

NATIONAL HOUSING BANK

Record Management Policy

1. Introduction:

Records are fundamental business intelligence as they help staff to make informed decisions. They are critical to the delivery of the Bank's business and services and help provide evidence of its decisions and actions. Records enable the Bank to hold itself accountable to its policies as well as to its stakeholders. They also enable management oversight such as the conduct of audits, review and reporting.

Bank's Record Management Policy seeks preservation of records in an efficient, secured and cost-effective manner so that identification, retention and destruction of records by Departments/ROs of the Bank are facilitated to meet their operational, business, legal, statutory and decision/policy making requirements in the course of their pursuit of the Bank's mission.

2. Scope:

- 2.1. 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 Retention outside India. However, in case in future a need for such preservation arises, suitable Policy therefore will be framed.
- 2.2. The Policy shall come into effect from the date of approval by the Board. Due compliance to the Policy guidelines shall be deemed, if the records available as on the date this Policy becomes effective are preserved for the respective residual periods.

3. Preservation Period:

- 3.1. 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.
- 3.2. The policy indicates the nature of record of document in generic term rather than describing each document in full detail. The policy sets the standards for preservation of records of the Bank classified in 2 categories viz. Permanent and Non-permanent.
- 3.3. This policy is applicable to all Departments/ROs. This policy is applicable to all documents maintained in physical and electronic mode by the Bank. The preservation should be such as to ensure that there is no tempering, alteration, destruction or anything that endangers authenticity, contents, utility or accessibility of the documents. Further, the retention period of the files/ documents at ROs shall be same as the similar file/ document in the concerned Department at HO.
- 3.4. The nomenclature under each class of record to be maintained by different Departments at HO and ROs shown in the schedules shall be at the discretion of the HoD not below the rank of Deputy General Manager in case of HO and OIC in case of RO who shall approve a Master

List of all records maintained by the Department/RO under each class of records shown in the respective schedules.

- 3.5. The records which are categorized as permanent and non-permanent as recommended by the Department concern are listed in Annexures. Each Department/RO shall maintain a prescribed Records Management Register RM-I (Annex II) indicating the file/volume number, file subject, preservation period, date of closing and due date of destruction.
- 3.6. Supplementing Provisions:
 - The records which are subject matter of litigation, such records shall be preserved till final disposal of the subject matter of litigation or minimum retention period whichever is higher.
 - If a record relates to two or more subjects for which different retention periods have been prescribed, it will be retained for the highest of such periods.
 - In exceptional case i.e, if the record has certain special features or such a course is warranted by the peculiar needs of the Department / Regional Office, the record may be retained for a period longer than that specified period, in no case, however, will a record be retained for a period shorter than that prescribed in the schedule.
- 3.7. Any deviation from the Master List under any class of record shall be subject to approval by such HOD/OIC of the concerned Department/ RO.
- 3.8. 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.

4. Mode of Retention/Preservation:

- 4.1. The documents specified in the Schedules (Annex -I) of this Policy, shall be retained/preserved, as the case may be, in:
 - Physical form (Hard Copy) and/or
 - Electronic/digital form (Soft Copy)
 - Or Both
- 4.2. The preserved documents must be accessible at all reasonable times. Access may be controlled by an Officer of the respective Department, so as to ensure integrity of the documents and to prohibit unauthorized access.
- 4.3. Any record which is presently being retained in hard form, may be converted into soft/digitized form at any moment depending on the progress in digitization of that particular record/process. After digitization of hard copy of records into soft copy/scanned copy, the hard copy of the record should be preserved for its retention period.
- 4.4. Considering the digitization of records on Document Management System (DMS) and Bank's server, Departments to ensure that a copy of all physical records is available in DMS for safety in case of flood, fire, etc. All records that are permanent in nature/perpetual should be stored in fire/waterproof storage. Departments may request General Administration

Department to provide fire/ water proof storage almirah to ensure safety of physical records in case of flood, fire, etc. to the extent possible.

- 4.5. The medium chosen does not conflict with the accessibility required of the relevant records. The conversion and preservation of records into Electronic/digital form shall not result in violation of any statutory and regulatory requirements.
- 4.6. The physical conditions under which the conversion and preservation of records from paper form to any media is made should sufficiently ensure data integrity as also a reasonable expectation of longevity for the preservation periods specified in the respective schedule. The General Administration Department, from time to time, will review the conditions of storage on an ongoing basis so as to ensure compliance.
- 4.7. Departments 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, at least two authorized officers of the concerned Department/office, one of whom should not be below the rank of Scale IV, must provide a confirmation for the authenticity of the records.
- 4.8. 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 above. It will also be ensured that in case of electronic processing systems, the system will provide for audit trail or system log as per Annexure-I.

5. Location:

- 5.1. Full compliance to provisions of this Policy shall be deemed if the records are maintained either on-site in the Departments at HO/RO or at a convenient off-site location provided:
 - 5.1.1. The effective control over the destruction of such records is with the official responsible for preservation of records. A prescribed Register of Records at Off-Site Location (RM2 - Annex II) will be maintained by the respective Department at HO/RO.
 - 5.1.2. 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.
 - 5.1.3. Arrangements are to be made for reasonable care and upkeep of the records kept off-site.
 - 5.1.4. Access of such records shall be limited to persons authorized.
 - 5.1.5. Movement of such records from the Departments/ROs to an off-site location and back shall be monitored.

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]

6. DIGITISATION OF RECORDS:

- 6.1. Digitisation of records is the most economical, effective and durable way to maintain records. It not only helps to free the space, but also helps to maintain the records effectively for longer duration and easier reproduction, in case of reference.
- 6.2. Digitisation is the process to convert physical documents/ copies / records (viz. memos, memorandums, notes, office orders, letters, minutes of meetings, correspondence, etc.) into electronic / digital format. IT Department has procured the Electronic Data Management System (EDMS), an online application, for uploading images / retrieval to/from a server. The application can be used by all respective Departments/offices for which it will be made applicable.
- 6.3. It shall be mandatory that all permanent records are digitised by the respective Departments. Further, all digitized records should have backup.

7. Destruction of old records

- 7.1. Every Department/RO 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:
 - 7.1.1. All on-site records to be examined and if not required the concerned Department/RO shall arrange to shift them to off-site location for required preservation period. General Administration Department may facilitate the concerned Department for shifting of records to off-site location. ROs, however, shall intimate General Administration Department of the records being shifted prior to such shifting./
 - 7.1.2. Examine all off-site records, segregate them, if considered necessary, into those required to be preserved further and/or destroyed.
 - 7.1.3. Records to be destroyed should be accordingly marked in the Records Management Register (RM-1) under proper authentication.
 - 7.1.4. Due approval for destruction of records shall be taken in the prescribed form RM-4 (Annex III) and approval of the HoD of the Department at HO/OIC in RO shall be obtained. RM-4 to be maintained in triplicate.
 - 7.1.5. The records to be destroyed will be handed over to the General Administration Department along with a copy of the Approval for the Destruction of Records (RM-4) for final disposal by incineration or shredding.
 - 7.1.6. An Annual Certificate in form RM-5 (Annex IV) shall be kept on record by each HOD at HO/OIC of RO within one month from the close of the Accounting year.
 - 7.1.7. The registers RM - 1, 2, 3, 4 & 5 shall be preserved **permanently**, which might be required to produce to any Court/Statutory Body/Regulator, in case of need, in support/as evidence of destruction of a particular record.

8. Review:

The Comprehensive Policy will be reviewed annually.

9. Applicability of Statutory Guidelines:

All the prevailing and related statutory guidelines are applicable to this Policy. In any circumstance where the terms of this Policy differ from any existing or newly enacted law, rule, regulation or standard governing the Bank, the law, rule, regulation or standard will take precedence over this policy. Any change in the prescribed period of archiving in Applicable Law shall mutatis mutandis apply to this Policy. If any Statutory guidelines takes precedence over the Policy, all such cases have to be recorded and reported by the Department to General Administration Department.

10. Preservation of Records under litigation

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.

Schedules

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

1. Common for all Departments/ Regional Office (RO)

Sr. No.	Description	Period of preservation
Registers		
1	Records Management Register RM-1	Permanent
2	Records Retrieval Register RM-2	Permanent
3	Duplicate Key Register	Permanent
4	Quotation	Permanent
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 years
8	Outward Register	3 years
9	Attendance Register	1 year after the end of year [annual basis]
10	Hand Delivery Book	1 year after the end of year [annual basis]
11	Imp rest cash Register	1 year
Files		
1	Policy Files	Permanent
2	Important Guidelines/Instructions/ Circulars received form RBI/GOI/State Governments/Sister institutions	Permanent
3	Important Guidelines/Instructions/Circulars received from other Departments of NHB	Permanent
4	Reports of Consultants appointed by NHB	Permanent
5	Reserve Bank of India Inspection report and compliance thereto	Permanent
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 Release	3 years

10	Material for the Annual Report	2 years after the end of year [annual basis]
11	Data relating to ALM	2 years after the end of year [annual basis]
12	Agenda papers and Minutes of Meeting of Nominee Directors	3 year
13	Agendas & Minutes of Board /EC / ACB/ other sub-committees of the Board	3 years except Board Secretariat
14	End of Day reports	3 years

2. Audit Department

Sr. No	Description	Period of Preservation
Files		
1	RBI Inspection reports and compliance thereof	Permanent
2	Internal Audit Reports and compliance thereof	5 Years
3	Concurrent Audit Reports and compliance thereof	5 Years
4	Information & Cyber security Audit Reports and compliance thereof	5 Years
5	Statutory Audit Reports and compliance thereof	Permanent
6	Staff Accountability files (Agenda, Minutes of Staff Accountability Committee and Internal Advisory Committee, Composition of committee & examination Files)	Permanent
7	Fraud Examination files (Agenda, Minutes of FMEC, & examination Files)	Permanent
8	Internal Executive Committees (ORMC, CRMC, IAC etc) - Agenda, papers etc.	3 Years
9	Policy, SoP related files	Permanent
10	Budget and Provision	3 Years
11	Payment to vendors (vouchers, documents etc)	8 Years
12	Any special Audit/Other audits	Permanent
13	MIS reporting	3 Years
14	Appointment/ Re-appointment of various auditors	10 Years
15	Miscellaneous / General Correspondence	3 Years

3. Board & MD Secretariat

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

4. Department of Supervision

Sr. No.	Description	Period of preservation
Registers		
1	Registration Process Register	Permanent
2	Suit-filed Register	Permanent
3	Inspection Register	9 years
4	Register of Returns received	3 years
5	Complaints Register	3 years
Files		
1	Notifications signed by MD in English & Hindi	Permanent
2	Published Government Notification	Permanent
3	Constitution of Registration Committee	Permanent
4	Memoranda submitted to Registration Committee	Permanent
5	Minutes of Registration Committee	Permanent
6	Appointment of Competent Authority	Permanent
7	Supervision files [HFC-wise] - correspondence	9 years
8	Original Inspection Reports together with Annexure	9 years
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.

5. Legal and Recovery Department

Sr. No	Description	Period of Preservation
Register		
1	Inward Register	Permanent
2	Case Filed Register	Permanent
Files		
1	National Housing Bank Act, 1987 and amendments thereto	Permanent
2	Regulations/ Rules made under NHB Act	Permanent
3	General Directions to HFIs under NHB Act	Permanent
4	Legal opinions to other departments of NHB	Permanent
5	Ministry Correspondences	Permanent
6	Empanelment of Advocates	Permanent
7	Record of various approvals and financial sanctions	8 years
8	Legal Audit	Permanent
9	Internal Audit Reports and compliance thereof	5 years
10	Papers related to RTI Appeals	3 years
11	Loan Recovery Policy, SOPs etc.,	Permanent
12	Files related to NPA Accounts, including Loan & Security Documents	5 years after the recovery/ closure of the account
13	Communication related to Law Enforcement Agencies	Permanent
14	Court Cases	
(i)	Consumer Court cases	3 years from the date of final disposal
(ii)	Other cases	5 years from the date of final disposal

6. Resource Mobilization and Management Department

Sr. No	File Name	Period of preservation
1.	Long Term Operations RBI (LTO) and Share Capital Correspondence.	Permanent
2.	RBI's Long Term Loan for Earth quake in Gujarat	Permanent
3.	Share Capital of NHB- (Mumbai office file)	Permanent
4.	Share Capital of NHB- (Delhi office file)	Permanent
5.	Borrowing Limit & Share Capital of NHB	Permanent
6.	Capital Infusion for NHB	Permanent
7.	Bond Issue Policy Matter - Stamp Duty Related Matter Vol. I, II, III	Permanent
8.	RBI Circulars	Permanent
9.	Bond Regulation	Permanent
10.	Deposit Under Rural/Urban/Affordable Housing Fund/UIIDF - Policy File	Permanent
11.	NHB Tax free bonds Tranche 1	Permanent
12.	NHB Tax free bonds Tranche 2	Permanent

*All documents other than specified above will have preservation period of not less than ten years after completion of the relevant transactions.

7. Refinance Operations Department

Sr. No.	Description	Period of preservation
Registers		
1	Guarantee Register	Permanent
2	Suit - filed Register	Permanent
3	Mortgage Register	Permanent
4	Loan Disbursement Register	8 Years
5	Loan Ledger	8 Years
6	Loan subsidiary-ledger - institution-wise [maintained in Loose-leaf binder]	8 Years
7	SRHD Scrip Register	3 Years from the date of redemption
8	Loan Application/ Sanction Register	2 years [to maintained year-wise]
9	ROD/ DRS Inspection Register	2 years 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	Permanent
3	Interest Rate Review / Re-pricing	Permanent
4	Computerized Ledger Prints	8 years
5	Master-file Output	8 years
6	Codes file	8 years
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	5 years
10	Installment Demand Notice	3 years
11	Outstanding Balance Confirmation	3 years
12	Miscellaneous correspondence file	3 years
13	Other Statements	3 years
14	Statistical data received from PLIs	3 years
15	Miscellaneous correspondence	3 years
16	Record of Physical/ Electronic form of data	3 years
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	1 year
22	Input forms	1 month

8. Project Finance Department

Sr. No.	Description	Period of preservation
Registers		
1	Guarantee Register	Permanent
2	Suit-filed Register	Permanent
3	Mortgage Register	Permanent
4	Loan Sanction Register	5 years
5	Loan Disbursement Register	5 years
6	Loan Ledger	5 years
7	Loan subsidiary-ledger - institution-wise [maintained in loose-leaf binder]	5 years
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	Permanent
3	Master-file Output	Permanent
4	Codes File	Permanent
5	Computerized Ledger Prints	Permanent
6	Project file [project-wise]	5 years after the repayment of loan
7	Agenda for Rating Committee	3 years
8	Installment Demand Notice	3 years
9	Outstanding Balance Confirmation	3 years
10	Miscellaneous correspondence file	3 years
11	Outstanding Balance Confirmation	3 years
12	Other Statements	3 years
13	Annual Closing Statements	2 years
14	Interest Calculations	1 year
15	Overdue statements	1 year
16	Input forms	1 month

9. General Administration Department [including Dispatch of dak]

Sr. No.	Description	Period of preservation
Register		
1	Telephone allotment Register – separate for Office and residences	5 years
2	Postage Register	5 years
3	Register of Inward Telegrams	5 years
4	Register of Outward Telegram	5 years
5	Register of Travel Booking through Travel Agent's	3 years
6	Register of Postal Franking	3 years
7	Order Register	3 years
8	Visitors Register	3 years
9	Register of Speed Post Letters	3 years
10	Register of journals received	3 years
11	Register of payments made for newspaper/journals	3 years
12	Register of intimations regarding Registered / Insured letters.	1 year
13	VOF Booking Register	1 year
14	Imprest Cash Register	1 year
15	Lunch Register	1 year
16	Stationery stock and Issue register	1 year after closure of register
17	Crockery stock and Issue register	1 year after closure of register
18	Fixed Asset Inventory Register	Permanent
19	Register of items costing less than Rs. 1000	Permanent
20	Documents Register	Permanent
21	Standing instructions Register	Permanent
22	Master Key Register	Permanent
23	Records Management Register	Permanent
24	Quotation Register	Permanent
25	Register for Strong Room Operations	Permanent
26	Measurement Books	Permanent
27	Municipal Tax Paid Register	10 years
28	Lease Rental Paid Register	10 years
29	Electricity / Gas/ Water Bills Paid Register	5 years
30	Register of Fixed Assets Written off	5 years
31	Records Retrievals Register	5 years
32	Register of Insurance Policies taken	5 years
33	Register of unserviceable / discarded articles	5 years
34	Maintenance Complaints Register	5 years
Files		
1	Office Orders	Permanent
2	Allotment of staff quarters	Permanent
3	Procurement of Telephone / Cellular-phone	10 years

4	Office car - insurance, repairs, etc.	3 years
5	Membership of clubs - fee, etc.	3 years
6	Third copy file	3 years
7	Courier, Postal and Telegram Receipts	3 years
8	Procurement of Stationary / printed articles	3 years
9	Procurement of Crockery	3 years
10	Hiring of taxi and payment of bills	3 years
11	Printing of Bank's Calendar, Diaries & Greeting Cards	3 years
12	Taking of flats on lease	3 years after the vacation of flat
13	Second/third copy of fax	2 years
14	Stationary Indents	1 year
15	Purchase of Bank's premises [Location-wise]	Permanent
16	Purchase of Staff Quarters [Location-wise]	Permanent
17	Interior works in premises [Location-wise]	Permanent
18	Lists containing orders for destruction of records	Permanent
19	Purchase of Fixed Furniture & Fixtures	12 years
20	Payment of Municipal Taxes/ Electricity/ Water/ Gas Charges, etc. [Property-wise]	10 years
21	Maintenance of properties [Property-wise)	5 years
22	Maintenance of Furniture / fixtures	5 years
23	Writing-off of assets	5 years
24	Insurance Policy [Lapsed]	5 years
25	Certificates of Physical Verification	3 years
26	Insurance of Bank's properties/ assets- correspondence	3 years
27	General Correspondence - subject-wise	3 years

10. Human Resource Management Department

Sr. No.	Description	Period of preservation
Register		
1	Recruitment Roster	Permanent
2	Complaints Register	Permanent
3	Register of Service Files	Permanent
4	Register of Leave Record	Permanent
5	Increment Register	10 years
6	Loan Document Register [loose-leaf binder]	5 year after the relevant loan is fully paid
Files		
1	Staff Regulations and amendments thereto	Permanent
2	Staff Discipline Rules and amendments thereto	Permanent
3	Re-organization exercise	Permanent
4	Staff Schemes	Permanent
5	Staff Benevolent Scheme	Permanent
6	Delegation of Powers	Permanent
7	Seniority List	Permanent
8	Service Files	10 years after vacation of post
9	Staff promotion	10 years
10	Staff confirmation	10 years
11	Reservation for SC, ST, etc. -correspondence/ submission of information to Board	10 years
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.	5 years
15	Foreign Tour reports and submission of information to Board	5 years
16	General correspondence	3 years
17	Training - domestic/ foreign	3 years
18	Court cases	3 years after closure
19	Staff Discipline	Permanent
20	Matters referred to Chief Vigilance Officer	Permanent
21	Staff Transfers/ Postings	10 years
22	Staff absence - leave sanction	3 years
23	Staff Representations	5 years
24	Staff loan sanctions - scheme-wise	3 years after the loan is fully paid
25	Actuarial valuation for Gratuity, Leave encashment, Medical assistance, Pension	3 years
26	Insurance Policy [Lapsed]	5 years
27	General Correspondence - subject-wise	3 years
28	Staff attendance	1 year

11. Accounts Department

Sr. No.	Description	To be revised as required by the Department
Registers		
1	Cheque Stock Register	10 years
2	Cheques/ drafts for collection Register	10 years
3	Petty Cash Register	10 years
Files		
4	Annual Closing together with Schedules [Year-wise]	Permanent
5	Appointment of Statutory Auditors	N/A (as it is now being maintained by Audit Department)
6	Income-tax assessment and filing of Return [Year-wise]	Permanent
7	Opening of bank accounts for operations	Permanent
8	Vouchers	15 years
9	Depreciation on fixed assets	8 years/soft copy
10	Half-yearly Closing	Permanent
11	Appointment of Tax Consultant	10 years
12	Trial Balance	Permanent (part of Balance sheet)
13	TDS-Staff-Certificates/Return [Year-wise]	N/A (as it is now being maintained by HR Department)
14	TDS-Third Party-Certificates/Return [Year-wise]	soft copy is maintained
15	Reconciliation of Bank Account, Inter Office Transactions (IOT) Account	Permanent

12. Information Technology Department

Sr. No	Description	Period of Preservation
Register		
1	IT Inventory	Permanent
2	Attendance Register for Outsourced Resources	Co-terminus with the service period
Files		
1	Policies related to IT (including Memorandums, Minutes of relevant Committees)	Permanent
2	Important Guidelines/ Instructions/ Circulars received from RBI / GOI/State Governments/Peer Institutions/Others	Permanent
3	IT Developments related to Government Schemes	7 Years from the end of Scheme
4	Procurement of Hardware and Software/IT related services	7 Years from the end of contract period/ warranty
5	IT Projects	7 Years from the end of contract period/ warranty
6	Payments	5 Years
7	Inter-Departmental Communication	5 Years
8	Audit (VAPT/Internal Audit/Concurrent Audit/Statutory Audit/ RBI Audit/ IS Audit, etc.)	3 Years
9	User Forms	3 Years
Other Documents		
1	Purchase of Consumables	3 Years
2	Insurance for IT Assets	3 Years from the retirement of assets
System and Audit Logs		
1	Financial Transactional log	5 years (In any media or system)
2	Admin, super & any user activity log, System/ Application activity log and DBA activity log etc	180 days (In any media or system)
3	Admin, super & any user activity log, System/ Application activity log and DBA activity log etc	180 days (In any media or system)
4	Auto events/intermediary events/changes in system, etc.	180 days (In any media or system)
5	Network Activity - Traffic, Events, changes, etc.	180 days (In any media or system)

13. MRCPD

Sr. No	Description	Period of Preservation
1.	Inputs related to Union Budget	Permanent
2.	Bank's Annual Report	Permanent
3.	Report on Trend & Progress of Housing	Permanent
4.	Functions & Working of NHB	Permanent
5.	Research Studies	Permanent
6.	Working group on Housing of Planning Commission	Permanent
7.	Interest rate structure of NHB	Permanent
8.	Parliamentary Questions	Permanent
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/ Material of Annual Report/ Report on Trend & Progress of Housing	2 years
12.	Reports of Consultants appointed by NHB	Permanent subject to weeding
13.	Guidelines to Nominee Directors	Permanent
14.	Appointing NHB's Nominees on the Boards of HFCs etc. (Institution wise)	10 years
15.	Equity Participation, dividend receipt etc. (Institution wise)	5 years after disinvestment
16.	Nominee Director's Reports	3 years
17.	SLBC/ SLCC meeting	3 years
18.	Statement of Intent	Permanent
19.	Business Plan of the Bank	Permanent
20.	Setting up SPV for RMBS	Permanent
21.	Standard Operating Procedures (SOP)	Permanent
22.	Standing Committee of Parliament	Permanent
23.	Government Communication	Permanent
24.	Corporate Social Responsibility (CSR)	5 years
25.	Regional Office Performance	5 years
26.	Communication sent to Other Division in NHB	5 years

14. Corporate Communication Cell

Sr. No	Description	Proposed Period of Preservation
1.	Reports of Consultants appointed by NHB	Permanent
2.	Press Releases	3 years
3.	Replies to Parliamentary Questions	3 years
4.	Materials for the Annual Report of the Bank	2years after the end of the year (annual basis)
5.	Policy Files - Training Policy/Corporate Communication Policy /Brand Guidelines	Permanent
6.	Annual Budget & Periodic Review	5 years
7.	Faculty Support	5 years
8.	Annual Calendar of Training Programmes	5 years
9.	Conduct of Training Programmes (Programme-wise)	3 years
10.	Periodic Meeting with CEOs of HFCs	3 years
11.	Ministry Correspondence	3 years
12.	Festival Celebrations/Various Events including Outreach Programmes	3 Years
13.	Inter /Intra Department Correspondence	3 Years
14.	Provisioning	3 Years
15.	NHB Website Updation/Intranet	3 years
16.	Tendering/Procurement	5 years from the end of contract
17.	Materials related to Social Media Handles	3 years
18.	Printing of Bank's Calendar, Diaries	3 years

15. Rajbhasha Vibhaag

फा. सं.	फाइल का विषय एवं नाम	Period of Preservation
1	वित्त मंत्रालय- बैठकें/पत्राचार	Permanent
2	भारतीय रिज़र्व बैंक बैठकें/पत्राचार	Permanent
3	दिल्ली बैंक नराकास बैठकों का कार्यवृत्त	5 Years
3 (ख)	दिल्ली बैंक नराकास बैठकें पत्राचार	5 Years
4	गृह मंत्रालय, राजभाषा विभाग, बैठकें/पत्राचार	Permanent
5	राजभाषा परिपत्र/कार्यालय आदेश संख्या	Permanent
6	राजभाषा कार्यशाला/हिंदी शिक्षण योजना	3 Years
7	विभागीय रा.का.सं. बैठकें/कार्यवृत्त/कार्यसूची	Permanent
8	तिमाही प्रगति रिपोर्ट	Permanent
8(ख)	हिंदी तिमाही रिपोर्ट- विभाग	3 Years
9	कार्यसाधक/प्रवीणता प्राप्त अधिकारियों का ब्यौरा व तत्संबंधी फार्म	Permanent
10	मुंबई क्षेत्रीय कार्यालय	3 Years
11	विविध पत्राचार	3 Years
12	संसदीय राजभाषा समिति निरीक्षण	Permanent
13	अंतर विभागीय पत्राचार व दस्तावेज़	3 Years
14	राजभाषा- हिंदी प्रोत्साहन योजना	Permanent
15	हिंदी मास	3 Years
16	बैंक की गृह पत्रिका- आवास भारती	5 Years
16(क)	आवास भारती पत्राचार	3 Years
17	राजभाषा कार्यान्वयन रिपोर्ट (बोर्ड मेमो)	Permanent
18	हिंदी/द्विभाषी बैंक के प्रोफार्मा इत्यादि	5 Years
19	राजभाषा बजट	3 Years
20	विभागीय निरीक्षण एवं हिंदी समन्वयक बैठक	3 Years
21	कार्यालय प्रति	3 Years
22	संसदीय राजभाषा समिति-आलेख एवं साक्ष्य उप समिति के निरीक्षण के संबंध में (निरीक्षण की तिथि-17/11/2020)	Permanent

23	बैंगलुरु प्रतिनिधि कार्यालय	5 Years
24	कोलकाता प्रतिनिधि कार्यालय	5 Years
25	हैदराबाद प्रतिनिधि कार्यालय	5 Years
26	अहमदाबाद प्रतिनिधि कार्यालय	5 Years

16. Knowledge Centre

फा. सं.	फाइल का विषय एवं नाम	Period of Preservation
1	हिंदी पुस्तकों की खरीद/Purchase of Hindi Books	3 Years
2	अंग्रेजी पुस्तकों की खरीद/Purchase of English Books	3 Years
3	अंग्रेजी एवं हिंदी पुस्तकों की खरीद/Purchase of English and Hindi Books	3 Years
4	विभाग द्वारा खरीदी गई पुस्तकें/Department purchase books	3 Years
5	पत्रिकाओं की खरीद/All journals purchase	3 Years
6	समाचार पत्र और पत्रिकाएं (नारायण सिंह)/Newspaper and magazine (Narayan singh)	3 Years
7	प्रेस मॉनिटर (बिजनेस न्यूज एंड इन्फॉर्मेशन सर्विस)/press monitor (business news & information service)	3 Years
8	क्रय समिति द्वारा अनुमोदित पुस्तकें/Book approved by purchase committee	Permanent
9	वित्त वर्ष बजट/Budget of financial year	3 Years
10	जर्नल और विविध पुस्तकों की खरीद/Purchase of Journal and Law Books	3 Years
11	कोई देयता नहीं/No Dues (Issue)	Permanent
12	न्यूजपेपर क्लिपिंग (केवल रा.आ.बैंक)/Newspaper clipping (only NHB news)	Permanent
13	ब्रिटिश काउंसिल लाइब्रेरी/British Council Library	3 Years
14.1	विविध (बुक बाइंडिंग)	1 Years
14.2	विविध (आउट ऑफ स्टॉक)/Miscellaneous (out of stock book)	Permanent
14.3	विविध (ई-बुक और पत्रिकाओं की खरीद)/Miscellaneous (Purchase Of E-Book/Magazine)	3 Years

15	कार्यालय प्रति/Office copy all letters	3 Years
15.1	विविध/Miscellaneous letters	3 Years
16	सेंट्रल न्यूज़ एजेंसी प्राप्तियां/Central news agency receipt	5 Years
17	विक्रेता का विवरण/Vender's details	3 Years
18	पुस्तक समीक्षा/Book Review	1 Years
19	अंतर विभागीय पत्राचार व दस्तावेज़/Inter-Department Communications & Documents	3 Years
20	आंतरिक लेखा परिक्षा रिपोर्ट/Internal audit report	Permanent
21	क्षेत्रीय कार्यालय बुक ट्रान्सफर/R.O Book Transfer	3 Years
22	क्षेत्रीय भाषा बुक की खरीद/Purchase of Regional	3 Years
23	स्टेशनरी/Stationery	1 Years
24	नीति /परिपत्र/कार्यालय आदेश/ Policy/circular/office order	Permanent
25	अन्य विभागों से प्राप्त सामान/material received from other Department	1 Years
26	सूति स्क्रेप	3 Years
27	विभाग समीक्षा/Department review	3 Years
28	स्टॉक सत्यापन/Stock verification	Permanent
29	भारतीय रिजर्व बैंक/Reserve bank of India	1 Years
30	पुरानी पुस्तकों का वितरण/Distribution of Old Books	Permanent
31	वार्षिक रिपोर्ट डेटा/Annual report data	1 Years
32	प्रबंधन सूचना प्रणाली/MIS	3 Years
33	वर्ल्ड फोकस पब्लिशिंग लिमिटेड/World focus publishing Ltd	1 Years

17. Risk Management Department

Sr. No	Description	Period of Preservation
Register		
1	Dispatch Register	3 years
Files		
1.	Credit Risk Agendas	Permanent
1A	Approved Credit Rating	Permanent
2.	Rating Committee Minutes	Permanent
3.	Rating Back papers	Permanent
4.	Loan Review Agendas And Back papers	Permanent
5.	CRMC Agendas And Minutes	Permanent
6.	SMA Committee Agendas Minutes	Permanent
7.	ALM Back papers	2 Years
8.	ALM Agenda Items (ALCO) Meeting	Permanent
9.	ALM Minutes	Permanent
10.	Liquidity Ratio Calculation	Permanent
11.	Weekly Fund Flow Statement	Permanent
12.	Weekly Market Updates	Permanent
13.	Exception Reports	Permanent
14.	OSMOS Statement	Permanent
15.	Monitoring Of Counterparty Exposure Norms	Permanent
16.	Operational Risk Committee Agenda And Minutes (ORMC)	Permanent
16A	ORMC Back papers	Permanent
	Other Documents	Permanent
17.	External Returns (RBI Return)	Permanent
18.	RMAC Agendas And Minutes	Permanent
19.	Internal Audit	2 Years
20.	RBI BFI	Permanent
21.	Risk Based Internal Audit	Permanent
22.	RFP For Review Of Internal Rating Model	Permanent
23.	Guidelines / Circulars Of RBI	Permanent
24.	Policies Of The Bank	Permanent
25.	Miscellaneous Paper	Permanent
26.	PLR	Permanent

27.	Forexserve	Permanent
28.	New Rating Model	Permanent
29.	CRILIC	Permanent
30.	ALM Return	Permanent
31.	Policy Review	Permanent
32.	RFP For ALM And Stress Test	Permanent
33.	The Maker And Checker System	Permanent
34.	Common Reporting Format	Permanent
35.	GOI Valuation	Permanent
36.	Guidelines On Classification And Reporting Of Frauds & Framework On Loan Frauds	Permanent
37.	Hindi Return	2 years
38.	ISDA Agreement	Permanent
39.	Mutual Fund	Permanent
40.	Duration Modified Duration	Permanent
41.	RBI Snap Audit	Permanent
42.	RTI	Permanent
43.	Stress Test Of HFCs	Permanent
44.	CCIL	Permanent
45.	Validation Of New Rating Model	Permanent
46.	RFP Basel III	Permanent
47.	Risk Rating	Permanent
48.	Mid Office Monitoring	Permanent
49.	Proposal	Permanent
50.	ALM Bucketing	Permanent
51.	Checklist Of Mid Office	Permanent
52.	Industry Score And Report CRISIL/ICRA	Permanent
53.	Legal Entity Identifier India (CLEIL)	Permanent
54.	Know Your Customers - Compliance Certificate	Permanent
55.	Net Open Position Limit	Permanent
56.	RFP Forexserve And Market Risk Consultant	Permanent
57.	Concurrent Audit	2 Years
58.	Fraud Monitoring And Examination Committee Meeting (FMEC)	Permanent
59.	FMR	Permanent
60.	RFP For Validation Of Internal Credit Model	Permanent
61.	Exceptional Reports	Permanent
62.	R.B.I. Observation File	Permanent

63.	R.M.C.B	Permanent
64.	Internal Assurance Committee	Permanent
65.	EC Memorandum	Permanent
66.	Committee For Classification Of Wilful Defaulter Agenda And Minutes	Permanent
67.	Committee For Classification Of Non-Cooperative Borrower Agenda And Minutes	Permanent
68.	MIS On Counterparty Exposure Norm	Permanent
69.	Annual Review Of Outsourced Activities	Permanent
70.	Basel III	Permanent
71.	Cogencis Information Services Ltd (CISL)	2 years
72.	Important Miscellaneous Documents	Permanent
73.	Off Markets Checks	5 years

18. Compliance Department

SN	Description	Preservation Period
1	Compliance Policy and Related Records	Permanent
2	Action Taken Report Submitted on the Decisions of the Board and its Committees	5 Years
3	Information Received by the Compliance Department on Non Compliances and Defaults/Penalties Imposed on the Bank	Permanent
4	Reporting to Competent Authority, RBI, etc. on Non-Compliances and Defaults/Penalties Imposed on the Bank placed by the Compliance Department	Permanent
5	Communication with RBI related to RBI-BFI Inspections	Permanent
6	Compliance Calendar circulated by the Compliance Department	5 Years
7	Monthly Status Report on Compliances on Returns/Filings/Payments to MD	5 Years
8	Agendas placed to Internal Committees by the Compliance Department and extract of the Minutes thereof	5 Years
9	Action Taken Report Submitted on decisions of the Internal Committees	5 Years
10	Secret/Confidential Information received by Compliance Department from RBI/Authorities	5 Years
11	Compliance Testing and Reporting	5 Years
12	Other Communications with RBI by Compliance Department	3 Years
13	Meetings with DCOs/OICs of ROs	3 Years
14	DCOs Submissions to Compliance Department	3 Years
15	Regular Inter-Departmental communications on Compliances	1 Year
16	RBI Inspection reports and compliance thereof	Permanent

19. Grievance Redressal Department

Sr. No	Description	Period of Preservation
Files		
1	Redressed Complaints/ Appeals	3 Years
2	Correspondence received via Government of India/ Reserve Bank of India excluding complaints.	3 Years
3	MIS Reports	3 Years
4	Agendas and Minutes (Committee and meetings)	5 years
5	Miscellaneous and General Correspondences	3 Years

20. RTI Cell

S. No.	Type of Record	Preservation Period
1.	RTI replies (which have not gone for Appeal)	1 year from the date of Response by Bank
2.	Documents Related to Ist and IInd Appeal	3 years from the date of Response by Bank or till the Compliance of the CIC order, whichever is later.
3.	Third Party proactive Audit related Documents	5 Years
4.	Miscellaneous	5 Years

21. CISO Office

SN	Description	Preservation Period
1	Information Security Policy and Related Records	Permanent
2	Cyber Security Framework and Related Records	Permanent
3	Action Taken Report Submitted on the Decisions of the Board and its Committees	5 Years
4	Agenda Items Placed to Internal Committees by the CISO Office	5 Years
5	Extract of the Minutes of Internal Committees	5 Years
6	Action Taken Report Submitted on the Decisions of the Internal Committees	5 Years
7	Regular Inter-Departmental Communications	1 Year

22. Government Schemes Department

Sr. No	Description	Period of Preservation
1	Complaint - CLSS & Others Appeal Cases and Legal Files	5 Years after disposing off the cases
2	Workshops - CLSS	5 years after closure of Scheme
3	TDS	3 years after finalization and issuance of Audit Certificate.
4	MOHUA Communications	Permanent
5	VIP Reference	Permanent
6	MOU (EWS/LIG & MIG) & RHISS	Permanent
7	Inspection Reports	Permanent
8	Bank Reconciliations	3 years after finalization and issuance of Audit Certificate.
9	RTI	RTI- 3 Years post disposal of the case. RTI 1 st Appeal- 3 Years post disposal of the appeal. RTI 2 nd Appeal- 5 Years post disposal of the appeal.
10	Parliament Question	Permanent
11	Board Memorandum	3 years. BM reference register to be preserved permanently.
12	Confidential Matters	Permanent
13	Claim Files: 1. 1%ISS 2. ISHUP 3. RRY 4. PMAY CLSS 5. RHISS	5 years after closure of Scheme
14	Other Miscellaneous Files	3 years after closure of Scheme

23. Vigilance Department

Sr. No	Description	Period of Preservation
Register		
1	Inward & Outward	5 years
2	Complaints Register	Permanent
3	CVO Register 1 CVC format (CVC format for maintaining complaints against employees)	Permanent
4	File Registers	Permanent
Files		
1	Vigilance case files/Disciplinary proceedings in which	
i)	a) Advised prosecution and the competent authority issued the sanction for prosecution	I. Ten years after retirement of the officer(s) involved II. Where simultaneous RDA is also advised, appropriate action as indicated under (b), (c) and (d) as the case may be.
	b) Finally advised imposition of major penalty including cut-in-pension (at second stage)	10 years from the date of imposition of penalty.
	c) Finally advised imposition of minor penalty	05 years from the date of imposition of the penalty
	d) Finally advised, at the end or Departmental enquiry, exoneration of issuance of administrative warning caution, etc.	03 years after the issue of Commission's advice.
ii)	Cases of non-acceptance of Commission's advice	03 years after inclusion in Annual Report and is placement in Parliament in major/minor penalty case.
iii)	Vigilance case files in which	
	a) Closure was advised at first stage	01 year after the issue of Commission's advice.
	b) administrative action was advised at first stage	
	c) No advice was tendered on the CBI report against Category B employees	
iv)	Complaints which on initial scrutiny were closed by the Department or were forwarded to the administrative authorities of the Bank for necessary action.	03 years
v)	Miscellaneous cases not falling in any of the above categories.	03 years
2	Court Cases	05 years from the date of final disposal
3	Instructions/circulars/guidelines relating to policy	Permanent
4	Government and RBI- instructions/guidelines/correspondence	Permanent

5	Other Correspondence	03 years
6	Appointment of CVOs (including extension of tenure or premature repatriation)	05 years after the incumbent CVO demits office.
7	File relating to Vigilance Clearance (for various/all purposes)	10 years form the date of issue/denial of clearance
8	Files dealing with the Parliament Questions	03 years
9	Returns to Government/RBI/DFS/CVC	03 years
10	Preventive Vigilance Measures	03 years
11	RTI	10 years
12	PIDPI	
	a) All PIDPI files, in which the complaints have been filed by the Screening Committee or those which have been found to be anonymous/pseudonymous and filed. Files which have outlived the retention policy of 03 years may be directly weeded out after allocation of Record/Index No. by the Record Keeper.	May be retained for a period of 03 years from the date of decision. May be directly weeded out after allocation of Record/Index No. by the Record Keeper.
	b) All PIDPI files, in which the complaints have been approved to be sent for necessary action by the Screening Committee. Files which have outlived the retention policy of 05 years	May be retained for a period of 05 years from the date of decision. May be directly weeded out after allocation of Record/Index No. by the Record Keeper.

Note- Retention schedule would not be applicable to files in which court cases have been received/ are pending in court and such records will not be destroyed till the finalization of the case. After completion of the case, the records shall be kept as per the extant record retention policy.

24. Credit Monitoring Department

Sr. No	Description	Period of Preservation
1	Credit inspection files	7 years
2	EOD Report files	5 years
3	Credit information companies' payment vouchers and records	6 years

4	File prepared for copy of GST Invoices sent to PLIs'	6 years
5	Loan Review Files	7 years
6	SWA/RFA Agenda Files	5 years

[Annex II of the Records Management Policy]

RM1

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 Off-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

General Administration Department

Head Office

New Delhi

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
General Administration Department
Head Office
New Delhi