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OXYZO FINANCIAL SERVICES LIMITED
(FORMERLY KNOWN AS OXYZO FINANCIAL SERVICES PRIVATE LIMITED)
(COMPANY OR OXYZO)

POLICY ON PRESERVATION OF DOCUMENTS

[As per Regulation 9 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015]

REVIEW & APPROVING AUTHORITY

Authority	Designation
Prepared By	Company Secretary
Reviewed and Approved By	Board of Directors

VERSION HISTORY

Version	Issue Date	Brief Description
1.0	28.02.2019	Created
2.0	15.02.2023	Reviewed by Operation Committee
2.1	23.05.2023	Noted by Board of Directors
3.1	15.04.2024	Reviewed by Operation Committee
3.2	28.05.2024	Reviewed and approved by Board of Directors
4.0	28.05.2026	Reviewed and approved by Board of Directors

PURPOSE OF POLICY

Regulation 9 of Securities and Exchange Board of India, (Listing Obligations and Disclosure Requirements) Regulations, 2015 [herein after referred to as “SEBI (LODR) Regulations” or “Regulations”, requires every listed company to have a policy on preservation of documents/ records either in Physical Mode or Electronic Mode.

The corporate records of the Company are the important assets for the Company and hence the Company seeks to access and manage its records effectively, and is obliged to create, maintain, preserve and dispose of records as per this Policy.

This Policy categorizes the records whose preservation shall be permanent in nature and documents that will be preserved for specified period of time and outlines responsibilities to create, maintain and lawfully dispose of the records. It endorses the preservation of records in the Company’s Archives.

DEFINITIONS

- i. **“Company”** means OXYZO Financial Services Limited (Formerly known as Oxyzo Financial Services Private Limited).
- ii. **“Board”** means the board of directors of the Company or its Committee;
- iii. **“Documents”** means as defined in sub- section 36 of section 2 of the Companies Act, 2013
- iv. **“Electronic Records”** means as defined in Information Technology Act, 2000 or as amended from time
- v. **“Electronic Form”** means as defined in Information Technology Act, 2000 or as amended from time
- vi. **“Listing Regulations”** means the Securities and Exchange Board of India, (Listing Obligations and Disclosure Requirements) Regulations, 2015
- vii. **“Preservation”** means to keep in good order and to prevent from being altered, damaged or destroyed
- viii. **“Policy”** means this Policy of Preservation of Documents of the Company;
- ix. **“Records”** in relation to this policy includes accounting records, books or papers and books and papers as defined in sub-section 12 of section 2, books of accounts as defined in sub-section 13 of section 2 of the Companies Act, 2013, statutory and other documents of material significance whether covered under this Policy or not.

Any other term not defined herein shall have the same meaning as ascribed to it under the Companies Act, 2013, Listing Agreement, Listing Regulations framed by the Securities Exchange Board of India or any other relevant regulation/legislation applicable to the Company.

OBJECTIVE OF POLICY

This Policy mechanism provides the comprehensive framework for preservation of documents for a specified period of time to achieve the following objectives:

- a) Effective corporate governance and risk management;
- b) Effective information management to support the work of the administrations and provision of continued access to it at times when needed;
- c) Systematic disposal/destruction of Company’s non-current records that have outlived their administrative usefulness.

- d) Identification of the Company's records that are of continuing administrative and historical value to warrant their transfer to and preservation in the Company's Archives.

VALUE OF RECORDS

The Company understands the value of its records. Thus attached to this Policy are the combinations of qualities that relate to their importance, usefulness or quality. The following values are offered by the records:

- informational value – all information presented, whether written, pictorial or audio
- material value – intrinsic information about the records that can be retrieved from the material itself, such as age, provenance, history, software
- cultural value – encompasses a range of values such as political, religious, historical, ethical, aesthetic, and many other similar values.

As per this Policy, the Company shall preserve the qualities of all records as far as possible.

SCOPE OF THE POLICY

For the purpose of achieving the above objectives, the documents covered as per this Policy have been divided into two sections, i.e. the records or the documents that will be preserved permanently by the Company and the records or the documents that will be preserved for the period of at least 8 years after completion of the relevant transactions and not permanently. This Policy applies to the records maintained by the Company in any format or medium. The records which are not required to be retained permanently shall be disposed off according to this Policy.

AUTHORITY AND RESPONSIBILITY

The Compliance Officer, as designated by the Board of the Company in this behalf, shall be responsible for the preservation of the records according to the time frame prescribed in the Policy for their preservation.

All staff and management of the Company shall assist in implementing this Preservation Policy as appropriate to their roles and responsibilities.

CLASSIFICATION OF RECORDS

Based on the requirement and for the purpose of effective management, the period for which the records of the Company shall be maintained have been classified into two categories:

- I. Documents whose preservation shall be permanent in nature;
- II. Documents whose preservation shall be at least 8 years.

The classification of the documents has been made in the Annexure which forms part of this Policy.

While prescribing different time period for preservation of records, the following aspects have been taken into account:

- (a) Compliance with statutory and regulatory requirements.
- (b) Satisfaction of the needs of SEBI/RBI/MCA inspectors to have access to certain records.
- (c) Satisfaction of the needs of internal and external auditors to have access to certain records.

The documents or records not covered by this Policy shall be maintained by the Company for the time period specified for their preservation under any statute or regulation by which they are governed.

LOCATION OF RECORDS

As mandated by the Companies Act, 2013 or under any other statute, certain records shall be located at the registered office of the Company. The records for which no specific place has been specified under any statute shall be maintained at the corporate office of the Company or at any other place as may be approved by the Board, from time to time.

ACCESS AND AUTHENTICITY

The preservation of the records of the Company is vital in order to ensure all current and future access to the records. Preservation is also concerned with ensuring the authenticity of records.

Since the records are maintained at different levels and departments in the Company, therefore Functional Heads should be authorized to ensure the preservation and access to the Records under their jurisdiction.

RECORD RETENTION SCHEDULE

The records referred to in Annexure A of this Policy shall be maintained permanently by the company and the records referred to in Annexure B of this Policy shall be maintained for minimum period of eight years.

Records should not be kept longer than is necessary and should be disposed of at the right time as unnecessary retention of records consumes time, space and equipment use, therefore disposal will aid efficiency. The records referred in Annexure B shall be preserved for at least 8 years and thereafter as per the discretion of the Board records may be disposed of in the manner prescribed by it.

RECORD APPRAISAL

The Company shall at regular intervals carry out the appraisal of the records preserved as per this Policy. The purpose of the appraisal process is to ensure the records are examined at the appropriate time to determine whether or not they are worthy of archival preservation, whether they need to be retained for a longer period as they are still in use, or whether they should be destroyed. The appraisal of records shall be undertaken only after the approval of the Board of the Company.

RISK-BASED APPROACH

The Company adopts a risk-based approach in an endeavor to preserve the collection of its records. A preservation risk assessment for the whole collection shall be conducted and subsequently shall be reviewed periodically. The result of the risk assessment would be used to determine the urgency of preservation action: a low risk may simply indicate that the risk assessment should be recalculated at a future date, whereas a high risk will trigger immediate action.

COMPLIANCE OFFICER:

The Company Secretary of the Company shall be the Compliance Officer of the Company.

EFFECTIVE DATE AND POLICY ENFORCEMENT

The above said Policy is approved by Board in its meeting held on February 28, 2019 and shall be effective from date of the approval.

REVIEW OF THE POLICY

This Policy may be amended with the approval of Board as may be deemed necessary and in accordance with any regulatory amendments.

Should there be any inconsistency between the terms of the Policy and the Listing Regulations, the provisions of the Listing Regulations shall prevail. Any amendments to the Listing Regulations shall *mutatis mutandis* be deemed to have been incorporated in this Policy.

ANNEXURE - A

Indicative List

A) Records to be preserved permanently

Sl. No.	Document/Record
1.	Certificate of Incorporation
2.	Memorandum & Articles of Association
3.	Minute Books of General Meetings, Board and Committee Meetings as per Companies Act, 2013
4.	License and Permissions
5.	Register of Members
6.	Index of Members
7.	Agreements made by the Company with Stock Exchanges, Depositories, etc.
8.	Records relating to Court Cases / CBI Cases / Police Cases/ Civil Suits/ Labour Court Cases/ Arbitration Cases.
9.	Files relating to premises for instance Title Deeds/Lease Deeds of owned premises/land and building, etc. and related Ledger / Register
10.	Authorization / licenses obtained from any statutory authority
11.	Policies of the Company framed under various regulations
12.	Register of preservation and disposal of records
13.	Register of Power of attorneys, if any
14.	Certificates obtained from various statutory authorities

ANNEXURE - B

Records to be preserved for minimum period of eight years

Item No.	Records
1.	Instrument creating charge or modification (from the date of satisfaction of charge) as per Companies Act, 2013
2.	Register of Inter Corporate Loans and Investments as per Companies Act, 2013
3.	Annual Returns as per Companies Act, 2013
4.	Register of Deposits as per Companies Act, 2013
5.	Register of Allotment (from the date of each allotment) as per Companies Act, 2013

6.	Annual financial statements including: - Annual accounts - Directors report - Auditors report
7.	Vouchers / Voucher register and books of accounts as defined under sub-section 13 of section 2 of the Companies Act, 2013
8.	Income Tax Returns filed under Income Tax Act, 1961
9.	All notices in form MBP – 1 received from Directors and KMPs alongwith any amendment thereto
10.	Return of declaration in respect of beneficial interest in any share as per Companies Act, 2013
11.	Copy of newspaper advertisement or publications
12.	All agreement entered into by the Company from the date of its termination
13.	All show cause notice or any other notice received from any statutory , government departments, Judicial or Quasi-judicial authority etc.

COMPREHENSIVE LIST
PRESERVATION SCHEDULE

Sr. No.	Type of Document/Seal	Provision of Companies Act, 2013	Preservation Period	Concerned Department
1	All Documents and Information as originally filed with the Registrar of Companies for Incorporation of Company.	Section 7(1)	Permanent	Secretarial
2	Certificate of Incorporation, Certificate of Change in Name etc. Memorandum and Articles of Association of the Company.	Section 15	Permanent	Secretarial
3	Register of Renewed and Duplicate Share Certificate	Section 46	Permanent	Secretarial
4	Books and documents relating to the issue of share certificates including blank forms of share certificates	Section 46	Thirty Years. But in case of disputed cases, permanently.	Secretarial
5	Statutory Registers & Minutes	Section 56, 85, 118, 119, 187, 189	Permanent	Secretarial
6	Register of Members	Section 88	Permanent	Secretarial
7	Index of Members	Section 88	Permanent	Secretarial
10	Annual Audit Reports and Financial Statements	Section 129	Permanent	Secretarial
11	Annual Returns	Section 92	8 Years	Secretarial
12	Attendance Register	Secretarial Standard – 1 & 2	8 Years	Secretarial

13	Office copies of Notice of Board Meeting / Committee Meeting, Agenda, Notes on Agenda and other related papers	Section Secretarial Standard - 1	8 Years	Secretarial
14	Office copies of Notice of General Meeting and related papers	Section 101 & 102	8 Years	Secretarial
15	Board Agenda and supporting documents	Section Secretarial	8 Years	Secretarial
16	Insurance Policies	-	4 Years	Finance & Accounts
17	Tax Exemption and Related documents	-	Permanent	Finance & Accounts
18	Bank Statement	-	4 Years	Finance & Accounts
19	Investment Records	-	10 Years	Finance & Accounts
20	Journal Entry support data	-	10 Years	Finance & Accounts
21	Books of Accounts, Ledgers and Vouchers	-	10 Years from the end of Financial Year or completion of Income Tax Assessment whichever is later	Finance & Accounts
22	Tax Deducted at Source Records		10 Years from the end of Financial Year or completion of Income Tax Assessment whichever is later	Finance & Accounts
23	Income Tax papers	-	10 Years from the end of Financial Year or completion of Income Tax Assessment whichever is later	Finance & Accounts
24	Service Tax papers		10 Years from the end of Financial Year or completion of Assessment whichever is later	Finance & Accounts
25	Court Orders		Permanent	Legal
26	Original Property Purchase and Sale Agreement		Permanent	Legal
27	Legal Memoranda and opinion including subject matter files		3 Years after the closure of matter	Legal
28	Litigation files		3 Years after the closure of matter	Legal
