

**CEPD CO**  
**Document Preservation Period**  
**(Revised on 20 November 2019)**

**Consumer Education and Protection Department, Central Office.**  
**Document Preservation Period (Revised)**

**A. Administration Division**

<b>Core/ Main Subject</b>	<b>Sub Activity</b>	<b>Preservation Period</b>
Administration Division Staff Matters	Important Staff Circulars	Ten Years
	Staff matters relating to Discipline/Vigilance	Ten Years
Circulars	Master Circulars	Permanent
	Important Operational Circulars	Permanent
	Legal matters filed in the courts and in Consumer Redressal Forums	Permanent
Leave	Available in Samadhan	
Training	Foreign Training	Three Years
	Domestic Training	
Inventory	Purchase of PCs/ Printers	Five Years
	Purchase of Stationery	Five Years
Budget	Budget provisions	Five Years
Inspection	Central office inspection report and compliance	Five Years
Others	Misc. cases, Hindi correspondence/statistics/Rajbhasha Implementation, News Paper cutting, BLMC minutes, etc.	Three Years
RIA Section	All matters including Appeals	Three Years

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**B. Grievance Redressal Division (Non-CPGRAMS)**

<b>Core/ Main Subject</b>	<b>Sub Activity</b>	<b>Preservation Period</b>
Complaint Redressal Cell	CRC- Policy	Permanent
	Complaints received against RBI from Public/ Banks/ Institutions	Three Years
	Monthly status report of Complaints received & disposed of by Regional Offices / Central Office Departments	Three Years
	List of Nodal Officers	Two Years
	Customer Service - Quarterly/ Half Yearly Progress Reports of the Committees at Regional Offices	Three Years
	Citizen's Charter / Customer Satisfaction Survey Quarterly Report	Three Years
	Senior Management Meeting Paper on Customer Service	Three Years
	Compliance of Inspection Reports	Three Years
	Review of Functions of Local Boards	Three Years
	Minutes of BLSCS Meetings	Three Years

**C. Grievance Redressal Division (Non-CPGRAMS)**

<b>Core / Main Subject</b>	<b>Sub Activity</b>	<b>Preservation Period</b>
PGRS-Public Grievances Redressal Section	Correspondence with Banking Ombudsman Offices	Three Years
	Correspondence with officers of Nationalized Banks, SBI & Associates, Foreign Banks, Private Banks and NABARD	Three Years
	Correspondence with DoR, DoS, DCM, FIDD	Three Years
	Miscellaneous Correspondence	Three Years
Legal Cases	Legal Matters filed in the courts and in Consumer Redressal Forums	Permanent

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**D. Grievances Redressal Division (CPGRAMS-Govt)**  
**(References forwarded by the government of India)**

<b>Core/ Main Subject</b>	<b>Sub Activity</b>	<b>Preservation Period</b>
CPGRAMS Government	Correspondence with Government & Banks	Three Years
	Correspondence with RO/BO Offices	Three Years
	Misc. Correspondence	Three Years

**E. Banking Ombudsman Division**

<b>Core/ Main Subject</b>	<b>Sub Activity</b>	<b>Preservation Period</b>
Banking Ombudsman Division	Policy matters relating to Banking Ombudsman Scheme (BOS)	Permanent
	BOS- staff matters	Permanent
	BOS- Accounting Procedure	Permanent
	BOS- Parliamentary Questions / Ministry of Finance	Permanent
	BOS- Central Board/ Local Board matters	Permanent
	Bid documents (including for CMS and others)	Permanent
	Top Management Approvals (Thick blue sheets)	Permanent
	Complaint against BO offices	Three Years
	Non-implementation of Awards	Three Years from the date of implementation
	RIA 2005 Correspondence	Three Years
	Correspondence with BO offices (tours and leave issues)	Three Years
	Recovery of Expenditure	Three Years
	Budget for Banking Ombudsman Offices	Three Years
News Paper clippings	Three Years	

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	Computerization of BO offices (Complaint Tracking Software)	Six Years
	Training programmes for BO Staff	Three Years
	Banking Ombudsman Conference	Six Years
	Appointment of Banking Ombudsman	Six Years
	Quarterly Review of complaints	Three Years
	Quarterly status of Awards	Three Years
	Correspondence with IBA & other Institutes	Three Years
	Honorary Assignment of BO	Three Years
	CO Inspection Report and Compliance	Five Years
	Annual Report Submitted by BO offices	Six Years
	Material supplied to Bank's Publication	Six Years
	Audit Report & Compliance of BO offices	Five Years
	DO letters of BO Correspondence and Monthly DO letter from Central Office to Banking Ombudsmen	Six Years
	CMS Related correspondence	Eight years
	CTE Type Inspection	Eight years

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**F. Policy & Research Division**

<b>Core/ Main Subject</b>	<b>Sub Activity</b>	<b>Preservation Period</b>
Policy & Research Division	BCSBI matters	Six Years
	Display of service charges / reasonableness of service charges	Six Years
	Financial Education	Six Years
	Information technology enabled Financial inclusion	Six Years
	Customer Service issues	Six Years
	Customer Service Meeting	Permanent
	Policy related files/Handbook of instructions	Permanent
	PQ	Permanent
	CCB Compliance/Central Board matters	Six Years
	Annual Report (Back Papers)	Six Years
	Quarterly DO/Monthly DO	Six Years
	Correspondence with GOI	Six Years
	Activity Report/ Miscellaneous Correspondence	Six Years
	RTI	Three Years