices of Interest given by directors	- do -
15	Payment of sitting fees/ Traveling & Halting Allowances to directors	3 years
16	Approved drafts of the minutes	2 years
17	Welcome Letters and appreciation of services of retired directors/ condolence resolutions passed on the death of directors	1 year

3. Department of Regulation & Supervision

Sr. No.	Description	Period of preservation
Registers		
1	Registration Process Register	Permanent
2	Suit-filed Register	- do -
3	Inspection Register	9 years
4	Register of Returns received	3 years
5	Complaints Register	- do -

Files		
1	Notifications signed by CMD in English & Hindi	Permanent
2	Published Government Notification	- do -
3	Constitution of Registration Committee	- do -
4	Memoranda submitted to Registration Committee	- do -
5	Minutes of Registration Committee	- do -
6	Appointment of Competent Authority	- do -
7	Supervision files [HFC-wise] - correspondence	9 years
8	Original Inspection Reports together with Annexure	- do -
9	Various Returns [HFC-wise]	5 years
10	Miscellaneous Correspondence	3 years
11	Suit filed Files [HFC-wise]	5 years after the suit is finally disposed off.

4. Legal Department

Sr. No.	Description	Period of preservation
Files		
1	National Housing Bank Act, 1987 and amendments thereto	Permanent
2	Regulations/ Rules made under NHB Act	- do -
3	General Directions to HFIs under NHB Act	- do -
4	Legal opinions on other related enactments	- do -
5	Instructions/ circulars/ guidelines relating to policy	- do -
6	Government and RBI	
	- instructions and guidelines	- do -
	- correspondence	Permanent subject to weeding
7	Legal opinions to other departments of NHB	Permanent subject to weeding
8	Record of various approvals and financial sanctions	8 years
9	Court Cases -	
	- Consumer Court cases	3 years from the date of final disposal
	- Other cases	5 years from the date of final disposal

5. Resource Management Department

Sr. No.	Description	Period of preservation
Registers		
1	Government Guarantee Register	Permanent
2	Stock Register of blank scrip / warrant	- do -
3	Stock Register of blank PTCs	- do -
4	Subsidiary- ledger for bonds	5 years from the date of redemption each series
5	Register of redeemed bonds	- do -
6	Subsidiary-ledger for borrowing from Government/ RBI/ Financial Institutions / foreign Agencies	5 years from the date of closure of account
7	Bonds Issue Register	- do -
8	Brokerage Register	3 years from the date of closure of subscription
9	Register of interest warrant issued	3 years from the date of payment
10	Register of cancelled bonds i) mutilation ii) for conversion into SGL iii) on sub-division / consolidation	2 years from the date of cancellation
11	Bonds daily summary Register	1 year from the date of closure
12	MBS Books of Accounts [General Ledger, Subsidiary ledgers, Journal, vouchers, etc.]	As prescribed for books in Accounts Department

Files		
1	Share Capital by RBI	Permanent
2	Correspondence with RBI for LTO	- do -
3	Correspondence with RBI for LOC	- do -
4	NHB Bonds Regulations	- do -
5	Correspondence with GOI on Guaranteed Bonds quota/ issue	- do -
6	Correspondence with GOI on Priority Sector Bonds – Tax Free and Taxable	- do -
7	Correspondence with GOI on Capital Gain Bonds	- do -
8	Correspondence on Home Loan Account Scheme	- do -
9	Foreign Borrowings – Agency-wise	- do -
10	Dematerialization	- do -
11	Bonds Issue Instructions – Series-wise	- do -
12	Permission of Stamp duty	- do -
13	Legal Decisions	- do -

14	Issue of duplicate bonds	- do -
15	Rating of NHB Instruments	- do -
16	Borrowing from overseas [institution-wise]	10 years from the date of redemption
17	Selection & appointment of Registrars for issues	5 years
18	External commercial Borrowing	- do -
19	Selection & appointment of issue arrangers / bankers for the issues	- do -
20	Complaints – correspondence	- do -
21	Application for bonds [series-wise]	4 years from the date of redemption
22	Letters of Indemnity and Income tax recognition certificates – payment of interest	3 years from the date of payment
23	Interest Rate Swaps	3 years
24	Unused stock of bond scrip / warrant	1 year after the redemption
25	Cancelled bonds/ warrants	- do -
26	Redeemed bonds	- do -
27	Bonds on dematerialization	- do -
28	Unused application forms	6 months
29	Unused Memoranda of information	- do -

30	Mortgage backed Securitization [MBS] Policy	Permanent
31	MBS Memoranda of Agreement with Originators	- do -
32	MBS Deeds of Agreement	- do -
33	MBS Declaration of Trust	- do -
34	MBS Servicing and Paying Agency Agreements	- do -
35	MBS Dematerialization Agreements with Depository, Registrar, Transfer Agents	- do -
36	Final Accounts of SPV Trusts	- do -
37	Tax liabilities of SPV Trusts	- do -
38	Correspondence – MBS issue-wise/ Originator-wise files	3 years after extinguishment of relative pools
39	General Correspondence	3 years

6. Investment Department

Sr. No.	Description	Period of preservation
Registers		
1	Dealers' Diary	3 years
2	Deal Register	- do -
3	Subsidiary ledgers for investments	- do -

Files		
1	Investment Policy	Permanent
2	Investment Manual	- do -
3	Constitution of Investment Committee [IC]	- do -
4	Deal slips together with counterparty confirmation	8 years
5	Broker Empanelment	- do -
6	Appointment of Consultants	3 years
7	Proposals to IC	- do -
8	Minutes of IC	- do -
9	Correspondence with CCIL / RBI regarding NDS	- do -
10	Market Information / Reports	- do -
11	MIS Reports	- do -
12	Returns to RBI	- do -
13	Annual Reports of counterparties	- do -
14	Annual Closing Schedules	- do -

7. Refinance Operations Department

Sr. No.	Description	Period of preservation
Registers		
1	Guarantee Register	Permanent
2	Suit-filed Register	- do -
3	Mortgage Register	- do -
4	Loan Disbursement Register	8 years
5	Loan Ledger	- do -
6	Loan subsidiary-ledger – institution-wise [maintained in loose-leaf binder]	- do -
7	SRHD Scrip Register	3 years from the date of redemption
8	Loan Application/ Sanction Register	2 year [to maintained year-wise]
9	ROD/ DRS Inspection Register	2 year after completion of the project
10	Loan Document Register [preferably to be maintained on loose-leaf binder]	Relevant sheet to be removed 1 year after return of documents

Files		
1	Refinance Policy	Permanent
2	Agenda for Internal Rating Committee	- do -
3	Interest Rate Review / Re-pricing	- do -
4	Computerized Ledger Prints	8 years
5	Master-file Output	- do -
6	Codes File	- do -
7	Refinance Application, sanctions, etc. [PLI-wise]	5 years from the date of full repayment
8	Application for waiver of penal interest / prepayment levy / adverse balance	5 years
9	Minutes of Rating Committee	- do -
10	Installment Demand Notice	3 years
11	Outstanding Balance Confirmation	- do -
12	Miscellaneous correspondence file	- do -
13	Other Statements	- do -
14	Statistical data received from PLIs	- do -
15	Miscellaneous correspondence	- do -
16	Record of Physical/ Electronic forms of data	- do -
17	Book-debt statements	3 years from the date of redemption
18	Annual Closing Statements	2 years
19	Data on ALM	2 years
20	Interest Calculations	1 year

21	Overdue statements	- do -
22	Input forms	1 month

8. Project Finance Department

Sr. No.	Description	Period of preservation
Registers		
1	Guarantee Register	Permanent
2	Suit-filed Register	- do -
3	Mortgage Register	- do -
4	Loan Sanction Register	5 years
5	Loan Disbursement Register	- do -
6	Loan Ledger	- do -
7	Loan subsidiary-ledger – institution-wise [maintained in loose-leaf binder]	- do -
8	Loan Document Register [preferably to be maintained on loose-leaf binder]	Relevant sheet to be removed 1 year after return of documents
9	Loan Application Register	1 year [to maintained year-wise]
10	Site-inspection Register	1 year after completion of the project

Files		
1	Project Finance Manual	Permanent
2	Minutes of the Rating Committee	- do -
3	Master-file Output	- do -
4	Codes File	- do -
5	Computerized Ledger Prints	- do -
6	Project file [project-wise]	5 years after the repayment of loan
7	Agenda for Rating Committee	3 years
8	Installment Demand Notice	- do -
9	Outstanding Balance Confirmation	- do -
10	Miscellaneous correspondence file	- do -
12	Other Statements	- do -
13	Annual Closing Statements	2 years
14	Interest Calculations	1 year
15	Overdue statements	- do -
16	Input forms	1 month

9. Administration Department
[includes Raj-Bhasha, Library & Receipt / Dispatch of dak]

Sr. No.	Description	Period of preservation
Registers		
1	Register of Leave Record	Permanent
2	Register of Valuables	- do -
3	Register of Bank's publications	- do -
4	Register of Library Books	- do -
5	Increment Register	10 years
6	Loan Document Register [loose-leaf binder]	5 years after the relevant loan is fully paid
7	Telephone allotment Register – separate for Office and residences	5 years
8	Postage Register	- do -
9	Register of Inward Telegrams	- do -
10	Register of Outward Telegram	- do -
11	Register of Travel Booking through Travel Agent/s	3 years
12	Register of Postal Franking	- do -
13	Order Register	- do -
14	Visitors Register	- do -
15	Register of Speed Post letters	- do -
16	Register of journals received	- do -
17	Register of payments made for newspaper/ journals	- do -
18	Register of Intimations regarding Registered /Insured letters.	1 year
19	VOF Booking Register	- do -
20	Imprest Cash Register	- do -
21	Lunch Register	- do -
22	Stationary Stock and Issue Register	1 years after closure of Register
23	Crockery Stock and Issue Register	- do -

Files		
1	Office Orders	Permanent
2	Allotment of staff quarters	- do -
3	Staff Discipline	- do -
4	Matters referred to Chief Vigilance Officer	- do -
5	Procurement of Telephone / Cellular -phone	10 years
6	Staff Transfers / Postings	- do -
7	Staff absence – leave sanction	3 years
8	Staff Representations	5 years

9	Staff loan sanctions – scheme-wise	3 years after the loan is fully paid
10	Office car – insurance, repairs, etc	3 years
11	Membership of Clubs – fee, etc.	- do -
12	Third copy file	- do -
13	Government Gazettes – Central/ state	- do -
14	Financial Journals	- do -
15	Courier, Postal and Telegram Receipts	- do -
16	Procurement of Stationary / printed articles	- do -
17	Procurement of Crockery	- do -
18	Actuarial valuation for Gratuity, Leave encashment, Medical assistance, Pension	- do -
19	Hiring of taxi and payment of bills	- do -
20	Printing of Bank's Calendar, Diaries & Greeting Cards	- do -
21	Taking of flats on lease	3 years after the vacation of flat
22	Second/ third copy of fax	2 years
23	Staff attendance	1 year
24	Daily News paper	- do -
25	Stationary Indents	- do -

10. Human Resources Department

Sr. No.	Description	Period of preservation
Registers		
1	Recruitment Roster	Permanent
2	Complaints Register	- do -
3	Register of Service Files	- do -

Files		
1	Staff Regulations and amendments thereto	Permanent
2	Staff Discipline Rules and amendments thereto	- do -
3	Re-organization exercise	- do -
4	Staff Schemes	- do -
5	Staff Benevolent Scheme	- do -
6	Delegation of Powers	- do -
7	Seniority List	- do -
8	Service Files	10 years after vacation of the post
9	Staff promotion	10 years
10	Staff confirmation	- do -
11	Reservation for SC,ST, etc. –correspondence / submission of information to Board	- do -
12	Recruitment of staff – Officers, Contract, etc.	5 years from the date of approval of panel
13	Staff Deputation	5 years
14	Foreign Tours – sanction of advance, etc.	- do -
15	Foreign Tour reports and submission of information to Board	- do -
16	General correspondence	3 years
17	Training – domestic / foreign	- do -
18	Court cases	3 years after closure

11. Estate Department

Sr. No.	Description	Period of preservation
Registers		
1	Fixed Asset Inventory Register	Permanent
2	Register of Items costing less than Rs.1000	- do -
3	Documents Register	- do -
4	Standing instructions Register	- do -
5	Master Key Register	- do -
6	Records Management Register	- do -
7	Quotation Register	- do -
8	Register for Strong Room Operations	- do -
9	Measurement Books	- do -
10	Municipal Tax Paid Register	10 years
11	Lease Rental Paid Register	- do -
12	Electricity / Gas / Water Bills Paid Register	5 years
13	Register of Fixed Assets Written off	- do -
14	Records Retrievals Register	- do -
15	Register of Insurance Policies taken	- do -
16	Register of unserviceable / discarded articles	- do -
17	Maintenance Complaints Register	- do -

Files		
1	Purchase of Bank's premises [Location-wise]	Permanent
2	Purchase of Staff Quarters [Location-wise]	- do -
3	Interior works in premises [Location-wise]	- do -
4	Lists containing orders for destruction of records	- do -
5	Purchase of Fixed Furniture & Fixtures	12 years
6	Payment of Municipal Taxes/ Electricity/ Water/ Gas Charges, etc. [Property-wise]	10 years
7	Maintenance of properties [Property-wise]	5 years
8	Maintenance of Furniture / fixtures	- do -
9	Writing-off of assets	- do -
10	Insurance Policy [Lapsed]	- do -
11	Certificates of Physical Verification	3 years
12	Insurance of Bank's properties / assets – correspondence	- do -
13	General Correspondence – subject-wise	- do -

12. Accounts Department

Sr. No.	Description	Period of preservation
Registers		
1	Mortgage Register	Permanent
2	Register of Provident Fund Index Numbers	- do -
3	Salary Register [Loose-leaf binder]	12 years
4	Bank Scroll	9 years
5	Day Book	- do -
6	Subsidiary- ledgers [Suspense, Sundry Deposits, Fixed Asset, etc.]	- do -
7	General Ledger	- do -
8	Cheque Stock Register	5 years
9	Cheques/ drafts for collection Register	- do -
10	Petty cash Register	- do -
11	Staff Payment Register	- do -
12	Standing Instructions Register	- do - [after carry over to new Register]
13	Staff Loan Register	- do - [after the loan is fully paid]
14	Telephone Bills register	3 years
15	Conveyance / late sitting claims Register	- do -
16	Overtime Register	- do -

Files		
1	Accounts Manual	Permanent
2	ALM Policy	- do -
3	Approved Staff Schemes along with amendments thereto	- do -
4	Reserve Bank of India Inspection Report and compliance thereof	- do -
5	Annual Closing together with Schedules [Year-wise]	- do -
6	Appraisal of Financial Performance	- do -
7	Codes File	- do -
8	Appointment of Internal Auditors	10 years
9	Appointment of Statutory Auditors	- do -
10	Income-tax assessment and filing of Return [Year-wise]	8 years
11	Wealth-tax assessment / filing of Return	- do -
12	Opening of bank accounts for operations	- do -
13	Vouchers	- do -
14	Internal Audit Reports and compliance thereof	5 years
15	Depreciation on fixed Assets	- do -

16	Statutory Auditors' Report and compliance thereof	- do -
17	Provisions made on Non-Performing Assets	- do -
18	Long-form Audit report	- do -
19	Computerized Ledger Prints	- do -
20	Half-yearly Closing together with Schedules [Year-wise]	3 years
21	Agenda for the ALM Meeting [Year-wise]	- do -
22	Minutes of ALM Meeting [Year-wise]	- do -
23	Appointment of Tax Consultant	- do -
24	Quarterly Profit & Loss Account and Balance Sheet [Year-wise]	- do -
25	Trial Balance	- do -
26	TDS – Staff – Certificates / Return [Year-wise]	- do -
27	TDS – Third Party – Certificates / Return [Year-wise]	- do -
28	Reconciliation of bank accounts	- do -
29	Reconciliation of Inter Office Transactions [IOT] Account	- do -
30	Recovery of TA/HA of Nominee Directors	- do -
31	Other Statements	- do -
32	Recovery of Non-Performing Assets	3 years after the entire recovery
33	All papers related to drawal of salaries	2 years after revision of pay scales
34	Collection of data for ALM [Year-wise]	2 years
35	Input forms	1 month

13. Information Technology Department

Sr. No.	Description	Period of preservation
Registers		
1	Quotation Register	Permanent

Files		
1	IT Policy	Permanent
2	NHB Web-site -Policy	- do -
2	Purchase of capital equipment/ systems	9 years
3	Purchase of software/ IT related services	6 years
4	Purchase of consumables	3 years
5	Insurance for equipments, etc	- do -
6	NHB Web-site - correspondence	- do -
7	Miscellaneous correspondence	- do -

14. Department of Economics and Statistics

Sr. No.	Description	Period of preservation
Registers		

Files		
		Permanent
1	Union Budget	- do -
2	Bank's Annual Report	- do -
3	Report on Trend & Progress of Housing	- do -
4	Working Group on Housing of Planning commission	- do -
5	Functions & Working of NHB	- do -
6	Research Studies	- do -
7	Interest rate Structure of NHB	- do -
8	Parliament Questions	- do -
9	Reports received from different institutions	3 years [one copy to be preserved in Library]
10	Data received from different sources	3 years
11	Work-sheets of Annual Report / Report on Trend & Progress of Housing	2 years

15. Corporate Planning & Training

Sr. No.	Description	Period of preservation
Registers		

Files		
1	Corporate Plan – Policy	Permanent
2	New Schemes	- do -
3	Training – Policy	- do -
4	Annual Budget and periodic review	5 years
5	Review of implementation of New Schemes	- do -
6	Faculty support	- do -
7	Annual calendar of Training Programs	- do -
8	Seminars/ Meetings on new areas of operations	3 years
9	Design of New Courses	- do -
10	Correspondence with various SLBCs [State-wise]	- do -
11	Conduct of Training Programs [Program-wise]	- do -
12	Work-sheets of Annual Budget	1 year

16. Department of Promotion & Development [HFCs]

Sr. No.	Description	Period of preservation
Registers		
1	Complaints Register	5 years

Files		
1	Guidelines issued to HFCs on Refinance Eligibility/ Equity Support, etc.	Permanent
2	Constitution of Screening Committee	- do -
3	Agenda for the Screening Committee	- do -
4	Guidelines to Nominee Directors	- do -
5	Appointing NHB's Nominees on the Boards of HFCs/ BMIs [institution-wise]	10years
6	Frauds Cell	- do -
7	Equity participation/ dividend receipt, etc. [Institution-wise]	5 years after disinvestment
8	Reports of sponsoring Banks on Housing Subsidiaries	5 years
9	Complaints redressed	- do -
10	Other correspondence	3 years
11	Minutes of the Screening Committee	- do -
12	Periodic Meetings with CEOs of HFCs	- do -
13	Nominee Director's Reports	- do -

[Annex II of the Records Management Policy]

RM-1

Records Management Register
[To be maintained subject-wise]

File No. _____ Subject _____

Period of preservation _____ years Media of preservation _____

Date of opening	Volume No.	Date of closing	Due date for destruction
1	2	3	4

Initial of officer	Date of transfer to Off-site location	Date of destruction	Initials of officer
5	6	7	8

RM-2

Register of Records at Of-site location

Name of the Department _____

Date of receipt	File No.	Volume	Due date of destruction
1	2	3	4

Initial of officer	Date of withdrawal for destruction	Initial of officer of Administration Department	Remarks, if any
5	6	7	8

Note: Preferably register to be maintained Department-wise

RM-3

Records Retrieval Register
[To be maintained at Off-site location]

Date	File No & Volume No.	Name of the requisition officer & designation	Initial for receipt
1	2	3	4

Date of return of file	Initial for receipt.	Remarks, if any
5	6	

RM-4

Approval for destruction of records

1. The following files are due for destruction as per Records Management Policy.
2. The files have been perused and ensured that they do not contain any record which is required to be preserved beyond the prescribed period of preservation.
3. It is certified that these records are not subject matter of any litigation.

Sr. No.	Subject	File No	Volume No	Period of records		Due date for destruction
				From	To	

We may therefore destroy them as per bank's policy

Files listed by Shri _____ Signature with date _____

Files perused by Shri _____ Signature with date _____

Destruction approved by Shri _____ Signature with date _____

Note: Approval to be given by the Department-in-charge

To
The General Manager
National Housing Bank
Administration Department
Head Office
New Delhi

[Annex IV of the Records Management Policy]

RM-5

Annual Certificate of preservation / destruction of records

This is to certify that in accordance with the Bank's Records Management Policy the Department has taken necessary action for preservation / destruction of papers / records for the year ended _____

Signature _____

Name _____

Designation _____

Department _____

Note To be given by the Department-in-charge

To
The General Manager
National Housing Bank
Administration Department
Head Office
New Delhi