



**POLICY ON DOCUMENT MANAGEMENT SYSTEM (DMS)  
DIGITIZATION OF CRITICAL RECORDS & DOCUMENTS  
(2024-26)**

(For Internal Circulation Only)



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## **POLICY ON DOCUMENT MANAGEMENT SYSTEM (DMS) DIGITIZATION OF CRITICAL RECORDS & DOCUMENTS 2024-26**

### **1. OVERVIEW**

As per the direction given by CVC in this regard, the Bank is required to formulate and adopt a Board approved Policy for Digitization of Critical Record & Documents. The main features of this Policy are required to be:

- (i) Categories of records and documents to be digitized and preserved,
- (ii) Retrieval of the digitized records and documents in case of need,
- (iii) Preservation of digitized records and documents in case of need, and
- (iv) Weeding out/discarding of old records.

Accordingly, the Bank has framed this policy on Digitization of critical records and documents covering critical records/documents at Head Offices, Zonal Offices and Branches.

The Bank's Information and Technology Department has already undertaken the task of Centralized Document Management System (DMS) since 2016 for digitization and archival of documents in a phased manner, covering Head Office, Zonal Offices and Branch offices, based on the 'In Principle' approval of Board for this purpose on 16.06.2016.

Document Management System (DMS) of the Bank is designed to organize and manage documents in electronic format and stored in the Bank's central server. It provides users with the ability to access & download the documents from the central server and handles archiving, distribution and creation of documents. A Document Management System (DMS) is the process of storing, locating updating and sharing data for the purpose of workflow progression and business outcome.

Record management is the systematic control of the creation, maintenance, use and disposition of records. Records management addresses the life cycle of records, i.e. the period of time that records are in the custody of the Bank. The life cycle usually consists of three stages given below.

A-Creation

B-Retrieval and Maintenance



### C-Disposition

Digitization of records is basically undertaken with the aim of achieving faster retrieval of information, easier transmission of information, greater sharing of information and a reduction in storage space required for paper records.

Driving factors for digitization project include-

- I. Provide easier and improved access and distribution of records
- II. Improve the internal transfer or dissemination of the records
- III. Create a backup copy of paper records for disaster recovery purposes.
- IV. Reduce management and access costs.

Keeping in view the above facts, the Bank started the process of implementing Digitization of Critical Records & Documents through DMS. It is therefore required to frame an approach document for digitization of documents as per various guidelines on digitization. This Policy has been formulated and adopted accordingly.

## 2. OBJECTIVES

The objective of this policy is to create formal written guideline regarding digital preservation of records/ documents, its retrieval, transmission, sharing, updating and ultimately its disposal.

Digitization is the process to convert physical documents/records/copies (like notes, letters, memos, correspondences, office orders, minutes of meetings, memorandums, etc.) into electronic/ digital format, to preserve records/documents in digitized form in a very efficient, secured and cost-effective manner so that identification and retrieval of records/documents by Head Office/Zonal Offices/Branches/LDM/RSETI, etc. of the Bank are facilitated.

## 3. SCOPE OF THE POLICY

The scope of this policy is to formulate and adopt standard procedure for digitization of documents and preserve all important documents as per statutory/regulatory requirements as amended from time to time which are applicable for all the documents kept including in electronic/scanned form.

Digitization is the process to convert physical records/documents into digital/electronic format by way of scanning. This Policy covers digitization of records/documents related to domestic offices/branch offices only. **Policy does not cover records related to our foreign offices/branches.** Digitization of documents at various level i.e., Head Offices, Zonal Offices, Branch offices, etc.





will be covered by standard operating procedures as approved by their respective Departmental Heads.

DMS is a "Centralized approach" process where documents will be scanned at respective locations and will be stored in a Central DMS Server by uploading the scanned documents. It includes-

- User creation and role assignment to the users.
- Identification of the documents to be preserved.
- Installation of the scanner in respective offices will have features like Monochrome speed 60IPM in duplex, Optical Resolution, Optical Character Recognition (OCR), Power Consumption, Duty Cycle etc.
- Creation of Departments, metadata, indexing and other features in DMS.
- Scanning and uploading of legacy documents to be done by the approved vendor, once at the initial stage.
- Day-to-day scanning & uploading of documents into the DMS to be done by the respective Departments/Zonal Offices/Branches/LDM/RSETI etc.
- Retrieving of digital documents from DMS portal

There are three phases for digitization and archiving of documents into the central server. The following documents be scanned & uploaded into DMS portal.

#### **A. Head Office**

- Documents pertaining to Notes, Approvals, Minutes of Meetings, Office Memorandums, Correspondences etc.
- PSD&HRM departments should scan & upload new Service Record.
- Any correspondences/sanctions pertaining to the existing service records, PPO's, any revised papers for existing Staff PPO's etc.

#### **B. Zonal Offices**

- Documents pertaining to Notes, Approvals, Minutes of Meeting, Office Memorandum, Correspondences, and Documents related to Advances etc.

#### **C. Branches and other Offices:**

- Branch should scan and upload all deposit account opening forms, all documents related to loans, important correspondences with Zonal/Head Office, minutes of meeting etc.

#### **Key features: -**

- ✓ Role of ADMIN user – ADMIN user can perform activities like-
  - ❖ user creation and attaching user to any department/folder in DMS.



- ❖ Detaching/removing users if they are retired or transferred,
- ❖ Admin user to be able to create user, modify user rights, resetting of ID & password etc.
- ✓ Security feature of DMS application - Documents uploaded into DMS are stored into the database in an encrypted manner which make the data highly secured and non-decipherable by any means.

#### **Reporting Mechanism:**

- ✓ Types of reports –Progress report of DMS for all the departments/offices will be circulated on fortnightly basis by H.O. DIT, DMS Cell.
- ✓ Employee-wise documents uploaded report will be available on fortnightly basis.

#### **User Creation:**

The DMS is completely secure and each staff should have login credentials to enter into the Document Management System (DMS). The login credentials, user profile and access rights shall be created for all the Head Offices/Zonal Offices/Branch Offices staff. Each Staff will get the access to their respective department documents and also can perform various activities based on the permissions set for every user according to his/her cadre and job profile.

- ✓ For creation of users at Head office, respective departments should send the DMS User Creation form duly filled and recommended by the departmental in-charge concerned to DMS Cell, HO-DIT on the Email ID [dms.helpdesk@ucobank.co.in](mailto:dms.helpdesk@ucobank.co.in).
- ✓ Zonal office should send their DMS user creation form duly authorized by Deputy Zonal Head/Zonal Head to DMS Cell, HO-DIT.
- ✓ Branches and other offices should send their DMS user creation forms to their respective Zonal Offices. Further, Zonal Offices should send the forms received from branches under their control and other offices to the DMS Cell, HO-DIT with their recommendations.
- ✓ User privilege must be mentioned in the DMS user creation form for creation of any user id.
- ✓ User creation is to be done by the ADMIN.
- ✓ At the time of logging into DMS, there is a web service which authenticates SOL ID assigned to the user in DMS with the SOL ID of the user in HRMS. If both the SOL ID matches, DMS allows access to the site/department of the particular SOL ID to the user. Else, in case of transfer, when there will be a

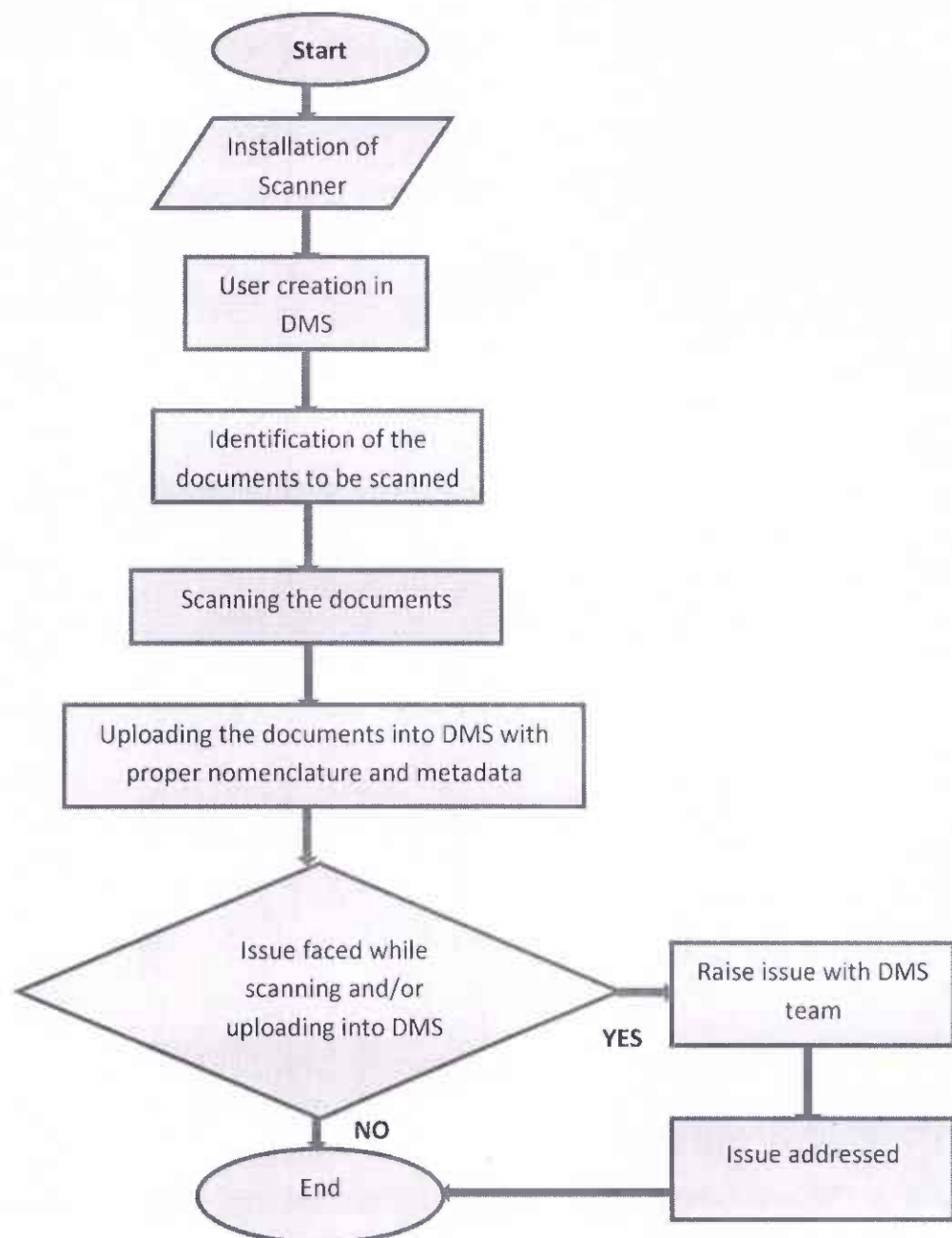


different SOL ID in HRMS, SOL ID of the user in DMS will be updated with the new SOL ID as per HRMS and accordingly access will be given. In case of retiree, as no SOL ID will be found in HRMS, so user will not be given access to any SOL ID. Users should be deleted on periodic basis in DMS, as and when any user retires.

- ✓ User ID is same as Employee Number of the user and password should be created using combination of letters – uppercase & lowercase, numbers and special characters. (i.e. Ucob1234#). Minimum password length should be 8 characters.
- ✓ User creation form is available under Form/Documents section on UCO Online and enclosed as Annexure –I(HOs), Annexure-II(ZOs) & Annexure-III(BOs).
- ✓ Enforcement of two-factor / multi-factor authentication depending on risk assessment and following the principle of least privileges and separation of duties shall be implemented in DMS.

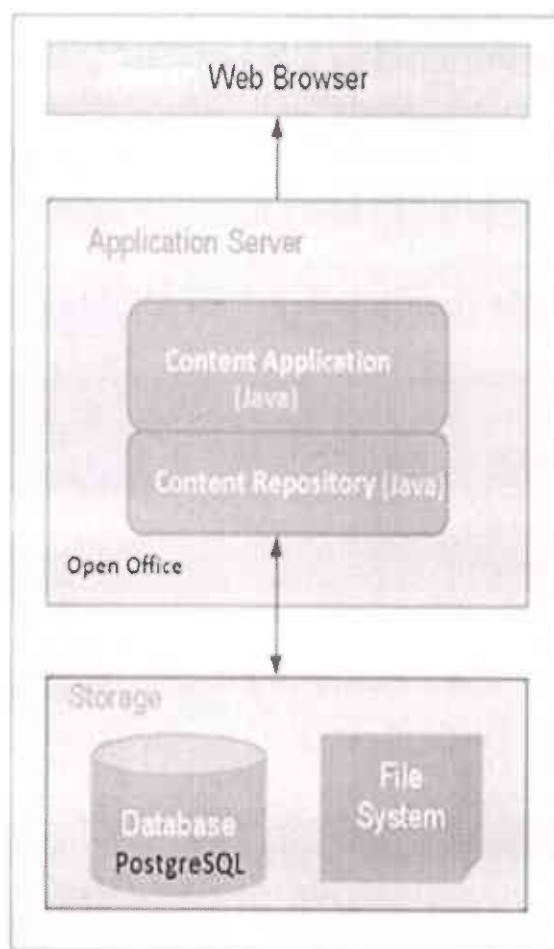


## Process Flow:





### Architecture of DMS Application:



### DMS Policy will be in line with various IT Policies of the Bank

- **Backup and Recovery Policy:** This policy addresses Policies and Procedures related to the backup and recovery of the Bank's documents, information and computing resources.
- **Business Continuity Policy:** To recover from the adverse effects of a disaster, the bank should plan for an orderly recovery route by having Disaster Recovery Plan (DRP) and Business Continuity Plan (BCP) in place.
- **Disaster Recovery Policy:** This Policy addresses Policies and procedures related to Disaster Recovery Planning for the Bank's information resources. DR Drill ensures the objective of the policy.

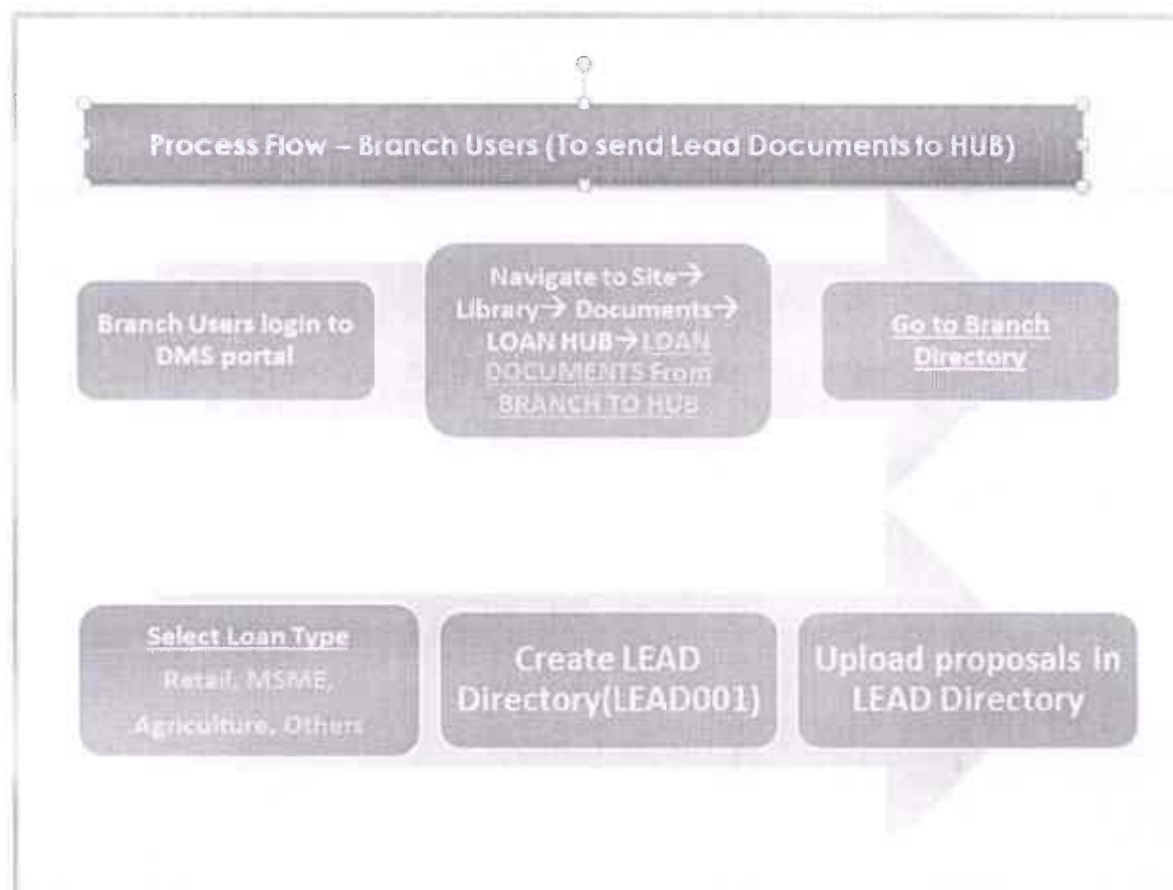


- **Outsourcing Guidelines Policy:** Facility Management Service has been taken for DMS. Any future requirement/customizations/major changes are being done on Change request (CR) basis by the OSD (Operation & Services Department).
- **Data Retention and Archival Policy:** To implement standards for storage, retrieval and disposal of electronic documents and data backup.

#### 4. DOCUMENT SHARING BETWEEN LOAN HUBS AND BRANCHES THROUGH DMS

With a view to ensuring smooth, efficient and fast document sharing between Loan Hubs and Branches and in order to restrict physical movement of documents, the facility for sharing of documents between Loan Hubs and Branches through DMS has been introduced. Thus branches attached to Loan Hubs can use DMS portal to upload the related documents. Conversely, Loan Hubs can also upload the documents related to loan sanction through DMS. The documents so uploaded by the branches/ Loan Hubs will be made available to the authorized users on real time basis.

Process flow of Loan Hub Document sharing module through DMS portal is furnished herewith:



**Process Flow – HUB Users (To View/Download Lead Documents shared by Branches)**

HUB Users login to  
DMS portal

Navigate to Site→  
Library→ Documents→  
LOAN HUB <Zone  
Name>→ LOAN  
DOCUMENTS From  
BRANCH TO HUB

Go to concerned  
Branch Directory

Select Loan Type  
Retail, MSME,  
Agriculture, Others

Navigate to concern  
LEAD  
Directory(LEAD001)

View/Download  
proposals from LEAD  
Directory

**Process Flow – HUB Users (To share documents to branches)**

HUB Users process  
proposal

Upload sanctioned documents  
in LOAN DOCUMENTS From  
HUB TO BRANCH → Branch  
Folder

Inform Branch officials

**Process Flow – Branch Users (To download documents shared by HUB)**

Branch Users login to  
DMS portal

Download the sanctioned  
documents from LOAN  
DOCUMENTS From HUB TO  
BRANCH → Branch Folder

Process complete



## 5. MONITORING OF IMPLEMENTATION STATUS

An Agenda item regarding status of implementation of Document Management System shall be placed before the Operational Risk Management Committee (ORMC) on a quarterly basis, by Operations & Services Department.

## 6. IMPORTANT PARAMETERS

Critical records in digitized form would be retained for the periods as laid down in the latest Bank's policy of record retention as contained in the manual of instructions and Data Retention and Archival Policy.

As the process is envisaged for digitization of existing records/documents also only current documents as mentioned in the Record Retention Policy, needs to be digitized.

Records kept in the form of "digitized images" would be admissible as secondary evidence in a court of law in terms of the 1984 amendment to the Bankers' Books Evidence Act whereby the definition of "certified copy" has been modified to include a copy made by any mechanical process which by itself ensures the correctness of the copy.

It is necessary that the conversion of records from paper form to digitized images will be done under the supervision of an authorized Official of the bank and proper record thereof will be kept.

Handheld scanners/devices with scanning and storage capacity/mobile devices are not allowed for scanning of the documents/records.

In the light of statutory/legislative changes and introduction of newer technologies, if any, policy must be dynamic to accommodate changes in the record retention area. Hence there will be provision to review from time to time.

Records/documents, scanned and uploaded in DMS portal may be indexed in the pattern as under: Department or Name of the HO/ZO/Branch/Office>Name of Document>Reference No. of Document >Financial Year (YY-YY)>Date (DDMMYYYY).

Report of audit trails/logs of DMS application must be submitted every quarter to the Departmental head for scrutiny.

## 7. HEAD LINE OF THE POLICY





This policy description covering the digitization of various critical documents/records of the Bank and its storage/retrieval in a secured and authorized way will be known as POLICY ON DOCUMENT MANAGEMENT SYSTEM (DMS) DIGITISATION OF CRITICAL RECORDS&DOCUMENTS.

#### **8. COMPETENT AUTHORITY TO APPROVE THE POLICY**

Competent Authority to approve the policy rests with the Board of Directors.

#### **9. APPLICABILITY OF THE REGULATORY/ STATUTORY GUIDELINES**

All the relevant regulatory/ 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 rule, regulation, law and globally best IT Security practices or standard will take precedence over this policy. Any alteration/modification in the prescribed period of archiving in applicable law shall, *mutatis mutandis*, apply to this policy.

#### **10. WAY OF PRESERVATION/RETENTION**

The storing of documents in DMS must be such that ensures there is no tampering, destruction, alteration or anything which endangers the authenticity, content, utility and accessibility of the documents/records.

The stored digitized documents must be accessible at all reasonable times. There must be control by authorized officer to ensure authenticity, integrity, confidentiality and non-repudiation of the records/documents and also to prohibit unauthorized access.

Hard copy of records/documents must be preserved as per its retention periods in accordance with the extant guidelines of the Bank even after the digitization of hard copy of documents/records into scanned copy.

HO GAD to ensure to preserve and dispose off old physical records/documents systematically and must issue necessary guidelines to all Departments/Offices of HOs/Zones/Branches/LDM Offices/RSETI etc.

#### **11. REVIEW OF THE POLICY**

Review of the policy will be undertaken every two years.

**12. (A) DELETION OF DIGITISED RECORDS FROM DMS** –The provisions as contained in the Manual of instructions as well as in the Bank's Data Retention & Archival Policy specifying the periods for preservation/retention of records/data will be adhered to.



**12. (B) Process of Disposal of Original Records:** -Reference be made to Manual of Instructions Volume-II Chapter No. 13 Page No.281 to page No.294 and guidelines issued by GAD Department vide Circular No. CHO/GAD/03/2021-22 dated 14.12.2021 regarding disposal of old records/register etc.

**(i) Wrong uploading of document in DMS portal.**

In case a document is being uploaded wrongly by the user department, request for deletion of document to be given in the enclosed format Annex - IV from the department concerned. The deletion power to be vested only with ADMIN user.

**(ii) Document deletion as per requirement.**

In case user department may feel that a particular document may be deleted, request as per format enclosed Annex-IV to be provided. Deletion of document to be done only through ADMIN users.

**13. ROLES AND RESPONSIBLE AUTHORITY FOR COMPLIANCE OF THE POLICY & KEY RESPONSIBILITIES**

The Departmental Heads of HO/ZOs/Branches/LDMO/RSETI or the authorized Officials delegated by them shall be responsible for the compliance of this policy.

Responsibilities of various users in DMS are given as under-

- Identification of important documents to be uploaded by Maker/Checker/Free Users.
- Filling of proper metadata while uploading the documents by Maker/Checker/Free Users.
- Primary maintenance of the scanners provided for scanning by the end users. In case of any malfunctioning of the scanner, support to be provided by the vendor providing AMC (Annual Maintenance Contract).
- Co-ordination with the vendor for bringing out changes in DMS by ADMIN.
- Resolution of issues of various departments/offices by ADMIN.
- Quarterly Disaster Recovery Drill Activity tape restoration, data backup, ID reviews etc. by the ADMIN.
- The Module/Application will operate on Maker – Checker basis.
- H.O. Departmental Heads will forward to the Admin (H.O.DIT, DMS Cell) the names of Officers to be designated as Maker-Checker of their respective departments, Similarly, Zonal Heads will forward to the Admin (H.O. DIT, DMS Cell) the names of Maker-Checker of their respective Zonal



Offices as well as those of Branches under their jurisdiction to Admin H.O.  
DIT (DMS Cell) - 033-44559796 and email ID of DMS Cell is-  
dms.helpdesk@ucobank.co.in.

- The role assignment of Maker- Checker will be as under. -

**Maker:** - Upload/view only access to documents.

**Checker:** -Upload/Download/view only access to documents.

**Free Users:** -Branch Heads/Dy. ZHs/ZHs/AGM/DGM/GM/Departmental Heads

**VIEW Only:** -Users are able to view the uploaded documents only.

### **(i) PROCEDURES**

Daily procedures of DMS:

1. Identification and selection of the documents.
2. Uploading of the documents into DMS with proper metadata.
3. Initiating "My task" feature for sharing data between different users/Offices in a highly confidential manner.
4. Retrieval of documents by users with adequate roles (Checkers and Free Users).

### **(ii) EFFECTIVENESS CRITERIA**

The Criteria for effectiveness of DMS are as follows–

- Filling up proper metadata while uploading documents into DMS.
- Maintaining proper scanner setting with OCR (Optical character recognition) set on.
- Data Backup – Regularly taking database and application back up as per extant guidelines.
- Disaster Recovery–To know the disaster preparedness. DR-drill to be conducted every quarter of DMS functioning in the Bank and report to be submitted to the Higher Competent Authority.
- Documents uploaded into DMS are stored into the database in encrypted manner which make the Data highly secured and non-decipherable by any means.
- User of a department can access/view the documents of only that department/cell to which the user is assigned. Documents of no other department/cell are accessible to users beyond their assigned department/cell.





- DMS can be accessed by the users only on intranet.
- Restricted Access- Restricted access only to a specified group of users identified by their Employee Number on any folder/cell can be given in DMS. The above folder/cell with restricted access will not be accessible to any user other than the specified group of users.

#### 14. NODAL OFFICERS FOR MONITORING THE PROGRESS OF DIGITIZATION

S. No.	Office	Nodal Office
1	Head Office	DGM/AGM will submit the monthly progress of digitization to respective GMs.
2	Zonal Offices/Administrative Offices	Chief Manager Authorized by Zonal Head.
3	RLHs	In charge of RLH- for RLH related Documents.
4	SME HUBs	In charge of Operation of SME Hub for SME Hub related Documents.
5.	Trade Finance	DGM/AGM
6.	Any other Office/ Branches	Official In-charge of operations.

#### 15. ACCEPTABILITY OF DIGITIZED RECORD AS EVIDENCE IN COURT OF LAW

In terms of the Information Technology Act, 2000 and The Bankers' Books Evidence Act, 1891, a digitized record can be placed as evidence in court of law with a certificate by a person who is in a position to produce such a certificate being in control of the said device so that the acceptability of such a document cannot be ruled out by court.

The head of the Branch/ Office/ Department is to be treated as the custodian in this context so that the digitized record certified by them can be placed as evidence in a court of law.

#### 16. INFRASTRUCTURE

The required infrastructure for DMS is to be ensured by Department of Information & Technology and necessary instruction to be issued to all Departments/Offices of HOs/ZOs/Branches/LDMO/RSETI etc.





## **17. AGREEMENT WITH VENDORS AT SERVICE LEVEL**

Data confidentiality must be clearly stated while agreement with Vendors at service level. Agreement must incorporate that Vendor will not retain any of the copies of the documents to be handled by them. The I.T. Department is to ensure that service level agreement entered into between Vendor and Department is duly vetted and approved by the Law Department.

## **18. SELECTION OF VENDORS FOR DMS**

The Selection of Vendors will be governed by the guidelines of the Bank's outsourcing policy issued by DIT i.e. Vendor Management Policy strictly as per the provision of outsourcing Policy of the Bank. Any outsourcing work should be vetted by the outsourcing Vetting Committee.

## **19. LIST OF CRITICAL DOCUMENTS/RECORDS FOR DIGITISATION**

The detailed list of critical records/documents which are required to be digitized is as under:-

- Board Memorandum (MCB/ACB/Board of Directors etc.)
- Copy of Approved Notes /Control Reports
- Licenses, Insurance Policies.
- Agreement with various Vendors, AMCs
- Letters of Indemnity, Succession Certificate etc.
- Lease Deeds/Title Deeds of Bank/Office Premises, residential buildings, Approved Plans etc.
- Documents pertaining to Agreement/Security Documents and Appointment of Intermediaries- Service Level Agreement (SLA)
- Court Cases Files, Attachment Orders.
- Minutes of important meetings
- Individual file of the Staff disciplinary proceedings including Vigilance Department, files/Complaints like Investigation Reports, Charge Sheet etc.
- Approved minutes of all Annual General Meeting (AGM)
- Service Records of Employees.
- Loan Documents.
- All correspondences related to RTI Act, 2005.
- Correspondences with RBI/SEBI/GOI/DFS and other outside agencies.
- Any other important documents/records as decided by the Concerned Department.
- Income Tax, GST, Court orders



- Office Orders
- All applications related to courts in connection with recovery measures like Form C of NCLT IBC Proceedings, Form D Liquidation etc.
- Minutes of Consortium, JLF Meetings.
- Other necessary records/ document as per the instruction of Competent Authority from time to time.

## **20. Amendments/Modification of Policy:**

This Policy will remain in force till fresh policy is approved by the Board. Bank reserves the right to amend/modify this policy as and when deemed fit and proper, at its sole discretion.

Note: MD & CEO/Executive Director is authorized to issue clarifications on all operational matters relating to this Policy.

## **21. SOP (Standard Operating Procedure):**

SOP/ Job Cards related to operational aspects of DMS have already been circulated which shall be updated from time to time.

## **22. LIST OF ANNEXES**

Annex-I- User Creation Request Form for Document Management System (DMS)- Head Offices Page No.-17

Annex-II- User Creation Request Form for Document Management System (DMS) - Zonal Offices Page No.-18

Annex-III- User Creation Request Form for Document Management System (DMS)-Branch Offices Page No.-19

Annex-IV- Document(s) Deletion request Form for document Management System (DMS) Page No.-20

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