MANAPPURAM FINANCE LIMITED (MAFIL)

Policy on preservation of documents and Archival of documents in the website

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# Policy Owner : Secretarial department Prepared By : Secretarial department

**Reviewed by : MAFIL Policy Review Committee Approved by : Board of Directors**

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**POLICY ON PRESERVATION OF DOCUMENTS AND ARCHIVAL OF DOCUMENTS**

**IN THE COMPANY WEBSITE**

*(As approved by the Board on November 5, 2015, Last reviewed on 0410th Aug 2023)*

1. **Purpose and Scope:**

The purpose of this documents to present a policy statement for Manappuram Finance Limited (“**MAFIL**”) regarding preservation of its documents in accordance with the provisions of the Companies Act, 2013, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“LODR”) and any other applicable regulatory provisions.

The policy is intended to define MAFIL’s preservation of documents, responsibilities of departments in respect of such preservation and to provide guidance to the executives and staffs working in MAFIL in making decisions and undertaking other activities that may have an impact on the operations of the Company. It also frames the guidelines for fundamental accountability of MAFIL to retain and preserve its documents as the basis for communication with a range of external stakeholders.

The policy is framed for the purpose of systematic identification, categorization, maintenance, review, retention and destruction of documents received or created in the course of business. Appendix to the policy provides the types of records to be preserved, departments who are responsible for the same, on how long certain documents should be retained, and when those documents should be disposed of, if no longer needed and the appendix to this policy is inclusive but not exhaustive.

This policy has been adopted and approved by the Board of Directors at its meeting held on 5 November, 2015.

1. **Statutory Mandate:**

The policy on preservation of documents and archival is mandated by the provisions of regulation 9 of Chapter III of LODR, 2015. Under this regulation, the Company has a strategic objective of ensuring that significant documents are safeguarded and preserved to ensure its longevity of priority documents including its electronic resources.

1. **Classification of Documents to be preserved / retained:**

Based on the recommendation of the management of the Company, the Board of Directors have classified the following documents to be retained and preserved for posterity.

 *Documents that need to be preserved / retained permanently – Doc 1*

 *Documents that may be preserved / retained for a period of 8 years – Doc 2*

 *Documents to be preserved electronically and archived when necessary – Doc 3*

 *Documents that may be required by judicial proceedings and which may be destroyed after closure of the legal case – Doc 4.*

 *Emails of all employees in the grade AGM and above for a period of 3 years – Doc 5.*

 *Documents like budget papers etc., which may be retained for less than 8 years – Doc 6.*

1. **Disclosures on website and Archival policy:**

Company shall ensure that all events or information that has been disclosed to the stock exchange(s) under regulation 30 of Listing Regulations shall be hosted on the company’s website for a period of 5 years and thereafter archived for three years.

1. **Responsibility of Employees for Preservation of Documents:**

All the Employees in the permanent rolls of the Company are responsible for taking into account the potential impact on preservation of the documents in their work area and their decision to retain/preserve or destroy documents pertaining to their area of work. Such policy bestowing responsibility on the Company’s employees would immensely help company’s response to any notice or query or inspection or audit from any regulator or statutory authority or as a litigation preparedness tool helping the Company’s and Outside legal counsel to track down documents to handle the notices, query, clarification, audit, inspection from any quarter or to fight and represent in legal cases.

1. **Periodical Review of the Policy by Top Management:**

The Policy should be complied with by all levels of employees. The policy should be reviewed periodically by the Top Management and proposed amendments in the policy shall be placed before the Board. The Top management shall also review the policy on document retention to comply with any local, state, central legislations that may be promulgated from time to time.

Top Management under this policy means Key Managerial Personnel, Executive Vice Presidents, Chief General Managers, Senior General Managers, and Senior Vice President

1. **Administration:**

The Record Retention Schedule approved by the Board of Directors for initial maintenance, retention and disposal schedule for physical records is as given in the annexure.

1. **Suspension of Record Disposal in the event of Litigation or Claims:**

If the Company is served with any notice for request of documents or any employee becomes aware of a governmental investigation or audit concerning MAFIL or commencement of any litigation against the Company, such employee shall inform the Top Management of suspension of further disposal or destruction of documents until such time as the Top Management with the due advice from the legal counsel determine otherwise. The Top

Management in such an eventuality shall inform all the connected employees by mail under “Userlist” of the need to retain the documents and suspension of disposal or destruction of the same.

1. This policy was approved by the Board of Directors at its meeting held on 5th November, 2015.

**APPENDIX**

* 1. **Accounting and Finance records including Annual Financial statement**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Record Type | Retention Period | Document Type |  |
| Accounts Payable ledgers and schedules | 8 Years | Doc -2 |
| Accounts Receivable ledgers andschedules | 8 Years | Doc – 2 |
| Annual Audit Reports and Financial Statements | Permanent | Doc – 1 |
| Annual Audit Records, including workpapers and other documents that related to the audit | 8 years after completion of audit | Doc – 2 |
| Annual Plans and Budgets | 3 years after the budget year is closed | Doc – 6 |
| Bank Statement and Cancelled Cheques | 8 years | Doc – 2 |
| Audit Trail | 8 years | Doc -2 |
| Employee Expense Reports | 8 years | Doc – 2 |
| General Ledger | Permanent | Doc – 1 |
| Interim Financial Statements | 8 years | Doc – 2 |
| Notes Receivable ledgers and schedules | 8 years | Doc – 2 |
| Investment Records | Permanent | Doc – 1 |
| Security deposit receipt copies: -1. for settled amounts
2. for Others
 | 8 years after termination of the contractPermanent | Doc – 6 |
|   |

* 1. **Insurance Records**

|  |  |  |
| --- | --- | --- |
| Record Type | Retention Period | Document Type |
| Annual Loss Summaries | 8 Years | Doc -2 |
| Audits and Adjustments | 8 Years | Doc – 2 |
| Claim Files (Including correspondence, medical records, injury documentation, etc. | Permanent | Doc – 1 |
| Group Insurance Plans – Active Employees | 8 years | Doc – 2 |
| Group Insurance Plans - Retirees | Permanent | Doc – 1 |
| Insurance Policies for the Company | Permanent | Doc – 1 |
| Journal Entry Support Data | 8 years | Doc – 2 |
| Releases and Settlements | Permanent | Doc - 1 |

* 1. **Tax records**

|  |  |  |
| --- | --- | --- |
| Record Type | Retention Period | Document Type |
| Tax-Exemption Documents and related correspondence: -1. of our Company
2. of others submitted to the Company
 | Permanent(a) 8 Years (b) | Doc -1 |
| Payroll Tax records | 8 years | Doc – 2 |
| Tax Bills, Receipts, Statements | Doc – 2 |
| Tax Returns – Income, Franchise, Property | Permanent | Doc – 1 |
| Tax work paper packages - Originals | 8 years | Doc – 2 |
| Annual Information Returns – State and Central | Permanent | Doc – 1 |
| Service Tax / GST Records | 8 years | Doc – 2 |
| All Orders from the Tax Department: -1. If not disputed further
2. If disputed
 | 8 Years from the date of order (a)Further 8 years from the date of the final judgement/ decision.(b) | Doc - 2 |

**Responsibility for 1 to 3: FINANCE AND ACCOUNTS DEPARTMENT**

* 1. **Contracts entered into by the Company including Marketing Records**

|  |  |  |
| --- | --- | --- |
| Record Type | Retention Period | Document Type |
| Contracts and Related Correspondence (including any proposal that resulted in the contract and all other supportive documents | 8 years after expiry of the contract | Doc – 2 |

**Responsibility: LEGAL AND MARKETING DEPARTMENT**

* 1. **Corporate Records including Certificate of Incorporation, Listing Agreement and other approvals from other statutory authorities.**

|  |  |  |
| --- | --- | --- |
| Record Type | Retention Period | Document Type |
| Corporate Records (certificate of incorporation, commencement of business, name change certificate, Certificate of registration from RBI and other business related registrations, permissions, licenses, listing agreement,, MOA, AOA, annual reports originals, etc. | Permanent | Doc – 1 |
| Share Transfer Forms, Share Certificates, Attendance Registers of Board, Nomination, Stakeholders Relationship, Audit, Risk Management and CSR committees, and other statutory approvals | Permanent | Doc – 1 |
| ROC Filings and Stock Exchange filings in physical and Electronic form | 8 years from the date of filing | Doc – 6 |
| Board File (An update on Compliance | 5 years | Doc- 6 |

|  |  |  |
| --- | --- | --- |
| related matters presented in the Board Meeting |  |  |
| Minutes of the Board Meetings, its committees, share holders, creditors | Permanent | Doc-1 |
| Proof of sending a)notice of Board meeting and its delivery b)agenda and notes on agenda for Board meeting and its delivery c)draft of resolutions and necessary papers d)draft and signed minutes and its delivery e)notice of meetings | 3 years | Doc 6 |
| Statutory Registers and records | Permanent | Doc-1 |
| Structural Database maintained electronically containing details of Insiders, information shared by insiders and information shared with insiders | 8 years  | Doc-2 |
| Disclosures of trading by insiders and immediate relatives  | 5 years  | Doc-6 |

**Responsibility: SECRETARIAL DEPARTMENT**

# RBI Related Records including Board approved policies, all communications with RBI, ASCI, FIU, etc., Board presentations, QCC, Half yearly Compliance Certification from FZMs, etc.

|  |  |  |
| --- | --- | --- |
| Record Type | Retention Period | Document Type |
| Quarterly Compliance Certificates (QCC) obtained from various departments ensuring compliance | 5 years | Doc- 6 |
| **Half yearly Compliance Certification from FZMs**(Certification obtained from Field Zonal Managers who are consolidatingCompliance certificate from all Branch under their zone | 5 years | Doc- 6 |
| RBI Correspondence File | 5 years | Doc- 6 |
| RBI Complaint File (All complaintsreceived through RBI) | 5 years | Doc- 6 |
| FIU Correspondence File | 5 years | Doc- 6 |
| Advertising Standards Council of India- ASCI (Communications with ASCI) | 3 years | Doc- 6 |
| Other Letters (Letters directly forwarded to Customers for complaints received through RBI) | 5 years | Doc- 6 |
| RBI Compliance Audit Verification (verification of adherence to RBI instructions/rules/circulars) | 5 years | Doc- 6 |
| Transaction Monitoring (PAN and KYCverification of High value customers) | 5 years | Doc 6 |
| Board Approved Policies | Permanent | Doc -1 |
| Joint Custodian report collected from various departments | 5 Years | Doc – 6 |

|  |  |  |
| --- | --- | --- |
| Other Internal documents | 5 Years | Doc – 6 |
| Records under PMLA | 5 years | Doc 6 |

**Responsibility: COMPLIANCE DEPARTMENT**

* 1. **Legal Files and Records**

|  |  |  |
| --- | --- | --- |
| Record Type | Retention Period | Document Type |
| Legal Memoranda and Opinions | 8 years after the closure of the matter | Doc – 4 |

|  |  |  |
| --- | --- | --- |
| Litigation files | 3 year after expiration of disposal of the case | Doc – 4 |
| Court Orders | Permanent | Doc – 1 |

**Responsibility: LEGAL DEPARTMENT**

* 1. **Property Records**

|  |  |  |
| --- | --- | --- |
| Record Type | Retention Period | Document Type |
| Correspondence, Property Deeds, Assessments, Licenses, Rights of Way | Permanent | Doc – 1 |
| Original Purchase / Sale Deeds | Permanent | Doc – 1 |
| Original Lease Agreements | 3 years after expiration of the lease | Doc – 6 |

**Responsibility: LEGAL DEPARTMENT**

* 1. **Payroll Records**

|  |  |  |
| --- | --- | --- |
| Record Type | Retention Period | Document Type |
| Employee Deduction Authorization | 3 years after termination of service of employment | Doc – 6 |
| Payroll Deductions | 3 years after termination of service of employment | Doc – 6 |
| Labour Distribution Cost Records including details regarding gratuity andretiral disbursements | 3 years after termination of serviceof employment | Doc – 6 |
| Payroll Registers (Gross and Net) | 3 years after termination of serviceof employment | Doc – 6 |
| Time Cards / Sheets | 2 years | Doc – 6 |

|  |  |  |
| --- | --- | --- |
| Unclaimed Wage Records | 3 years | Doc – 6 |
| Leave Records | 2 years after the relevant period | Doc - 6 |

**Responsibility: HUMAN RESOURCES DEPARTMENT**

* 1. **Pension and retirement related Records**

|  |  |  |
| --- | --- | --- |
| Record Type | Retention Period | Document Type |
| Retirement and Pension Records | Permanent | Doc – 1 |

**Responsibility: HUMAN RESOURCES DEPARTMENT**

* 1. **Personnel and HR Records**

|  |  |  |
| --- | --- | --- |
| Record Type | Retention Period | Document Type |
| Personnel Files of individual employees | Permanent | Doc – 1 |
| Commission / Bonuses / Incentives / Awards | 8 years | Doc – 2 |
| Employee Earnings Records | 3 years after termination of serviceof employment | Doc – 6 |
| Employee Handbook & Induction Manual | Permanent | Doc – 1 |
| Employee Medical Records | 3 years after termination of service of employment | Doc – 6 |
| Attendance records, application forms, job or promotion records, performance evaluations, termination papers, test results, training and qualification records, enquiry related papers | 3 years after termination of service of employment | Doc – 6 |
| Employment Contracts - Individual | 3 years after termination of serviceof employment | Doc – 6 |
| Correspondence with Employment Agencies and Advertisements for job openings | 3 years | Doc – 6 |
| Job Description | 3 years after superseding the earlier document | Doc – 6 |

**Responsibility: HUMAN RESOURCES DEPARTMENT**

* 1. **Programs & Service Records**

|  |  |  |
| --- | --- | --- |
| Record Type | Retention Period | Document Type |
| Attendance Records | 3 years | Doc – 6 |
| Program statistics, etc. | 3 years | Doc – 6 |
| Research & Publications | Permanent | Doc – 1 |

**Responsibility: HUMAN RESOURCES DEPARTMENT**

1. **Sponsorship Projects Records**

|  |  |  |
| --- | --- | --- |
| Record Type | Retention Period | Document Type |
| Sponsorship agreements | Permanent | Doc – 1 |

**Responsibility: HUMAN RESOURCES DEPARTMENT**

1. **Corporate Social Responsibility Records**

|  |  |  |
| --- | --- | --- |
| Record Type | Retention Period | Document Type |
| Records on CSR Projects(including amount budgeted, spent and balance ifany) projects undertaken and progress thereon | 8 years | Doc – 1 |

**Responsibility: ADMINISTRATION DEPARTMENT**

1. **Correspondence and Internal Memoranda**

General Principle: Most correspondence and internal memoranda should be retained for the same period as the document they pertain to or support. For instance, a letter pertaining to a particular contract would be retained as long as the contract

* 1. Those pertaining to routine matters and having no significant, lasting consequences should be discarded within two years.
	2. Those pertaining to non-routine matters or having significant lasting consequences should generally be retained permanently.
	3. Electronic Documents including PDF files.
		+ PDF documents – Can be a maximum period of 8 years. But the said document may be destroyed depending upon the completion of the job or its use coming to an end.
		+ Text/Formatted files: All word/excel/Power point files may be deleted once every year depending on the Importance or lack of it.

**Responsibility: RESPECTIVE DEPARTMENT**

1. **Electronic Documents including email retention and back up**
	1. Electronic Mail: Not all email needs to be retained, depending on the subject matters
		* All e-mail – from internal and external sources to be deleted after 24 months.
		* Staff will strive to keep all but an insignificant minority of their email related to business issues.
		* Central I.T team would archive email for six months after the staff has deleted it after which time the email will be permanently deleted.
		* Staff will not store or transfer the Company related emails on non-work related

computers except as necessary or appropriate with due approvals from the Central IT team and the respective Managers.

* + - Staff will take care not to send confidential / proprietary information to outside sources.
		- Any e-mail that the staff deemed vital to the performance of their job should be copied to the staff’s specific folder and/or printed and stored in the employees’ workplace.

**Document Type: Doc – 3**

* 1. **Web page files**
		+ May be retained for a period of 5 years as specified in SEBI’s LODR Regulations, 2015.
		+ May be archived by the I.T. department with the support of the service provider for a period of 3 years after the initial period of five years of live page.

**Document Type: Doc – 3**

* 1. **Other electronic and digital records including logs from application and infrastructure devices.**
		+ May be retained for a period of 90 days as specified in SEBI regulations
		+ May be archived by the I.T. department with the support of the service provider for a period of 2 years after the initial period of 90 days in live devices.

**Document Type: Doc – 3**

:

**Responsibility: INFORMATION TECHNOLOGY DEPARTMENT**

1. **Miscellaneous Records**

|  |  |  |
| --- | --- | --- |
| Record Type | Retention Period | Document Type |
| Consultant Reports | 8 years | Doc – 6 |
| Policy and procedures manuals – Original | Current version with revision history | Doc – 6 |
| Policies and procedures manuals - Copies | Retain current version only | Doc – 6 |
| Dealership agreements | Current version with revision history | Doc - 6 |
| Annual Reports | Permanent | Doc -1 |

**Responsibility: HUMAN RESOURCES, LEGAL AND SECRETARIAL DEPARTMENTS**

We are revising the current storage period of a total of 10 years for all documents to three categories - 5 years & 10 years & permanently kept in the branch, depending on the importance and future requirement for producing the same before Regulator or any law enforcement agencies.

* 5 years - The documents which are proposed for a maximum period of 5 years (will be kept in the branch itself) after the period the same shall be shredded by the branches on their own after the verification of Auditor/Vigilance.
* 10 years - The documents which are proposed for a maximum period of 10 years (5 years in the branch and another 5 years in storage agencies) after the period shall be shredded by the storage location after the verification of Auditor/Vigilance.

The revised timeline for each type of document is enlisted below:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S L | Documents | Timeline Year | Branch | Storage location |
| 1 | Pawn ticket ( Office & Customer Copy) | 10 | 5 | 5 |
| 2 | Scheme Chart | 10 | 5 | 5 |
| 3 | Undertakings | 10 | 5 | 5 |
| 4 | Due Diligence | 10 | 5 | 5 |
| 5 | Pledge Gold Slip | 10 | 5 | 5 |
| 6 | Terms And Condition | 10 | 5 | 5 |
| 7 | Release Slip (Transaction Advice & Customer Copy) | 10 | 5 | 5 |
| 8 | Inventory Slip | 10 | 5 | 5 |
| 9 | Interest Payment Slip | 10 | 5 | 5 |
| 10 | Authorization Letter | 10 | 5 | 5 |
| 11 | Form K  | 10 | 5 | 5 |
| 12 | OGL Customer Mobile Number Or Account Number Changing Form | 10 | 5 | 5 |
| 13 | Day Book (DPN pawn tickets and all the settlement documents) | 10 | 5 | 5 |
| 14 | Deceased Customer-Related Documents | 5 | 5 | Na |
| 15 | OGL Register | 5 | 5 | Na |
| 16 | OGL consent form | 5 | 5 | Na |
| 17 | Aadhar Consent Form | Permanently kept in branch |  |  |
| 18 | Form 60  Or PAN Card | Permanently kept in branch |  |  |
| 19 | Customer KYC | Permanently kept in branch |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S L | Registers | Years | Branch | Storage location |
| 1 | Cash Stock Register | 5 | 5 | Na |
| 2 | Cash Movement Register | 5 | 5 | Na |
| 3 | Cash Transit Register | 5 | 5 | Na |
| 4 | Cheque Register | 5 | 5 | Na |
| 5 | Security Attendance Register | 5 | 5 | Na |
| 6 | Movement Register | 5 | 5 | Na |
| 7 | Customer Complaint Register | 5 | 5 | Na |
| 8 | Recovery follow-up Register | 5 | 5 | Na |
| 9 | Customer Reference Register | 5 | 5 | Na |
| 10 | Employee Reference Register | 5 | 5 | Na |
| 11 | GPS Register | 5 | 5 | Na |
| 12 | Inspection Register | 5 | 5 | Na |
| 13 | Key Register | 5 | 5 | Na |
| 14 | Lost Customer Register | 5 | 5 | Na |
| 15 | Position Register | 5 | 5 | Na |
| 16 | Shop Visit Register | 5 | 5 | Na |
| 17 | Sticker Register | 5 | 5 | Na |
| 18 | Personal Visit Register | 5 | 5 | Na |
| 19 | Recently Released Customer Calling Register | 5 | 5 | Na |
| 20 | LMS Register | 5 | 5 | Na |
| 21 | Auction Customer follow-up Register | 5 | 5 | Na |
| 22 | Release Register | 5 | 5 | Na |
| 23 | Agreement Register | 5 | 5 | Na |
| 24 | Morning meeting Register | 5 | 5 | Na |
| 25 | Bucket Wise Follow-up s Register | 5 | 5 | Na |
| 26 | NPA restructuring Register | 5 | 5 | Na |
| 27 | Normal call Register | 5 | 5 | Na |
| 28 | Visitor Register | 5 | 5 | Na |
| 29 | Customer Visit Register | 5 | 5 | Na |
| 30 | Bucket-wise interest Collection Register | 5 | 5 | Na |
| 31 | Repledge Call Register | 5 | 5 | Na |
| 32 | Fixed Asset Register | 5 | 5 | Na |
| 33 | Hardware Complaint Register | 5 | 5 | Na |
| 34 | NPA Customer Register | 5 | 5 | Na |
| 35 | Auction Surplus/loss Register | 5 | 5 | Na |
| 36 | Form k & Authorization Register | 10 | 5 | 5 |
| 37 | Safe and Strong room Movement Register | 10 | 5 | 5 |
| 38 | Auction Register | 10 | 5 | 5 |
| 39 | Auction Participation Register | 10 | 5 | 5 |
| 40 | Gold Transfer Register | 10 | 5 | 5 |
| 41 | Pawn Ticket & DPN Register | 10 | 5 | 5 |
| 42 | Form K s Register | 10 | 5 | 5 |
| 43 | Authorisation s Register | 10 | 5 | 5 |
| 44 | Musterole Register | 10 | 5 | 5 |
| 45 | Attendance Register | 10 | 5 | 5 |
| 46 | Service record Register | 10 | 5 | 5 |
| 47 | Wage Register | 10 | 5 | 5 |
| 48 | Maternity Register | 10 | 5 | 5 |
| 49 | Forex- FLM 1 & FLM 2 daily summary and Balance Book | 10 | 5 | 5 |
| 50 | Forex- FLM 3 Register of Purchase of Foreign currencies from the public | 10 | 5 | 5 |
| 51 | Forex- FLM 4 Register of purchase of foreign currencies/coins | 10 | 5 | 5 |
| 52 | Forex- FLM 5 Register of foreign currencies to the public | 10 | 5 | 5 |
| 53 | KYC (Money transfer & gold loan) Register | Permanently kept in branch |  |  |
| 54 | Bidder KYC Register | Permanently kept in branch |  |  |
| 55 | Gold KYC Register | Permanently kept in branch |  |  |
| 56 | Fire Extinguisher Register | Permanently kept in branch |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S L | Files | Years | Branch | Storage location |
| 1 | Bill file(marketing & other bill) | 5 | 5 | Na |
| 2 | Marketing Bill file | 5 | 5 | Na |
| 3 | RM taxi bill file | 5 | 5 | Na |
| 4 | Interbank Cash Transfer Register file | 5 | 5 | Na |
| 5 | Money Transfer file | 10 | 5 | 5 |
| 6 | BRS file | 10 | 5 | 5 |
| 7 | Money Transfer-Western Union | 10 | 5 | 5 |
| 8 | Money Transfer-Transfast | 10 | 5 | 5 |
| 9 | Money Transfer-Ria | 10 | 5 | 5 |
| 10 | Money Transfer-Money Gram | 10 | 5 | 5 |
| 11 | Money Transfer-Instant Cash | 10 | 5 | 5 |
| 12 | Money Transfer-Fast N Cash | 10 | 5 | 5 |
| 13 | Money Transfer-Royal Money | 10 | 5 | 5 |
| 14 | Money Transfer-EZ unit | 10 | 5 | 5 |
| 15 | Forex Rate | 10 | 5 | 5 |
| 16 | Forex FLM 1& FLM 2 | 10 | 5 | 5 |
| 17 | Forex purchase-FLM 3 | 10 | 5 | 5 |
| 18 | Forex Purchases foreign currency Authorized dealers FLM 4 | 10 | 5 | 5 |
| 19 | Forex -FLM 5 LERMS | 10 | 5 | 5 |
| 20 | Forex -FLM 6 | 10 | 5 | 5 |
| 21 | Forex sale | 10 | 5 | 5 |
| 22 | Digital Personal loan file | 10 | 5 | 5 |
| 23 | Inventory Report file | 10 | 5 | 5 |
| 24 | Money Transfer Audit file | 10 | 5 | 5 |
| 25 | Mtfr Form | 10 | 5 | 5 |
| 26 | Inward Receipt | 10 | 5 | 5 |
| 27 | Auditing file | Permanently kept in branch |  |  |
| 28 | Labour Registration file | Permanently kept in branch |  |  |
| 29 | Weighing Balance Renewal file | Permanently kept in branch |  |  |
| 30 | Professional Tax file | Permanently kept in branch |  |  |
| 31 | Circular file | Permanently kept in branch |  |  |
| 32 | KYC Gold Loan file | Permanently kept in branch |  |  |
| 33 | KYC Money Transfer file | Permanently kept in branch |  |  |
| 34 | KYC forex file | Permanently kept in branch |  |  |
| 35 | Aadhar Consent Form | Permanently kept in branch |  |  |
| 36 | Customer Photo | Permanently kept in branch |  |  |
| 37 | Money Transfer KYC Registers | Permanently kept in branch |  |  |
| 38 | Building tax file | Permanently kept in branch |  |  |
| 39 | Rent agreement file | Permanently kept in branch |  |  |
| 40 | Letter/correspondences from Regulatory Authorities | Permanently kept in branch |  |  |

**The mandatory documents (KYC and other important documents) are kept in the branch itself no periods are applicable.**

 **Responsibility: GOLD LOAN OPERATION DEPARTMENT**