



UJJIVAN FINANCIAL SERVICES LIMITED

POLICY ON PRESERVATION OF DOCUMENTS

Updated as on February 09, 2023

A. INTRODUCTION

In terms of Regulation 9 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations (“**LODR**” or “**Listing Regulations**” or “**Regulations**”) requires the Board of Directors of a Listed Company to frame a policy for Preservation of Documents classifying them in to two categories:

- i. Documents whose preservation shall be permanent; and
- ii. Documents to be preserved for not less than eight years.

This policy is effective from March 17, 2016

B. OBJECTIVES

To determine preservation period for records/documents based on their reference value and legal requirements. The following aspects are considered while arriving at the preservation period:

- Company's own information retrieval needs (reference value)
- Statutory requirements under respective statutes.
- Litigation requirements
- To ensure easy retrieval.
- To ensure that unwanted records do not occupy storage space.

C. RESPONSIBILITY

The departmental head concerned will be responsible for the maintenance, preservation and destruction of records pertaining to the respective Department.

D. PRESERVATION PERIOD

The preservation period starts with the conclusion of financial year, in which the document has been formed or the last entry was made; the preservation period of agreements starts with the end of the financial year in which the agreement period expires.

For determining the preservation period, the records are categorized into following three categories:

Sr.	Category & Description	Period of Preservation
1.	Records/documents with short reference value – i.e. records, which are to be preserved for a short period for enquiry, evidence, verification, evaluation, etc.	Less than 8 years
2.	Records/documents required to be maintained as per statutory requirements and having higher reference value – i.e. records having contractual/legal implications, which need to be preserved for a prescribed periods per statutory requirement; and records, which need to be, preserved for a particular period according to Company's own reference needs.	Documents to be preserved for period of 8 to 10 years
3.	Records which will have a permanent value for the Company even after the expiry of legal preservation period.	Permanent
4.	Records which are required for adducing evidence in judicial or quasi-judicial or other dispute redressal forum	Till the time the matters are finally disposed of.

Notwithstanding the general guidelines, care should be taken by the respective departments to ensure that records of special nature such as unsatisfied claims by or against the Company, suits pending in courts, tribunals, quasi-judicial etc. are preserved according to specific needs and even beyond the prescribed period.

Also, in the case of statutory records such as licenses, certificates, sanctions, approvals, etc. from Government/ Statutory Bodies, care should be taken to maintain and preserve the records in accordance with the specific guidelines/instructions, if any, by the issuing authority.

The preservation location will be the concerned department. If the location is other than the concerned department, the same should be documented and kept in a file for reference purpose in the respective department. In case of critical documents which need to be preserved for very long periods or permanently, the same shall be preserved in fire proof or other such secure cabinets.

E. MODE OF PRESERVATION

Records/documents may be preserved either physically or in electronic form.

F. POLICY REVIEW

The KMPs may review the policy from time to time. Material changes to the policy will need the approval of the Board of Directors.

G. CONTACT DETAILS

Any questions or clarifications about the policy or disclosures made by the Company should be referred to the Company Secretary, who is in charge of administering, enforcing and updating the policy.

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