

CITY UNION BANK LIMITED  
CENTRAL OFFICE  
KUMBAKONAM

CO NO/989/2002-03

R.No.2002-03/13

DEPT: P&D(Stationery)  
File No: 55  
Cir. No. 785

April 12, 2002


ALL BRANCHES:

RECORD MAINTENANCE POLICY

Our Board has reviewed the Record Maintenance Policy of our bank and made certain revisions/additions thereto. We enclose the revised list of agewise maintenance of records to be maintained at our branches as approved by the Board.

Branches are advised to incorporate the changes/additions in the Book, Policy on Maintenance of Old Records, already supplied to them.

We further advise the branches, where the old records are kept for disposal, to segregate in accordance with the enclosed revised list of agewise maintenance of records and dispose after getting approval from Central Office.



ASST. GENERAL MANAGER.



# CITY UNION BANK LIMITED - KUMBAKONAM.

## (List of Old Records)

Sl. No:	Description of Records	Period of Preservation Number of Years
<b>SHARES:</b>		
1.	Ledgers	To be kept permanently
2.	Registers	permanently
3.	Applications	.. . .
4.	Register of Transfer of Shares	.. . .
5.	Share Files	.. . .
6.	Transfer of Share filed	.. . .
7.	Paper relating to claim of deceased shareholders	.. . .
8.	List of members	.. . .
9.	Board Resolutions Ledgers	.. . .
<b>DIVIDENDS</b>		
1.	Registers	10
2.	Unpaid Dividend Warrant Registers	10
3.	Unclaimed Divident Warrants	10
<b>FIXED DEPOSITS:</b>		
1.	Applications (A/c. Opening Forms) (in respect of closed accounts)	8
2.	F.D. Receipt Counterfoils	10
3.	Ledgers	8
4.	Registers	8
5.	Due Date Diary	6
6.	Due Date Intimation Registers	6
7.	Closed Files related to parties	8
8.	Monthly Balancing Books	8
<b>CURRENT ACCOUNTS:</b>		
1.	Account Opening Forms (Closed)	8
2.	Account Opened and Closed Registers	10
3.	Confirmation from Parties	8
4.	Cheque Book Issue Register	10
5.	Cheque Return Registers	10
6.	Ledgers	10
7.	Customers Pass Books (Closed)	5
8.	Account Closed Files	8

Sl. No:	Description of Records	Period of Preservation Number of Years
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9.	Monthly Statements	3
10.	Miscellaneous Files	3
11.	Standing Instruction Registers/files	8

#### SAVINGS BANK:

1.	Applications (A/c. Opening Forms Closed)	8
2.	Ledgers	10
3.	Cheque Book Issue Registers	10
4.	Cheque Return Register	10
5.	Customers Pass Books (Closed)	5
6.	Files to closed accounts	8
7.	Monthly Statements	3
8.	Standing Instruction Registers/files	8

#### MONTHLY SAVINGS DEPOSIT:

1.	Applications (Closed)	8
2.	Registers	8
3.	Closed customers pass books	5
4.	Ledgers	8
5.	Closed files	8
6.	Maturity Intimation Register	8
7.	Monthly Statements	3

#### LOANS:

1.	Closed Jewel Loan Applications	8
2.	Closed Other Loan Applications	8
3.	Closed parties loan files	8
4.	Ledger (all loans)	10
5.	Registers	10
6.	Arrears Register	10
7.	Immovable Security Register	10
8.	Loans Market Register	10
9.	Confirmation Letters (closed accounts)	8
10.	Equitable Mortgage Register	10
11.	Overdraft Register	10
12.	Overdraft Ledger	10
13.	Overdraft closed parties files	8
14.	Delivery Order Register	5
15.	Demand Loan Liability Register	8
16.	D.L. Ledgers (closed)	10
17.	Drawing Power Registers	8
18.	Stock Registers of goods (pledged)	8

Sl. No:	Description of Records	Period of Preservation Number of Years
19.	A/c. Written Off Register/File	10
20.	C.O. Circular Files	10
21.	Closed Suit Files	5
22.	Control Return Files	3
23.	Discretionary Powers Register	3
24.	Disposal of Loan Application Register	3
25.	Indexes	3
26.	Limit Pending Register	3
27.	Proposal Received Register	3
28.	R.B.I. Circular Files	3
29.	DICGC Claim File	2

**GENERAL:**

1.	Cash Book	10
2.	Chitta Book	8
3.	Cash Balance Book	8
4.	Inner Cash Balance Book	8
5.	Safe Custody Register	8
6.	Remittance Register	8
7.	Transfer Book	10
8.	Day Book	10
9.	General Ledger	10
10.	Trial Balance Book & Copies	8
11.	Income & Expenses	8
12.	Section Day Book	8
13.	Temp/Special Advances Book	8
14.	Suspence a/c. ledgers	6
15.	Bankers' Ledgers	8
16.	Branch Ledgers	8
17.	Branch suspenses	8
18.	Safe Deposit Locker Register	10
19.	Investment Ledgers	10
20.	Branch Monthly Statements	3
21.	Attendance Register	5
22.	Leave Register	5
23.	All Branches Daily Returns	3
24.	Claim Register	8
25.	Acquittance Register	5
26.	Branch Acquittance Roll	5
27.	Cash Order Books Counterfoils	8
28.	Bankers cheque book counterfoils	8
29.	Despatch Register	8
30.	Local Tapal Book	8
31.	Inward Tapal Register	8

Sl. No:	Description of Records	Period of Preservation Number of Years
32.	Contingent Register	5
33.	Proxies	3
34.	Bankers Reconciliation Files	3
35.	Branch Correspondence	8
36.	Bankers Branches files	8
37.	Indexes	8
38.	Hypothecation and other statements by parties	8
39.	Closed suit files	8
40.	Closed unclaimed pronotes of J.L.,O.L.,HUNDIES	5
41.	Closed suit documents	8
42.	Bills Ledgers, IBC, OBC, LBC & B.P	8
43.	Bills Registers	8
44.	Drafts Payable	8
45.	Drafts Counterfoils	8
46.	Demand Liability Register	5
47.	Demand Remittances Despatched Register	5
48.	Demand Remittances Received Register	5
49.	T.T. Confirmation Records	5
50.	Telegram Confirmation Records	5
51.	DD, TT & MT Registers	8
52.	Clearing Registers	8
53.	Stock & Shares Registers	10
54.	Govt. Securities Registers/Ledgers	10
55.	Registers showing collection of dividends Interest on securities on behalf of constituents	8
56.	Trust Registers	8
57.	Remittance Schedule	8
58.	Inventories Prepared in respect of articles in safe custody/locker	8
59.	Press Copy Books	8
60.	Miscellaneous files when they have ceased to be useful	3
61.	<u>Paid Cheques, Payinslips, all debit &amp; credit vouchers</u>	8
62.	Token Issue Registers	3
63.	Stop Payment Register	5
64.	MT/PT Inward Register	8
65.	MT/PT Outward Register	8
66.	Nomination Forms	8

Sl. No:	Description of Records	Period of Preservation Number of Years
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### EXPORTS

1.	Export Bills Register	3
2.	Export Bill Folders	3
	Folders relating to outstanding export bills (reported in the XOS Statements) should not be destroyed	
3.	ENC Statement Register	3
4.	ENC Statements (Office Copies)	3
5.	XOS Statements (Office Copies)	3
6.	Advance Payment Register - Exports	3
7.	Office Copies of FIRC's Issued (in book form)	3
8.	Register of Bank Certificates Issued (for submission to Government Authorities by exporters)	3
9.	General Correspondence relating to exports	3
10.	RBI and our Central Office instructions relating to exports	10

### IMPORTS

11.	Register of import LCs issued	3
12.	Register of FIBC's handled	3
13.	Files relating to individual LCs opened	3
14.	Files relating to FIBC's handled	3
15.	General Correspondence : Imports	3
16.	Exchange control copies of Bills of entry	To be preserved for one year after they are verified by the internal inspectors or concurrent auditors and a certificate is furnished by them (on half yearly basis) to R.B.I.
17.	RBI instructions and our Central Office instructions relating to Imports	10

### INWARD REMITTANCES:

18.	Register of Inward Remittance received	3
19.	Deposit Challans if any/correspondence relating to inward remittances (file)	3

Sl. No:	Description of Records	Period of Preservation Number of Years
<b>OUTWARD REMITTANCES:</b>		
20.	Register of foreign currency drafts/ TTs issued	3
21.	Applications/Correspondence relating to outward remittances containing applications received from customers, office notes, approvals obtained from competent authorities etc.	3
22.	Applications/Correspondence relating to HIGHER STUDIES abroad (student wise files)	3
<b>CLEAN INSTRUMENTS:</b>		
23.	Register of FOBC's (foreign outward bills for collection)	3
24.	Register of clean instruments realised	3
25.	Correspondence with branches, customers overseas correspondents etc. in respect of collection of clean instruments	3
<b>BACKUP SECTION:</b>		
26.	Forward Exchange Contracts Register	3
27.	Correspondence relating to forward exchange contracts booked	3
28.	Purchases/Sales in the interbank market (Correspondence and register)	3
29.	Correspondence with overseas correspondent banks (telex messages, letters etc.)	3
<b>DEALING ROOM:</b>		
30.	Exchange position pad	3
31.	Daily account statements	3
32.	GAP statements and various other statements	3
<b>DEPOSITS:</b>		
33.	FCNR (Banks) Scheme/EEFC accounts/RFC accounts/OFC accounts registers (dummy registers)	3
34.	Files containing correspondence relating to the above accounts	3
35.	Printout copies received from Central Office containing NRE,FCNR,NRNR accounts balances (branchwise - weekly statements)	3

Sl. No:	Description of Records	Period of Preservation Number of Years
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**LOANS:**

36.	Foreign currency loans register (Dummy)	3
37.	File containing correspondence relating to foreign currency loans including sanction from Central Office/Credit Dept.	3

**MISCELLANEOUS:**

38.	Suspense Account Register	6
39.	NOSTRO accounts ledger (mirror accounts)	8
40.	R. Returns	3
41.	Statements	3

**Note:**

1. Irrespective of the age of the file if an item is pending, it should be retained.

2. In case RBI/Statutory or Department inspection is not done whereas the files become due for destruction as per above period then these files should not be destroyed but retained till the completion of the inspection.

**MIS DEPARTMENT RECORDS MAINTAINED AT CENTRAL OFFICE**

Sl. No.	Statement Ledgers	Periodicity	Retention Period.
1.	Cash Holding	Daily	3 months
2.	Schedule for inter-branch transactions	Daily	1 year
3.	Sundry Assets Statements	Monthly/Qly.	1 year
4.	Sundry Liability Statements	Monthly/Qly.	1 year
5.	Statement of Position, P&L	Weekly/Qly.	10 Years
6.	Credit Information Systems Statement/108 J	Qly.	6 Qtrts.
7.	Form - A	Fortnightly	3 Years
8.	Unclaimed Deposits Account	Yearly	5 Years
9.	Investments Statements / Ledgers		10 Years
10.	Daily vouchers / Transfers / Day Book	Daily	3 Years
11.	General Ledger		25 Years
12.	Loans & Advances	Monthly / Quarterly	6 Qtrts.