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Key changes

Sr.No	Topic	Description
1	Waitlist Register	Waitlist guidelines and register format included
2	Key Embossing	Locker key embossing guidelines included
3	Stamp Paper Validity	Validity check points included, for the stamp paper to be used for agreement
4	MOP updation	MOP updation requirement and guidelines added
5	Locker Access guidelines	Locker Access guidelines added with respect to below pointers <ul style="list-style-type: none"> • Locker access along with companion • Operational guidelines in case of multiple holders
6	Branch Reserve Locker	Branch reserve locker operations guidelines added
7	Locker rent discount	Latest locker discount grid added
8	Replacement of Locks of Surrendered Lockers	Surrender locker lock replacement ,key interchange guidelines added
9	Break open charges	Locker break open charge collection from customer, guidelines added
10	Treatment of Other Bank/Branch Keys	Guidelines added for deposition of other Bank/branch key
11	Annexure/Format	Annexure/ letter formats related to locker operations are included
12	Left out article of customer	Register maintenance for any article left out by the customer after locker operation

A. Introduction:

Safe Deposit Lockers is one of the facilities offered to customers by AUSFB as an ancillary service, for safe keeping of valuables and documents. This facility offers protection against burglary and theft and is relatively safe in conditions of civil commotion and unrest. The locker cabinets installed in branches are of standards which meets the basic standards / benchmark for safety and security as prescribed by the Bureau of Indian Standards (BIS) or any other enhanced industry standards applicable in this regard and accordingly are burglary resistant and fire resistant.

For the safety of valuables, AU Small Finance Bank offers safe deposit locker facility at many its branches. The relationship of AUSFB and the locker holder is that of a bailor and bailee. Each customer is charged an annual fee for holding the locker with AUSFB. The rent is charged in advance for succeeding year and shall be refunded on pro-rata basis in case of surrender of locker before anniversary date.

At present, locker operations and management are supported by CBS Locker modules.



B. Customer Due Diligence (CDD) for Lockers:

At sole discretion of the Bank, locker facility is provided to customers holding Current or Savings Accounts and Term Deposit account with AU Small Finance Bank. Although, a customer can be added as joint holder in locker even if he / she has only asset relationship or live CUST ID with us wherein Customer Due Diligence (CDD) is done and proper KYC details along with recent passport size colour photograph of the customer is available with the bank.

Since lockers are allotted to existing CA/SA customers (primary locker hirer) of the Bank only, onboarding of CA/SA customers is done in accordance with the KYC/ AML policy of the Bank. Risk categorization of the customer is also done at the time of on boarding of the customer in accordance with the KYC/ AML Policy. Customer profiling and risk categorization shall remain the same as was updated in CBS / CRM Next while on boarding the customer for existing relationship.

Customers who are not having any other banking relationship with the bank may be given the facilities of safe deposit locker / safe custody article after complying with the CDD criteria and subject to on-going compliance. The due diligence shall be carried out for all the customers in whatever rights and capacities they may be hiring the locker.

In the event, the relationship manager / sourcing official / Branch Manager has the reason to believe that the customer profiling / status might have changed at the time of opening the locker, he may conduct further verification and obtain such documentation in accordance with the KYC policy as required for periodic updating of KYC for the customer.

The locker-hirer/s shall not keep anything illegal or any hazardous substance in the Safe Deposit locker. If the bank suspects the deposit of any illegal or hazardous substance by any customer in the safe deposit locker, the bank has the right to take appropriate action against such customer as it deems fit and proper in the circumstances.

C. Customer Waitlist Guidelines:

1. Customer Waitlist Maintenance

- To facilitate customers making informed choices, branches shall maintain a waiting list in CBS through SB002 for the purpose of allotment of lockers.
- A register should be maintained to record waitlist customer details. The format of the register is appended below.

CBS Waitlist Number	Request Date	Customer Name	Account Number	Customer Contact No.	Locker Size reqd (S/M/L)	Customer preference (if any)	First Contact		Second Contact		Third Contact		Final Remarks (if any)
							Date	Remarks	Date	Remarks	Date	Remarks	

- In case of unavailability of vacant locker, branch to obtain Locker Request Form from the customer.
- All applications received for allotment of lockers shall be acknowledged and a waitlist number should be assigned.
- CBS entry for waitlist customer, should be done on the same day, backdated entry not allowed.
- System entry of locker application can be done for the same branch where customer has submitted the request. Entry for any other branch is not allowed.

2. Customer Waitlist Tracking

- Basis the waitlist register maintained at the branch; allotment of locker will be made basis availability using FIFO method.
- Whenever the locker is available (as per customer preference) for allotment, branch to call and inform the customer through recorded line.
- Minimum 3 attempts should be made to reach out the customer until customer visits for the further process of locker allotment/ denies availing the facility.
 - If the customer expresses interest to proceed with locker, then the customer to visit the branch to complete the allotment formalities
 - If customer denies availing the locker facility, then remarks should be updated in locker waitlist register against final remarks and customer name should be deleted from the CBS waitlist.
- If customer denies availing the locker facility, then remarks should be updated in locker waitlist register against final remarks and respective entry should be deleted from the CBS waitlist.
- Customers waitlist (as per system and waitlist register) to be reviewed by COSM during branch visit.

D. Locker Allotment:

1. General Guidelines of Locker Allotment

- Locker allotment will be made basis the available inventory at the branches on first come first serve basis.
- A locker at an AUSFB branch can be provided to an account holder with our Bank.
- It may be allotted to CASA account holder in individual or joint capacity
- Lockers can be allotted to customers in individual or joint capacity (except minor).
- No prior permission is required for NRIs to hire a locker.
- At the time of allotment of the locker to a customer, the bank shall enter into an agreement with the customer to whom the locker facility is provided, on a paper duly stamped.
- A copy of the locker agreement in duplicate signed by both the parties shall be furnished to the locker-hirer to know his/her rights and responsibilities. Original agreement will be retained with the bank's branch where the locker is situated.

2. Applicability

- Permissible Customer Type/ Entity
 - a) Individuals-Singly or jointly including non-resident Indians
 - b) *Trusts
 - c) Hindu Undivided Family concerns
 - d) *Society, Clubs, Associations, and Institutions
 - e) Proprietary concerns
 - f) Partnership Firms / LLPs
 - g) Limited Companies/Private Limited Companies
 - h) Government Entities / Departments, Courts etc. where the nature of their work/business involves safe keeping of articles/documents etc.

* Lockers may be rented to Trusts, Society, Clubs and Company only with prior permission from the **Regional Head – Branch Banking**.

- Non-Permissible Customer Type/ Entity
 - a) Minors

3. Key Embossing

- Embossing is mandatory for customer key. Locker can be allotted to the customer after the embossing is completed for the locker key
 - Vendor to conduct the embossing within the branch premise under the CCTV surveillance
- While doing embossing, branch to check same series of key numbers are not allotted to more than 1 locker key.
 - Details to be embossed on the key are - AU <<Branch Code>>
- Same key number cannot be allotted to more than one locker in a branch. In any such scenario of same key number, branch to suffix 10,20 and so on, series to the key number. For e.g.- If Key No.1,2,3 is already available and new series of locker installed in the branch which are having same series of keys then it should be recorded as **101,102,103**. Any subsequent series to be recorded as **201,202,203**.
- Above guidelines are applicable for the keys embossed after launch of Locker Management SOP 1.4. Keys embossed before this, will remain in use as it is.

4. Locker Rent during Allotment

- Locker is leased for a term of 99 years. User needs to select the Date of Allotment & Date of expiry shall auto-populate as T (date of allotment) + 99 years.
- Branch needs to collect the applicable Rent on the day of allotment of locker in system.
- Branch needs to collect locker Rent for one complete year & credit the rent in respective Locker account. Income booking of Locker Rent will be done centrally.
- Branch needs to link respective CASA account with respective locker account for collection of lockers Rent.

a. Linked account guidelines for rent recovery

Capacity	Guideline
Locker allotted to HUF / Proprietorship Firm	<ol style="list-style-type: none"> 1. Agreement will be signed by Karta and Coparcener in case of HUF 2. Proprietor Signature with Stamp in case of Proprietorship Firm 3. Rent will be deducted from HUF/Proprietorship Firm Account
Locker allotted to Karta/ Proprietor as an individual capacity	<ol style="list-style-type: none"> 1. Karta's Signature as an Individual Capacity. Rent will be deducted from Karta's individual account. 2. Proprietor's signature as an Individual Capacity. Rent will be deducted from Proprietor's individual

	account/ Firms Current Account (It should be explicitly mentioned in the application)
Partnership, Company, Society, Trust etc	<ol style="list-style-type: none"> 1. CDD and documentation required as per the existing KYC guidelines applicable for that segment 2. Agreement will be signed as per the requested MOP 3. Rent will be collected from respective Company/ Society / Trust A/c.

5. Security Deposits for Locker Allotment

- At the time of hiring the locker, the Term Deposit of Rs. 20,000 or more will be kept under Bank's lien in respect of rentals and other dues on locker services viz. breaking open / replacement of lock in case of loss of keys etc.
- Security deposit waiver to be provided to all NTB/ETB IVY customers as a product feature. Do not obtain Term Deposit as a security from IVY customers during locker allotment.
- TD/Security deposit already obtained from the existing IVY locker holder, may continue. No need to refund the security deposit already obtained from the customer.
- Copy of FD receipt signed by all the deposit account holders (irrespective of the mop), should be attached along with the locker allotment documents with noting of customer consent to mark lien towards the locker services.
- For Lien marking on Security deposit obtained from customer, branches should raise request through CRM on the same day with copy of Locker Agreement, Application, TD advice. CRM SR path as follows :
LI_servicing → Account_servicing → Lien / Hold marking
- Standing instructions may be set for rent payment from the deposit account of the hirer on due date.
- Branch needs to generate SB003 report evidencing allotment of the locker. This report needs to be generated on the date of locker allotment and to be filed with daily vouchers.

6. Documents required for Locker Allotment

- Locker Application form and Locker Agreement (stamp duty payable by customer as per respective state / Union Territory laws).
- 2 recent passport size colour photographs of each hirer (one photograph will be affixed on the Locker application form and other will be affixed on Locker Access Register for verification at the time of allowing access).
- Term deposit of Rs. 20,000/- or more to be taken as security Deposit.
- Board resolution / authority letters for non-individual hirers.
- Branch needs to use Locker Checklist at the time of locker allotment to customer, hard copy should be stored with respective locker application form.

For the various Forms (Forms SC1, SC2 and SC3 for Articles left in Safe Custody and Forms SL1, SL1A, SL2, SL3 and SL3A for Safety Lockers) prescribed under Banking Companies (Nomination) Rules, 1985,

only Thumb-impression(s) shall be required to be attested by two witnesses. Signatures of the account holders need not be attested by witnesses.

7. Stamping of Locker Agreement

- The officer should ensure that the Application form and Stamped Agreement are duly filled in and complete in all respects.
- The locker agreement should be stamped before it is executed.
- Stamp duty applicable to the respective states to be considered.
- Agreement on expired stamp paper is not accepted.
- Agreement will not be considered valid if stamp paper purchased post locker allotment, with less stamp value or purchased in the name of third party.
- Stamp paper should be in the name of Hirers/Bank.
- In case, customer do not bring the stamp paper by his own, and same is provided by the bank, then the cost of stamp affixed to the locker agreement should be recovered from the hirer by debiting Customer Account & crediting Stamp Paper GL & Stamp Paper charges GL through CH050.
- A copy of the agreement along with acknowledgement shall be provided to the hirer(s) after locker allotment so that they are aware of their rights and responsibilities applicable while operating or surrendering the locker.

8. Important points on filling of Locker Agreement

- The photograph of ALL hirers must be obtained and pasted on the Safe Deposit Locker Access Register and Application Form. The photograph should be stamped with a round branch stamp in such a manner that half of the stamp is on the paper and rest on the photograph.
- It is advisable to limit the number of joint hirers of a locker to three. But based on justification, on a case-to-case basis with approval from Regional Head, more hirers can be allowed.
- The agreement should be signed by the hirer(s) in presence of the bank official and Bank LOA Holder in the branch.
- Bank LOA holder will sign on all the pages of Agreement and Stamp Paper.
 - Evidence of customer signing in the presence by bank staff to be documented on the agreement by bank official.
- The locker documents should be signed by ALL the locker hirers on each page and at the end of the agreement, in token of having read and understood the terms and conditions and its implications.
- Locker hirer signature should be verified by branch with that of specimen available in CBS.
- Witness signature on locker agreement is required only in case of thumb impression.
- The mode of operation, nomination, CASA account number for rent recovery, locker number, locker key number, etc. should be clearly mentioned in the locker documents.
- To make the locker hirer aware of his / her rights and responsibilities related to locker operations and applicable charges, branch should give a copy of agreement along with a copy of the terms and conditions to the locker hirer at the time of locker allotment.
- Branch should provide acknowledgement / Customer copy available on Locker application form to customer.

- All insertions made in the document in respect of name of the hirer(s), the locker number, type, period, the mode of operation, etc. shall be signed by the hirer(s).
- BM / BOSM should scrutinize the locker documents before signing the same for allotment. Only a Letter of Authority holder can sign the locker agreement.

9. Filing and storage of documents

- Locker agreement, application forms and all customer-provided letters should be filed together, arranged locker number wise, in the Locker Documents File.
- These files should be kept in the Fire Resistance Filing Cabinet (FRFC) / Defender Safe in the joint custody of two officers till the locker agreement is in force between the hirer(s) and the Bank.
- Branches, at their discretion, can choose to transfer the documents to the empanelled storage vendor at any point of time after locker has been surrendered.

10. Issuance and First Time Locker Operation

- Branch should fill up the customer details in Locker Access Register and obtain customer signature on the same.
- Stamp should be affixed on the photograph pasted in the register
- Branch should check for sufficient balance in customer's account for locker rent & Fixed deposit as per required amount.
- Branch to perform Locker and Key issuance activity in CBS and hand over physical locker key to customer after completion of documentation formalities
- If there are multiple holders involved in a locker, for such cases SR to be raised to update the MOP in CBS. Mode of Operation updation SR should be raised for all other relationships, apart from "SOW" relationship. Refer below path to raise CRM request for the same.
LI_servicing → Account_servicing → Modification in Mode of operation
- Due entries should be captured in Locker Access Register and CBS, after initial locker access by customer
- In case of exceptional scenario, where customer is in hurry/doesn't have time to wait till Locker issuance process completion. To serve such customer, branch can allow the locker access basis BM / BOSM discretion and CBS process for locker issuance and locker access (as per timings mentioned in Locker Access Register) may be completed later (on the same day).
- On the day of locker issuance, first time locker access post 6 PM should be pre-approved by CH / ROSM / DY.ROSM/Cr.OSM, only on exceptional basis.

11. General guidelines for Locker access

- Access for only one locker should be permitted at a time.
- If a locker hirer approaches the officer to access the locker while another locker hirer is already accessing the locker room, it should not be permitted till the current locker holder's locker operation is completed.
- In case a customer is holding multiple Lockers - access of one locker at a time should be allowed irrespective of MOP.

- Once the operation of one locker is completed by the customer, the branch to ensure that locker is closed properly and complete the necessary entries for the locker access. Post which, another locker access should be allowed.
- Locker access by a locker hirer accompanied by a person who is not a locker hirer is not permitted. Any exception to this, should be dealt as follows.
 - Companion may be the minor, friends, close relatives, helping hand for senior citizen etc.
 - Obtain exception approval from Cr.OSM to allow the operations with companion
 - Obtain ID proof of companion and letter from locker hirer. Affix OSV and CSIMP seal on the ID proof, after due verification.
 - A separate file named “ Exception approvals “ should be maintained to store companion documents, approvals, request letter etc
- Access should be granted to a locker holder only after proper authentication through Locker Access Register.
 - Custodian should ensure entry of locker access details in the Locker Access Register along with the sign of the locker hirer before allowing physical access to the locker.
 - Custodian should also sign the Locker Access Register in token of having verified the signature and permitted access to the hirer.
- In case of more than one hirer, the locker operation will be allowed as per the Mode of Operation entered in the Locker Agreement and CBS. Any exception if required, should be consulted with ROSM and should be dealt as per guidance received case to case basis.
- Locker key custodian should accompany the customer into locker room and apply master key along with customer key in customer’s locker to allow operation.
- Locker key custodian (employee) should move out after opening the locker and cover the locker room with curtain and close the grill gate without key. (Note that curtain height must be at least 1 foot above the ground level).
- The officer in charge should not be present in locker room during the operation of locker by the locker hirer and should ensure privacy to locker hirer during operation.
- In case there is any dispute between the joint holders of the locker, and there is no mutual agreement evident between them for operating the locker, the operations can only be allowed after taking a Letter of Administration issued by a competent court having jurisdiction.
 - The letter of administration from the court to be obtained by the customer which will advise the bank to allow locker operations in defined mode of operation
 - These notices should be uploaded in LEA portal and to be stored in “Notice cum Legal register”
 - Remarks to be entered in Locker access register
 - A sticker “Refer to BOSM/BM” should be affixed on the locker
- Once the hirer completes locker operation, the locker-in-charge should check and ensure that the locker is locked properly, and nothing is left outside the locker by the locker hirers. This check should be done before customer leaves the branch after locker operation.
- In any exception scenario, if the locker holder leaves before the check is completed by bank official and locker not closed properly and/ any article left outside the locker. Then below action to be taken
 - The lockers must be immediately closed
 - Article left outside the locker, should be kept in a sealed envelope marked with Locker details
 - This sealed envelope should be kept in vault till customer visits the branch for verification

- Details will be entered in to register, and this will be counter signed by the customer when he/she visits the branch for verification and collection

Below format to be used to record the details of such left out customer articles

Name/ Particulars of content	Inward date	Custodian 1 Sign	Custodian 2 Sign	Outward date	Custodian 1 Sign	Custodian 2 Sign	Name & Sign of person taking over the content

- The locker-hirer should be promptly intimated through recorded call on his / her registered mobile number, e-mail, if registered or through SMS. In case communication cannot be processed on e-mail ID and mobile number, then intimation should be sent through letter so that they may verify any resulting discrepancy in the contents of the locker. The bank custodian should record the fact of not closing the locker properly, articles left outside the locker etc in the register and its closure by the bank with the date and time.
- The custodian of the locker room should carry out a physical check of the locker room at the end of the day to ensure that lockers are properly closed, and that no person is inadvertently trapped in the locker room after banking hours.
- Branch should be vigilant to any suspicious behaviour observed while accessing the Locker, e.g., daily access by locker holder, locker holder withdrawing/carrying large volumes of cash to be stored in the locker, locker holder requesting for change of lower denomination currency to higher denomination currency before locker operation, etc. In case the branch observes any unusual or suspicious behaviour on the part of the locker holder, the branch should alert the AML team.
- Locker access should be recorded in the Locker Access Register and must be duly signed by the hirer(s) who have accessed the locker, along with locker custodian / branch official who assisted customer in operating the locker.
- Customer signature, photograph and MOP should be verified with CBS before allowing locker operation. In case of any difference between the signature available on Register and CBS, branch to check audit trail/sign change requests and get the necessary changes done in the Locker Access Register.
- Whenever signature change request is received from the customer who is holding locker facility, changes should be done on the Locker Access Register once required modifications completed in CBS.
- If customer had submitted the Addition/ Deletion request for locker holder. Revised MOP will be applicable once the required changes are done in the system. Until then, access should be allowed as per existing instructions.
- Branch must ensure that access time is properly entered, and AM or PM time stamp is properly selected.
- Time is to be entered in 24 hours format in CBS, then, for e.g., a locker accessed from 2:30 PM to 2:35 PM should have "In & Out entries" with respective time stamp of 14:30:00 and 14:35:00.
- For any locker access beyond the business hours, obtain prior approval as per latest approval grid, along with proper justification.
- Locker access on bank holiday is not allowed under any circumstances.
- In case of exigencies or emergencies where signature or photograph is not updated in the system, branch official will verify the same from the physical locker application form.

- Branch to validate the key number physically available with the hirer with that of updated in CBS against the locker allotted to him.
- Both, “Check in” and “Check out” time at every customer visit for locker access should be updated in the CBS system on the same day preferably on a real time basis, since customer intimation is linked to the CBS entry.
- Locker access is strictly allowed during business hours only. Locker access before start of business hours 9:30 and after close of before hours at 18:00 is not allowed (Any exception should be pre-approved as per the latest delegation matrix). Although branch may wait if hirer(s) have entered the locker room before 18:00 and shall allow them to use the locker as per their convenience.
- Bank will centrally send an email and SMS alert to the registered email ID and mobile number of the customer before the end of the day as a positive confirmation intimating the date and time of the locker operation.

12. Vault Register Maintenance

- The ingress and egress register for access to Vault Room by locker-hirers or any other individual including the banks’ staff shall be maintained to record the movement of individuals in the Vault Room area with their signatures at appropriate place in the records.
- Branch should maintain a register to capture the details of all persons accessing the vault room in following sample format: -

Vault cum Locker Access Details									
Sr. No.	Access Date	Access Purpose	Where access done for Locker No. & Hirer Name	Signature of Locker Hirer / Non custodian	In-Time	Out-Time	Signature of Locker Hirer / Non custodian	Custodian 1 Sign	Custodian 2 Sign*
1.	28-12-2021	Cash Buy from vault	NA	NA	0900	0915	NA	Sign 1	Sign 2
2.	28-12-2021	Cash Verification by BM	NA	BM Sign.	1200	1230	BM Sign.	Sign 1	Sign 2
3.	28-12-2021	Locker Operation	Customer (locker # 50)	Customer Sign.	1500	1510	Customer Sign.	Sign 1	N/A
4	28-12-2021	Locker Operation	Branch Reserve Locker	NA	1600	1615	NA	Sign 1	Sign 2

- This register is maintained in addition to Locker Access Register, which is also signed by locker key custodians and locker hirer(s).
- Any access to branch reserve locker (for key withdrawal / deposit / verification) must be recorded in CBS (through SB001) and in Vault cum Locker Access Details register.

E. Power of Attorney:

- Locker hirers can authorize any person to access locker on their behalf by issuing Power of Attorney in favour of that person.
- Branch should obtain POA (Refer POA format available in Annexures) signed by all the hirers.
- KYC of the nominated POA should be obtained for CIF creation in system.
- SR should be raised in CRM and necessary changes will be done in CBS.
- Remarks should be captured on Locker Access Register post successful modifications in system.

F. Addition/Deletion of Locker Hirer:

1. General Guidelines

- Locker hirers can add/delete names in the existing locker account by amending the agreement. While doing so, it is to be ensured that at least one of the original hirers continues to be a hirer in the new contract also.
- For both the requests, existing hirers and new applicant should be present in the branch and request should be signed by all the hirers.
- SR to be raised along with Locker application form, Locker agreement with revised instructions and OVD of all the hirers. In case of deletion, Name deletion form will be required additionally.

Type of Request	Documents
Name Addition	<ul style="list-style-type: none"> • Locker application form duly signed by all locker Hirer(s) • Fresh Locker agreement signed by all locker holder(s) • KYC Documents for CIF creation if there is no existing CIF
Name Deletion	<ul style="list-style-type: none"> • Name deletion form duly signed by the existing Hirer(s) • OVD of all Hirers

2. Important checkpoints

- Request letter / application should specify mode of operation
- Total locker holders should not exceed 4 including added person. However, on a case-to-case basis with approval from Regional Head, more hirers can be allowed.
- Cif documents for new holder if there is no existing CIF
- Ensure no rental in arrear
- The addition in the name/s should be recorded in the access register along with date of addition
- All locker holders should remain present at branch while signing fresh agreement
- The deletion in the name/s should be recorded in red ink in the Index card & Locker Access Register.
- Once the required changes are done in the system, Locker Access Register should be updated with revised details
 - In case of addition of holder, the revised details to be captured in a fresh page
 - Since a fresh page is being used, fresh photograph of all the locker holders to be obtained

3. CRM Request Flow

- Request for Addition/ deletion of locker holder should be raised through CRM, under below request types.

CRM Field	Addition	Deletion
Category	LI Servicing	LI Servicing
Sub – Category	Account Servicing	Account Servicing
Sub Sub Category	Joint Holder Addition	Joint Holder deletion

G. Branch Reserve Locker:

1. Purpose:

At present one Dummy locker is assigned to each branch to store the vacant and surrendered keys of customer lockers. It's advisable to keep single locker as Branch Reserve locker. However, any additional requirement can be approved by ROSM/DY.ROSM on need basis. The sole purpose of this locker is to store the keys of Vacant/ Surrendered lockers. Branches are advised to use the 1st locker as "Branch Reserve Locker".

2. General guidelines

- Keys of surrendered lockers will be kept in a sealed envelope marked with "Surrendered Locker No" details.
- The details of Branch Reserve Locker should be entered in the CBS while doing first time operation. All the subsequent access details should be entered in the system time to time whenever branch official is accessing the locker.
- When this locker is required to be accessed to store the surrender locker key, allotment of locker to new hirer or any other reason. Then, locker access details should be entered into Vault cum Locker Access Register.

H. Locker Rent:

1. Rent collection guidelines

- Locker rent will be collected in advance for an anniversary year, starting from the date of locker allotment.
- The locker rent is subject to revision. Advance rent shall be reviewed on case-to-case basis, in coordination with product team.
- Branch needs to transfer Locker Rent from customer CASA to Locker account through CBS Fast Path 7070 on the day of locker allotment, CPC will book the rent income from locker account at EOD.
- If the locker rent has not been remitted despite our repeated reminders, bank may process for break open of locker and seize the contents in accordance with the provisions contained in the agreement with the bank.
- In the event of surrender of a locker by a customer, before the anniversary date, the proportionate amount of advance rent collected will be refunded to the customer, along with applicable GST within 3 working days of surrendering the locker. For instance, if a locker is issued on January 1, with Rent of Rs. 2000 plus Rs. 360 GST and surrender request is received on February 1; CPC will charge rent of 32 days and refund the remaining amount as $Rs. 2000 - (2000/365 * 32) + GST = Rs. 1824.66 + Rs. 328.43 \text{ GST}$. Rent is liable to be due and paid on allotment or anniversary date and refund is calculated accordingly. For leap year also, rent will be calculated as 365 days base.
- Refund of rent will be credited in same CASA which is linked with Locker for Rent Collection.
- In case the linked account is blocked or closed, the refund amount will be paid in respective Branch Dummy Account. Branch shall take confirmation from Customer and transfer the funds in customer's other CASA account (if available) or remit through NEFT in customer's other bank account (as per details provided by customer) or issue DD to customer and obtain acknowledgement from customer.
- If refund is requested in other bank account of the customer, written request should be obtained mentioning the beneficial account details. In case customer is not contactable, DD should be sent to customer's registered address.

2. Locker Charges and Rent

Locker charges not only vary across banks but also across branches, depending on their size, location, etc. Lockers are available in various sizes as below, and rents may differ as per locker type, as defined below: -

Locker Type & Dimensions						
AU Classification	Locker Type	Company	Height	Width	Depth	Cubic Capacity
A Small	Small Box	Godrej	125	175	492	10.76
		Gunnebo	125	179	502	11.23
B Small	Medium Box	Godrej	159	210	492	16.43
		Gunnebo	159	215	502	17.16
C File	Medium File	Godrej	125	352	492	21.65
		Gunnebo	125	360	502	22.59
	Medium Box	Godrej	189	263	492	24.46
		Gunnebo	189	270	502	25.62
F Large	Large Box	Godrej	278	352	492	48.15
		Gunnebo	278	360	502	50.24
	Large File	Godrej	189	530	492	49.28
		Gunnebo	189	544	502	51.61
K1 Extra Large	Extra Large Box	Gunnebo	386	544	502	105.41
		Gunnebo	405	544	502	110.60
		Godrej	404	530	492	105.35

Height / Width / Depth is in MM (millimetre)

Applicable annual rentals for above mentioned locker types shall be as: -

Annual Locker Rent				
Locker Type	Branch Category			
	A	B	C	D
A Small	2000	1800	1400	800
B Small	2800	2400	2000	1400
C File	4000	3400	2800	1800
F Large	6000	5000	4000	2400
K1 Extra Large	10000	8000	6000	4000

3. Discount on Locker Rentals

A customer may be offered discount on locker rentals, based on his CASA product type or deviation approval or Promo Code.

- Discount offered is subject to change; current applicable discount as per CASA product features is as: -

Product	Discount
Platinum Saving Account/Staff	25%
Senior Citizen Savings Account/ Platinum World	50%
Royale Savings Account	75%
IVY Account	100%

- With effect from 6 June 2022, it is mandatory to obtain the Locker Discount Request Letter from the locker hirer(s) along with locker agreement at time of locker issuance.
- A locker hirer may be given discount based on his CASA product variant or as per deviation approval.
- Discount given on product variant basis will be permanent, till the time customer maintains the desired account.
- If product category of primary locker hirer is upgraded / degraded before the next locker anniversary, then the discount and rent will be offered as per the revised product variant.
- Discount offered based on deviation approval shall be applicable for 1 year only.
- Before completion of 1-year, central team will publish the MIS (monthly) for discounted lockers issued with deviation approval.
- If discount is to be continued for next / subsequent year, branch must share revised approval along with the fresh discount form to continue the discount on existing (or modified) rate before the defined date in mail. Failing which, customer will be charged with full locker rent, and no discount will be applicable.
- Apart from product variant, no other discount should be offered on locker rent.
- Any exception should be approved by Head of Product/ Product locker manager.

4. Locker Rent reversal

- Locker rent reversal will be on case-to-case basis and as per the customer relationship.
- Only locker rent will be reversed, and GST amount will not be reversed since the same is paid to Government and is not Bank's income
- Rent reversal without GST will be approved by NBM/RH
- Rent reversal with GST will only be approved by Lead of Taxation/CFO on recommendation by NBM/ Head of Branch Banking operation.

I. **Term Deposit as Security:**

1. Security Term Deposit guidelines

Banks may face potential situations where the locker-hirer neither operates the locker nor pays the rent. To ensure prompt payment of locker rent, banks, at their discretion, shall obtain a Term Deposit, at the time of allotment, which would cover three years' rent and the charges for breaking open the locker in case of such eventuality.

- At the time of hiring the locker, the Term Deposit of Rs. 20,000/- or more will be kept under Bank's lien in respect of rentals and other dues on locker services viz. breaking open / replacement of lock in case of loss of keys etc. Term Deposit of Rs. 20,000/- is to be obtained as Security Deposit irrespective of Branch Category CAT A, B, C, or D) or size of locker (Small, Medium, File, Large, Extra Large). Such lien marked deposits shall be auto renewed on maturity.
- If customer is already having a term deposit of higher amount, a partial lien equal to required amount can be marked.
- If single Term deposit amount is not sufficient to cover the required security lien, then multiple FDs can also be taken for marking the lien for security.
- Multiple FDs from different / joint hirers of a locker can also be taken as security deposit.

- To mark the lien on deposits, branch has to raise SR in CRM with a copy of locker Agreement, Application and TD advice. CRM SR path as follows :
- LI_servicing → Account_servicing → Lien / Hold marking

2. Security waiver/refund

- Basis business justification, if any waiver is required to issue the locker without security deposit, same can be waived as per following grid:

Deviation Matrix for FD Collateral Waiver	
FD Amount	Waiver Approval Authority
Min. ₹ 20000	Cluster Head or above

- Any refund of security deposit or lien removal from FD before surrender of locker may be allowed with approval of Head of Branch Banking Operations.

J. Infrastructure and Security:

AU Bank is currently having only mechanical lockers and all such lockers conform to basic standards / benchmarks for safety and security as prescribed by Bureau of Indian Standards (BIS) or any other enhanced industry standards applicable in this regard.

- Operations of Safe Deposit Vaults/Lockers – Bank exercises due care and necessary precaution for the protection of the lockers provided to the customer and reviews the systems in force for operation of safe deposit vaults / locker at all the branches on an on-going basis and take necessary steps, if required, to further strengthen the locker security. The staff concerned shall be properly trained to perform locker operations. Reviewers shall ensure that the procedures are strictly adhered to.
- Embossing Identification Code – The bank shall ensure that “AU-Branch Code” is embossed on the customer locker keys with a view to facilitate various authorities in identifying the ownership of the locker keys. Embossing on Locker Master Key is not mandatory.
- CCTV footage of locker access – The bank shall ensure that entrance / exit path of the locker room is covered with CCTV camera and recording for the same is available for a minimum period of 180 Days.
- Physical verification of keys – The custodian of the locker shall regularly / monthly check the keys stored in the branch to ensure that all keys are available and are in proper sealed condition.
- Additional padlock on locker – There is no restriction in allowing the customer to use an additional padlock of her /his own if there are such provisions in lockers.
- The lockers are placed inside the vault room which is secured by the grill door. The custodians need to ensure that the door is locked at all the times when not being used by the locker hirers. During the day grill door will be locked with single lock, designated officer will facilitate customer’s locker operation by using Locker Master Key and first key of Grill Door.
- The entry and exit to the vault room is from a single point and the same is covered under CCTV surveillance

- The locker area is guarded against any fire incidents with help of smoke sensors installed inside strong room.

K. Nomination Facility:

The bank offers nomination facility in case of safe deposit lockers and safe custody of articles.

- A passport size photo of the nominee attested by the customer may be obtained from the customers, if the customer wishes to provide the same
 - Since there is no space available on the form to affix the nominee photograph, the photograph thus obtained may be affixed on the locker register next to the 3rd hirer photograph.
 - If the photograph is affixed on the locker register, branches to clearly notate the same as “Nominee”
- Branch should ensure that nominee details are updated in CBS as per the locker hirer(s) request to register the nomination, cancellation and / or variation of the nomination.
- Branch must provide proper acknowledgment of the receipt of duly completed form of nomination, cancellation and / or variation of the nomination. Such acknowledgement shall be given to all the customers irrespective of whether the same is demanded by the customers or not.

In case the nominee is a minor, the same procedure as prescribed for the bank accounts is followed by the bank.

L. Surrender of Locker:

A locker may be surrendered by the locker hirer(s) or by their nominee or legal hirers. The request for surrender of locker will be processed according to the relationship of person / claimant requesting for locker surrender.

1. Locker surrender in system

- For Surrender of Locker, all locker hirer(s) must visit the branch.
- A letter signed by all locker hirer(s) should be given at the time of surrendering the locker regardless of the MOP (Annexure IV). The Duplicate copy of the surrendered locker form should be given to the customer as an acknowledgment.
- Branch must ensure collection of due rent and booking of income before processing of surrender request.
- Hirer is required to access the Locker and take out all the Property/ things stored in the Locker and signed off in the Locker Access Register.
- Hirer must hand over locker Keys to branch official.
- Branch must ensure nothing is left in surrender locker.
- Branch should process surrender request in CBS Through Fast Path-SB004.
- Branch should confirm the linked TD no. with Fast Path – TD030
- A service request should be raised on CPC through in CRM for un-marking of Lien, marked on Term Deposit against Locker. CRM SR path as follows :
- LI_servicing → Account_servicing → Lien / Hold removal

2. Physical locker and key surrender process

After completion of surrender formalities, Branch is required to do below procedure in relation of Keys & Locker:

- Branch needs to put locker surrender date on Locker Access Register and update the status as “Surrendered” and after the last entry for Locker access. Branch should strike out the remaining portion of the page and put remarks as Surrendered.
- For Re-issuance of Surrendered Lockers, Details will be update on new page of Locker Access Register.
- Keys of the surrendered locker should be handed over to the custodian of vacant lockers.
- The keys of surrendered locker will be kept in a sealed envelope marked “Surrendered Locker No.”.
- The sealed envelope must be duly signed by both, the locker in-charge and custodian of vacant lockers.
- The surrendered key should be kept inside the branch reserve locker till such time the key is interchanged.
- A slip reading ‘Surrendered Locker - Pending Procedure’ should be pasted against the keyhole of the locker till such time the locker key is interchanged.
- Branch to note that, at no point of time the custodian holding the master key of locker should hold the vacant locker keys i.e., these two keys should be held by two different custodians.
- Branch must ensure that Surrendered Lockers can’t be re-issued to another customer until Inter-changing / Swapping of Locker Locks is done.
- Branch needs to update details of surrendered lockers in “Locker Surrendered & key interchanged register” and Key interchange details on BIMS on real time basis so that all the pending locker for Key Interchanging can be identified.
- Surrendered Locker status should be changed to “Available” in CBS once the key swapping is done. ‘Surrendered Locker - Pending Procedure’ Slip (pasted against keyhole) should be removed once locker is available for allotment.
- For Surrendered “Locker Agreements”, Branch needs to deface all the pages of the agreement, and put “Surrendered” remarks on every page of agreement and file them with file named as “Surrendered Locker Agreements”
- The Locker Access Register should be updated in case of any change in the allotment with complete audit trails.

M.Replacement of Locks of Surrendered Lockers:

1. Applicability

- Minimum 2 surrendered/vacant lockers are required to perform this activity.
- Inter changing can be done among any of the customer issued surrendered/vacant lockers (Small/Medium/File/Large). Locker key swapping with branch reserve locker is not allowed.
- Only those lockers (locks) having same master key should be interchanged. If branch is having multiple locker racks, with different master keys, locks with same master key can be used for interchange.

- Key swapping can be done when branch has 2 or more number of vacant lockers available with same master key
- In Exceptional Scenario – In case if no other locker is available for interchanging of locks or due to any other circumstances, HOBBO approval to be obtained for interchange.

2. Handling of surrender/vacant locker keys

- This process is applicable in case of Lock interchange for surrendered locker /any Key packet sealing (partially sealed/unsealed found during (SV/ROSM visit/IAD) & require to re-seal
- Branches need to share details with COSM,DY.ROSM, ROSM,CR.OSM & CH with CC to HOBBO and local admin team person.
- COSM/DY.ROSM/ROSM/CR.OSM/CH during their scheduled branch visit to ask local admin team member to arrange for a vendor for lock interchange.
- Admin team member/ Vendor will perform leaver interchange and key sealing inside vault area in presence of key custodians, BOSM/BM, and COSM/DY.ROSM/ROSM/CR.OSM/CH
- On interchange of locker keys, keys to be sealed in the pouch provided by Admin Team, pouch have the information as Locker no. and Key no. and to be signed by both the custodians (Teller and BOSM).
- Branches need to prepare Annexure 1 (Refer Annexure:1 Surrendered Lockers Lever Interchange) where locker and new key details to be mentioned. this letter must be signed by COSM/DY.ROSM/ROSM/CR.OSM/CH, Admin staff (If available), key custodians, and BOSM/BM.
- Details of the Locker no., old key number, and new key number to be recorded in the Consolidate register.
and same needs to be updated in BIMS under path – Monitoring Report – Locker Key Management – Keys Swapping.

3. BBMIS update

Key interchange should be updated in BBMIS as follows



The screenshot shows the 'Business Banking - BIMS' interface for 'Key Swapping - Search'. It includes a search form with 'BranchCode' (2001) and 'No. Of Keys To Be Swapped' (3). Below is a 'Key Swapping - Details' table with three columns: 'Locker Number', 'Existing Key Number', and 'New Key Number'. The table contains three rows of data. Annotations with arrows point to the dropdown menus and the 'Swap Key' button.

Locker Number	Existing Key Number	New Key Number
2	11	13
4	13	14
5	14	11

Annotations in the screenshot:

- Blue arrow pointing to the 'Locker Number' dropdown: "Select Locker No. from the drop down list for which key is to be changed."
- Blue arrow pointing to the 'Existing Key Number' field: "Existing Key No. will be auto populated"
- Blue arrow pointing to the 'New Key Number' dropdown: "Enter new key no. which needs to be swapped. Note that NEW key no. must be from key no.s available in Existing Key No."
- Blue arrow pointing to the 'Swap Key' button: "Click Swap Key button to confirm the swapping."

4. Verification of surrendered locker keys

- The number of surrendered locker keys (which are not interchanged) are required to be verified based on details noted on the packet containing the surrendered locker keys. This should be done without breaking open the seal of the packet.

5. Verification of Vacant locker keys

- Surprise verification of vacant keys should be done as per the Process of Surprise verification.

- Care should be taken that no person other than the parties involved in auditing the vacant locker should be present in the locker room when the locker (holding vacant locker keys) is opened for checking / auditing.
- Vacant Locker Keys require to be tallied with IV011 and SB003 reports. Unallocated locker with the respective keys and allocated lockers, by counting of their respective locker agreement.
- For reconciliation of keys, branches can use Excel Utility made for verification of locker keys which is available at AU Family – Suchna Kendra – Branch Operations and Service – Useful Tools folder.
- The reconciliation should be recorded in the Consolidated Verification register & Locker Surprise verification sheet by the officer who has verified the position of vacant lockers.

N. Access to the Survivor(s) / Nominee(s) / Legal Hirer(s):

A locker may be accessed by any or one of the survivor, nominee, or legal hirers, in case of demise of one (or more) of the locker hirer(s).

1. Access with Survivor / Nominee clause

- If the sole locker hirer nominates a person, bank will give to such nominee access of the locker and liberty to remove the contents of the locker in the event of the death of the sole locker hirer.
- There should not be any order from a competent court restraining the bank from giving access to the locker of the deceased.
- In case the locker was hired jointly with survivorship clause and the hirers instructed that the access of the locker should be given over to "either or survivor", "anyone or survivor" or "former or survivor" or according to any other survivorship clause, bank will follow the mandate in the event of the death of one or more of the locker-hirers.
- In case of receipt of death claim of a locker holder, claim settlement should be initiated for all the relationships which customer is holding with bank and vice-versa. Refer "Policy for Claim settlement of Deceased customers" available at Suchna Kendra.
- Noting should be done in Locker Access Register immediately.
- The similar procedure will be followed for return of articles placed in the safe custody to the survivor/ nominee.
- In case the locker was hired jointly with the instructions to operate it under joint signatures, and the locker hirer(s) nominates person(s), in the event of death of any of the locker hirers, the bank may give access of the locker and the liberty to remove the contents jointly to the survivor(s) and the nominee(s).
- The claimants will have to establish their identity and submit documentary proof in respect of death of the locker hirer.
- In such cases, the Bank will not insist on production of succession certificate, letter of administration or probate, etc., or obtain any bond of indemnity or surety from the Survivor(s) / Nominee(s).
- In case of Locker / Safe Custody with nomination / survivorship clause the bank will demand only following papers:
 - Copy of Death certificate (duly certified from original)
 - Stamped receipt for discharged safe custody receipt/Locker
- The access given to the survivor(s) / nominee(s), subject to the applicable conditions, would constitute a full discharge of the bank's liability and the bank will not insist on production of

succession certificate, letter of administration or probate, etc., or obtain any bond of indemnity or surety from the Survivor(s) / Nominee(s).

2. Access without Survivor / Nominee clause:

In case where the deceased locker hirer/ depositor of the articles under safe custody had not made any nomination or clear survivorship clause, the access may be provided to the legal representative of the deceased based on Succession Certificate or Probate of a WILL or Letter of Administration.

- In such cases the bank will give access to their legal heir(s) / legal representative
- Documents required are :
 - Copy of Death certificate (duly certified from original)
 - Duly filled in claim form together with surety letter
 - Legal representation i.e., succession certificate or letter of administration or Probate of Will.
 - Stamped receipt for discharged safe custody/Locker receipt.

3. Inventory of locker contents

- Banks shall ensure that the inventory prepared after breaking open of the locker and during settlement of claims in case of Nominee/and Survivor/and Legal Hirer.(Refer inventory format available in Annexures)
- An inventory of the contents of locker and articles seized shall be prepared in the presence of Nominee/and Survivor/and Legal Hirer, two independent witnesses (known to the bank) and an officer of the bank and shall be signed by all. A copy of the inventory may be forwarded to the customer to the address available in the bank's records or handed over to the customer against acknowledgement.

4. Claim settlement TAT

- All claims in respect of deceased locker hirers and release of contents of the locker to survivor(s) / nominee(s), need to be settled within a period of 15 days from the date of receipt of the claim subject to production of all
- Please refer detailed “Policy for Settlement of Claims for Deceased Customers”

O. Procedure for Loss of Locker Key:

1. General Guidelines

- If the Customer key is lost by the hirer, he/she should file a Police Complaint and notify the bank.
- Documents required from the customer are
 - Written notification – Annexure-IA (Refer format available in Annexures) , signed by all the locker hirers.
 - FIR/ Police Complaint Acknowledgement copy self-attested by all the locker
- Branch staff has to do OSV on the FIR/Police Complaint Acknowledgment copy.
- An undertaking may also be obtained from the customer that the key lost, if found in future, will be handed over to the bank.
- All charge for opening / break open of locker, replacing the lost key, and for changing the lock shall be payable by the locker hirer
- The bank shall not be responsible for any loss and a new key may be issued to the hirer.

- Branch to update “Key Lost” in CBS through “Fast Path SB001” under Usage Event against the locker account whose key is reported as Lost by customer.
- Branch must affix a sticker on locker for which loss of Key reported by the customer as “Refer to BM / BOSM” on keyhole.
- Branch should make a noting in Locker Access Register as follows: “Loss of Locker Key Reported by Customer – Dated DD-MM-YYYY” and signed by BM / BOSM”.
- Branch must coordinate with Admin Team and arrange the quotation against the charges of replacement of locker key. Once quotation is received from vendor, same is required to be communicated to customer.
- Key replacement charges will be collected from the customer
 - Customer Account details and consent for charge collection is available on the Annexure – I signed by the customer
 - Branch to debit the customer account with the amount mentioned on the Invoice and credit the Branch Dummy account
 - Branch to process vendor payment from Branch Dummy account through NEFT/RTGS or DD, on the same day

2. Lost key locker break open process

- All repairs required to be done to the locker, lock or the key shall be done exclusively by the vendor appointed by bank. Refer the detailed process provided in section “Procedure for break open of lockers as per RBI directive
- All the hirer to be present in the locker branch for the Break Open process. Further along with locker hirer 2 branch staff should be present and one staff must be either BM or BOSM.
- Branch to take acknowledgement from customer for the receipt of New Key against replacement of Lost Key and all articles in locker was in place while break open of the Locker. (Annexure I - B).
- Branch to ensure to collect New Embossed Key from Vendor mentioning previous Key number on it.
- Branch to update “Revoke” in CBS through Fast Path SB001 under Usage Event against the locker account whose key is replaced by the vendor.
- Branch must file all related documents with the respective Locker Agreement/ Application stored in branch. There is no need to take fresh locker application/ agreement from the customer.

P. Treatment of Other Bank/Branch Keys:

Branch may receive a duplicate key deposition request from another Bank/branch. Upon receipt of any such request below process should be followed

- Mail intimation should be marked to COSM, ROSM/DY.ROSM informing receipt of deposition request mentioning complete details
- Upon receipt of approval, request acceptance should be confirmed to the requestor.
- Such keys may be received in a box wrapped with a linen cloth properly stitched, sealed (by using wax) and signed by the custodians authorized to deposit and withdraw the duplicate keys.

- A request letter should be obtained from the depositor on a letter head informing Authorised official details such as Name, Emp Code, Designation, specimen signatures. Such letters should be kept in Branch document folder
- Branch to keep the deposition box in vault and mention the details in BDR register.
- The authorised official details provided in the letter will be referred at the time of handling withdrawal request for the same.

Q. Procedure for In-Operative Lockers:

1. Overview

- Where the lockers have remained inoperative for period of 7 years, Branch shall contact the locker-hirer and advise him / her to either operate the locker or surrender it.
- For In-Operative lockers appropriate terms are inserted in the locker agreement executed with the customer specifying the position in case the locker is not in operation for long period. This may discharge the bank from liability in case the locker is not in operation and the locker is opened by the bank and contents are released as per law and as per the instructions issued by the Reserve Bank and the terms and conditions prescribed in the agreement.
- The bank shall be at liberty to transfer the contents of the locker to their nominees / legal heir or dispose of the articles in a transparent manner, as the case may be. Before breaking open the locker, the bank shall follow the procedure as prescribed in locker Break-Open section.

2. Process of handling In-operative lockers

- Branch will receive MIS from central team on inoperative lockers every month.
- Branch to refer MIS of inoperative lockers and must review it with Locker Access Register.
- Branch is required to paste a sticker on respective Locker “Refer to BM/ BOSM” & to write on Locker Access Register “Inoperative Locker & Notice sent on DD-MM-YYYY”
- Branch must call customer through recorded line and send notice followed by reminder Notice after one month of initial notice. Notices must be sent through Registered AD. (Annexure – II (A, B) for Notices provided in the end).
- Branch to mention details of call made to customer on the copy of notice sent to customer for keeping Audit Trail of call.
- Branch must ensure collection of due rent, if any, before operation of Locker.
- Branch must take in written, the reason of Non-Operation of Locker (as per MOP of Locker Account).
- Branch to keep records of communication & customer request to operate locker with the respective Locker Agreement (Refer format of Indicative declaration).

R. Locker Rent Overdue:

1. Rent in Arrears -TD linked to Locker

- Locker rent will be deducted centrally after completion of 1 year from locker allotment date.
- As a customer gesture, An SMS and Email will be triggered on the registered mobile no. and Email id of customer, 1 month before the schedule date of charging/deduction of Locker rent.
- A MIS will be published centrally for cases where Locker Rent is not recovered/debited due to Insufficient funds.

- Branch should not allow the customer to access / operate lockers for all the cases where locker rent is not recovered. Same will stand until due rent is recovered.
 - Branch needs to place a sticker on the locker “Refer to BM / BOSM” & update the Locker Access Register with remarks “Locker Rent in arrears”.
 - Branch to follow up with customers for recovery of locker rent by calling or by visiting customer’s place etc.
 - If Locker Rent is not recovered, Branch to send the Annexure – III - A Locker Rent Overdue Letter, by register AD/courier to the customer giving notice of 15 days. POD copy to be kept in “locker rent in arrears” file, along with letter copy.
 - If rent is still not recovered after sending the notice, or no response received from customer within 15 days from date of sending Annexure – III A, branch need to send “Annexure – III – B” – Rent in arrears recovery of locker rent from TD, by register AD/courier giving notice of 15 days. POD copy to be kept in “locker rent in arrears” file with along with the letter copy.
 - If still rent is not recovered, then branch need to liquidate TD to the extent of outstanding locker rent from the TD linked for locker, and lien to be marked on remaining amount.
2. Operational Guidelines (In case of Active CASA with positive available A/c balance)
- Branch should raise request in CRM along with copy of intimation received centrally, mentioning TD liquidation amount. CRM SR path as follows :
LI_ transaction → Transactions → Closure of FD and Transfer to SB/DD-INR
 - CPC team will remove lien / hold, will partially liquidate the TD & transfer funds to CASA for Locker rent deduction
 - Post rent recovery transaction CPC will replace the existing lien / hold on FD / Account.
3. Operational Guidelines (In case of Dormant CASA Account/ A/c with negative balance)
- Branch should raise request in CRM along with copy of intimation received centrally, mentioning TD liquidation amount. CRM SR path as follows :
LI_ transaction → Transactions → Closure of FD and Transfer to SB/DD-INR
 - If account has hold / negative balance, then ROSM/DY.ROSM approval to be obtained additionally.
 - CPC team will remove lien / hold, will partially liquidate the TD & transfer funds to Branch Dummy Account for Locker rent deduction.
 - Branch should transfer the due rent from Branch Dummy Account to Locker Account.
 - Post rent recovery transaction CPC will replace the existing lien / hold on FD / Account.
4. Process after rent recovery
- If Locker rent has been recovered from customer, branch should remove the Sticker pasted on the locker & write “Rent Recovered” ahead of the earlier mentioned remarks of “Locker Rent Pending” on the Locker Access Register.
 - This practice is to be followed every year in case the rent is not recovered, till the time balance is available in linked TD
 - If TD runs out of the balance, then process of No TD linked to locker may be followed

5. Rent in Arrears – No TD linked to Locker

- Customer intimation process described above will remain same, and if rent is still not recovered, 3rd reminder will be sent to the customer
- “Annexure – III – C - Rent overdue hold marking letter” giving 15 days’ notice and intimating about restriction of locker access and about hold marked in customer account, by register AD/ courier/ Speed post. POD and letter copy to be kept in locker rent in arrears file.
- If rent is still not recovered within 15 days of notice, Branch to raise a request to hold mark the account ” with copy of Locker Agreement, Application, and letter copy. CRM path as follows:
LI_servicing → Account_servicing → Lien / Hold marking

S. Procedure for break open of lockers

This part refers to the breaking open of the locker in a manner other than through the normal access by the customer using her / his original key under any one of the following circumstances:

1. If the hirer loses the key

If the hirer loses the key and requests for breaking open the locker at her / his cost,

- If the locker key, provided by bank is lost by the locker-hirer, the customer (locker hirer) shall notify the bank immediately. Refer detailed steps mentioned under “Procedure for Loss of Locker Key”
- The opening of the locker must be carried out by the bank or its authorized technician only after proper identification of the hirer, proper recording of the fact of loss and written authorization by the customer for breaking open the locker.
- The operation shall be done in the presence of the customer/s and an authorized official of the bank. It must be ensured that the adjoining lockers are not impacted by any such operations and the contents of the lockers are not exposed to any individual other than the locker-hirer during the break- open or restoration process.

2. Request from Government enforcement agencies or appropriate competent authority

If the Government enforcement agencies have approached the bank with orders from the Court or appropriate competent authority to seize lockers and requested for access to the locker

- The branches are advised to co-operate in execute in execution and implementation of the orders.
- The notice thus received needs to be checked and verified for specific instructions to the bank, if any.
 - The branches are advised to comply with the instructions with immediate effect.
- The branches should upload the notice received in the LEA portal for intimation to the concerned authority of the bank
 - Branch to specify the action already taken basis the notice received.
- An intimation mailer to be marked to COSM,ROSM/DY.ROSM on event of any such incidence.
 - The subject line of the mailer to include “Immediate attention :Locker Seize/Access request from <<Sending Auth Name>> - <<Locker Number>> - <<Customer Name>>”

- The bank shall verify and satisfy itself about the orders and the connected documents received for attachment and recovery of the contents in a locker or articles in the safe custody of the bank.
- The customer (locker-hirer) shall be informed by letter as well as by email / SMS to the registered email id / mobile phone number that the Government Authorities have approached for attachment and recovery, or seizure of the locker or articles deposited for safe custody.
- Branch should also record a video of the break-open process and the inventory assessment, wherever legally permissible, and preserve the video to produce as evidence in case of any dispute or Court or fraud case in future.
- Once the break open activity is completed, lever interchange to be done and keys to be kept in Banks custody.
- An inventory of the contents of locker and articles seized and recovered by the Authority shall be prepared in the presence of such Government Authorities, two independent witnesses (known to the Bank) and an officer of the bank and shall be signed by all.
- A copy of the inventory may be forwarded to the customer to the address available in the bank's records or handed over to the customer against acknowledgement.
- Break-open charges to be borne by Bank. Same shall be paid to vendor through F&A Team, after approval from Head of Branch Banking Operations.

3. Locker Hirer not complying

If the bank is of the view that there is a need to take back the locker as the locker hirer is not co-operating or not complying with the terms and conditions of the agreement.

- Banks shall have the discretion to break open any locker following due procedure if the rent has not been paid by the customer for three years in a row.
- The bank shall ensure to notify the existing locker-hirer prior to any changes in the allotment and give him / her reasonable opportunity to withdraw the articles deposited by him / her. A clause is already incorporated in the locker agreement to this effect.
- Before breaking open the locker, the bank shall give three month notice to the locker-hirer
 - Intimation to be given through a physical letter and email to be sent to the registered email id (if available) and SMS to the registered mobile number.
 - Branch to track the letter delivery and if the letter is returned undelivered/ the locker hirer is not traceable, public notice of break open to be published in two newspaper dailies (one in English and another in local language)
- The locker shall be broken open in the presence of an officer of the bank and two independent witnesses Further, banks shall also record a video of the break open process together with inventory assessment and its safe keep and preserve the same to provide evidence in case of any dispute or Court case in future.
- Banks shall also ensure that the details of breaking open of locker is documented in CBS or any other computerized systems compliant with the Cyber Security Framework issued by RBI, apart from Locker Access Register.
- After breaking open of locker, the contents shall be kept in sealed envelope with detailed inventory inside fireproof safe in a tamper-proof way until customer claims it. A record of access to the fireproof safe shall invariably be maintained.

- While returning the contents of the locker, the bank shall obtain acknowledgement of the customer on the inventory list to avoid any dispute in future.
- Banks shall ensure that the inventory prepared after breaking open of the locker and during settlement of claims, is in the appropriate forms as provided at the end of this circular or as near thereto as circumstances require.
- Banks shall not open sealed / closed packets left with them for safe custody or found in locker while releasing them to the nominee(s) and surviving locker hirers / depositor of safe custody article, unless required by law.
- The banks shall put in place a detailed Board approved policy outlining the responsibility owed by them for any loss or damage to the contents of the lockers due to their negligence as banks owe a separate duty of care to exercise due diligence in maintaining and operating their locker or safety deposit systems. The duty of care includes ensuring proper functioning of the locker system, guarding against unauthorized access to the lockers and providing appropriate safeguards against theft and robbery. Further, banks shall adhere to the Master Directions on Frauds for reporting requirements about the instances of robberies, dacoities, thefts and burglaries.

4. An order from a government agency has been received

- In case any Income tax officer exercising duty under Section 133(6) of the Income Tax Act, 1961 demands information during any proceeding for assessment of any person for tax liability, locker of that person can be opened by Bank.
- Such officer has the right to search safe deposit lockers and vaults hired by suspected tax evaders against search warrants issued by the commissioner's seal and date authorizing Income Tax officials to carry out search and seizures.
- Any official of Enforcement Directorate (ED) on the order of investigation agency can also request the Bank to open the locker of person against whom order is passed for search and seizure.
- For cases where any other government agency / police official demands locker details from Bank with appropriate written order, the branch manager will immediately inform the Legal department of the Bank for advice on future course of action.
- Branch will inform the locker hirer(s) of any action taken on the locker due to the above, through registered post, mentioning the reason and relevant order number, if any.
- In case any legal order/notice is received from govt or any other competent authority, to freeze all the relationships of a customer then the restriction should be marked on Locker Access too. A sticker stating, " Access restricted/ Refer to BM/BOSM" should be affixed on the locker near keyhole, noting should be done on the Locker Access Register. A noting should be updated in CBS.

T. Compensation Policy / Liability for Banks:

1. Due to natural calamities/ sole negligence of the customer

- In case of natural calamity like flood, earthquake, thunderstorm, fire, etc. branches will inform the customers and persuade them to visit the branch in case, where the lockers/Contents of the lockers may have been affected.
- In such a case, the branch should contact the Locker Product team for format of the letter.
- The bank shall not be liable for any damage and / or loss of contents of locker arising from natural calamities or Acts of God like flood, earthquake, thunderstorm, etc. or any act that is attributable to the sole fault or negligence of the customer. Banks shall, however, exercise appropriate care to their locker systems to protect their premises from such catastrophes.

2. Due to unnatural disasters/ Fraud committed by the employees of the Bank

- It is the responsibility of banks to take all steps for the safety and security of the premises in which the safe deposit vaults are housed.
- It includes the responsibility to ensure that incidents like fire, theft / burglary / robbery, dacoity, building collapse do not occur in the bank's premises due to its own shortcomings, negligence and by any act of omission / commission.
- As banks cannot claim that they bear no liability towards their customers for loss of contents of the locker, in instances where loss of contents of locker are due to incidents mentioned above or attributable to fraud committed by its employee(s), the banks' liability shall be for an amount equivalent to one hundred times the prevailing annual rent of the safe deposit locker.
- In case a customer is offered locker at a discounted price, liability of the bank shall be equal to one hundred times of discounted rent paid by customer.
- Bank will be liable to compensate such losses only in case when all the due rents are fully paid before occurrence of such event.
- For claiming compensation against any such losses, branch shall liaise with Branch Operations team.

U. Responsibility of bank in case of merger / closure / shifting of locker branch:

- If there is any event such as merger / closure / shifting of branch warranting physical relocation of the lockers, the bank shall give public notice in two newspapers (including one local daily in vernacular language) in this regard.
- The customers should be intimated at least one month in advance along with options for them to change or close the facility.
- In case of unplanned shifting due to natural calamities or any other such emergency situation, banks shall make efforts to intimate their customers suitably at the earliest.

V. Roles and Responsibilities:

SR No.	Role	Responsibility
1	Stamping of locker agreement, locker allotment	Branch
2	Filing and storage of documents	Branch
3	Locker access register, CBS log maintenance	Branch
4	Mode of operation change - Obtaining required documents, approvals, necessary due diligence, and request initiation in system	Branch
5	Mode of operation change request processing: 1. Due diligence of documents attached by the branch as per process 2. Check to ensure all the required guidelines are adhered, documents/approval are attached with the request	CPC

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6	Physical verification of locker room after customer access	Branch
7	POA addition - Obtaining required documents, approvals, necessary due diligence, and request initiation in system	Branch
8	POA addition request processing 1. Due diligence of documents attached by the branch 2. Check to ensure all the required guidelines are adhered, documents/approval are attached with the request	CPC
9	Addition / Deletion of locker hirer - Obtaining required documents, approvals, necessary due diligence and request initiation in system	Branch
10	Addition / Deletion of locker hirer request processing 1. Due diligence of documents attached by branch 2. Check to ensure all the required guidelines are adhered, documents/approval are attached with the request	CPC
11	Obtaining security deposit against locker, initiating Lien/ Hold marking request	Branch
12	Processing Lien/Hold marking request 1. Due diligence of documents attached by branch 2. Check to ensure all the required guidelines are adhered, documents/approval are attached with the request	CPC
13	Lien removal request – Obtaining required documents, approvals, necessary due diligence, and request initiation in system	Branch
14	Processing Lien/Hold removal request 1. Due diligence of documents attached by branch 2. Check to ensure all the required guidelines are adhered, documents/approval are attached with the request	CPC
15	Inoperative Lockers – MIS generation and circulation	Central Team
16	Locker rent collection from customers account	Central Team
17	Locker rent overdue cases - MIS generation and circulation	Central Team
18	Locker rent overdue cases – Communication to customer	Branch
19	Locker rent overdue cases – Follow up with customer on call, monitoring physical locker access	Branch
20	TD Liquidation - Obtaining required documents, approvals, necessary due diligence, and request initiation in system	Branch
21	Processing liquidation request and re-instating lien 1. Due diligence of documents attached by branch 2. Check to ensure all the required guidelines are adhered, documents/approval are attached with the request	CPC

W. Annexures :

1. Locker Allotment Checklist

Date: -	
Branch Name & Code: -	
Locker Account Number: -	
Locker Account Name: -	
Checked By (BM / BOSM): -	

Sr. No.	Locker Allotment Check List	Yes / No / NA
1	Locker Application, Locker Agreement and Locker Access Register is completed on the same day of locker allotment.	
2	FD (for Rs. 20,000 or more) obtained and lien marked in CBS. If FD is not collected from Customer, then appropriate approval is taken before Locker allotment & attached with Locker Application.	
3	If discount in Locker Rent is offered to any customer, then appropriate approval is to be obtained before Locker Allotment and hard copy is kept with Locker Application.	
4	Nomination is obtained from customer and updated in CBS.	
5	Photos of all the hirers should be stamped with a round branch stamp & affixed on Locker Application Form and on Safe Deposit Locker Access Register.	
6	Stamp paper for Locker Allotment is purchased before Locker Issuance in system & purchased with the name of hirer or bank.	
7	BM/BOSM/Authorised Official Signatures are available on Locker Application Form and on Locker Agreement.	
8	Locker Number and Key Number are correctly updated in CBS (Locker Number to be changed in Inventory Tab with Locker Number issued to customer prior to Validate customer).	
9	Customer CASA is mapped with Locker Allotted to Customer.	
10	Branch should collect Locker Rent from customer basis of 1 year from the allotment date	
11	Calculation of Locker Rent should be done basis Days / Year.	
12	First time locker access by all hirer is done, updated in CBS system & recorded on register immediately after allotment.	
13	On the day of locker issuance, first time locker access post 6 PM should be pre-approved by CH / ROSM /DY.ROSM/ Cr.OSM, only on exceptional basis.	
14	Locker key can be handed over to customer after completion of below – a) Locker Application Form b) Stamp Agreement c) Locker Access Register d) Photos on form & register e) Customer/s signatures on all the above documents f) Sufficient balance in customer’s account for rent recovery & fixed deposit	
15	Locker Issuance has done in the system prior to the physical access allowed to the customer.	
16	Acknowledgement to be taken from customer against issuance of Locker and Locker Key.	

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17	Locker Forms and Agreements are properly filed in box file with separate plastic holders and this box file is kept in FRFC overnight.	
18	Locker Custodian and Customer sign are taken on Vault cum Locker Access Details Register	

Checklist Filled by
Name, Emp ID & Sign _____
Sign _____

Points in Checklist Checked By
Name, Emp ID &



2. Annexure I - Locker Request Form (waitlist)

Locker Request Form (waitlist)

Date: DD-MM-YYYY

To,

Branch Manager
Au Small Finance Bank Limited
Branch Name & Code:

Subject: Request for Locker Allotment

Dear Sir,

I, _____ residing at

having contact No. _____ wish to apply for a _____ <<Locker Type>> safe deposit locker in your branch.

I maintain the below mentioned accounts with Au Small Finance Bank.

Account number _____, in AU Small Finance Bank _____ branch.

I am aware of the locker rent chargeable for the locker.

Thanking you,

Name of account holder _____

Signature _____

Received an application for safe deposit locker from _____

Dated <DD-MM-YYYY> recorded under wait list number _____

Round stamp and signature of locker custodian



3. Annexure I – A - Format of Customer Reporting Loss of Key

Format of Customer Reporting Loss of Key

(This letter is an indicative format of the letter to be received from the customer.)

Date: DD-MM-YYYY

To,

Branch Manager
Au Small Finance Bank Limited
Branch Name & Code:

Subject: Loss of Key for Locker No. ____

Dear Sir/Madam,

I /We _____ am/ are the existing locker hirer(s) of Locker ____.

I / We wish to inform the Bank that I / We have lost the Key No.____of the locker. I/We wish to have the lock changed for the locker.

I / We authorize the Bank to recover necessary charges from my / our account for changing the lock of our locker. **(Name of Hirer 1) & (Name of Hirer2)** agree to be present on the day the locker will be broken open to have the lock changed and to receive the new key.

Name(s) of Hirers _____

Signature _____

For Branch Use:

Locker Number _____, Lost Locker Key Number_____

MOP Checked: **Yes**

Signatures of the locker hirers checked: **Yes**

Name of branch official

Signature of branch official

Employee ID of branch

Date: _____



4. Annexure I – B - Acknowledgement of Receipt of New Locker Key

Annexure I - B

Acknowledgement of Receipt of New Locker Key

(This letter is an indicative format of the letter to be received from the customer)

Date: DD-MM-YYYY

To,

Branch Manager
Au Small Finance Bank Limited
Branch Name & Code:

Subject: Receipt of New Key for Locker No. ___

Dear Sir/Madam,

I /We _____ **&** _____ am/ are the existing locker hirer(s) of Locker ___

I / We wish to inform the Bank that I / We have received the New Locker Key ___ of the locker ___ and all articles in the Locker was in place while break open of Locker.

Name(s) of Hirers _____

Signature _____

For Branch Use

Locker Number ___, Lost Locker Key Number ___, New Locker Key Number ___

Signatures of the locker hirers checked: **Yes**

Name of branch official Signature of branch official Employee ID of branch official

Date: _____

5. Annexure – II – A- First Notice on Non-Operation of Locker

Annexure – II – A
First Notice on Non-Operation of Locker

Date: DD-MM-YYYY

To,
Mr. / Ms.
<< Address >>

**Subject: - Non-Operation of your Locker No. _____ at _____
Branch.**

Dear Sir/ Madam,

This is with reference to your Locker No. _____ allotted to you at our _____
Branch.

We have noticed that over the past <No of Year> year/s, you have not operated your said
Locker.

We wish to inform you that Reserve Bank of India vide its Circular date 18TH Aug 2021 on
Safe Deposit Lockers has advised Banks to cancel the allotment of the Lockers and Break
Open it if the same remains un-operated for more than <No of Year> year/s.

In view of the above, we request you to visit the Branch within next 30 days and operate
the said Locker. You may contact <Name of Branch Staff> on <Contact No> for further
details.

Thanking You,
Yours Sincerely,

For AU Small Finance Bank Ltd,
Authorized Signatory

6. Annexure – II – B- Second Notice on Non-Operation of Locker

Annexure – II – B
Second Notice on Non-Operation of Locker

Date: DD-MM-YYYY

To,
Mr. / Ms.
<< Address >>

**Subject: - Non-Operation of your Locker No. _____ at _____
Branch.**

Dear Sir/ Madam,

This is with reference to our Letter dated <Date of Letter>, requesting you to operate your Locker No. _____ allotted to you at our <Branch Name, City> Branch within 30 days.

The Locker is required to be operated at least once in <No of Year> year/s as per guidelines of Reserve Bank of India vide its circular dated 18th Aug 2021. We have noticed from our records that you have not operated your said Locker till date.

You are requested to operate your said Locker within the next 30 days to prevent the Bank from cancelling the allotment and break open the Locker allotted to you. You may contact <Name of Branch Staff> on <Contact No> for further details.

Thanking You,
Yours Sincerely,

For AU Small Finance Bank Ltd,
Authorized Signatory

7. Annexure – III – A - Locker Rent Overdue Letter

Annexure – III- A
Locker Rent Overdue Letter

Date: DD-MM-YYYY

To,

Mr. / Ms.

<< Address >>

Subject: IMPORTANT: Rent Due for Locker Bearing Number _____ & Locker Account Number _____ ("Locker")

Dear Sir / Madam,

AU Namaskar!

This is with reference to the locker facility availed by you at AU Small Finance Bank Limited _____ Branch ("Bank"). We wish to inform you that the rent of the Locker amounting to Rs. _____/- (Rupees _____ only) is due to be paid on _____ for the period of months commencing from _____ up to _____. We have made multiple attempts to contact you on the details provided to the bank for depositing the rentals, but we are unable to reach you.

We request you to kindly deposit the due rental amount in the Bank Account Number _____ (Respective Linked CASA of the customer) within 15 (Fifteen) days from the date of this letter to ensure uninterrupted access to your locker.

In case of any queries and clarifications, we would request you to kindly get in touch with AU Small Finance Bank _____ branch or call our Customer Care at 1800 1200 1200. We value the trust and faith that you have shown in us in the past and look forward to serving you.

Assuring you the best of services always.

Thanking You,
Yours Sincerely,

For AU Small Finance Bank Ltd,
Authorized Signatory

8. Annexure – III – B - Locker Rent Overdue & recovery from TD

Annexure – III- B
Locker Rent Overdue & recovery from TD

Date: DD-MM-YYYY

To,

Mr. / Ms.

<< Address >>

Subject: IMPORTANT: Rent Due for Locker Bearing Number ____ (“Locker”) and Locker Account Number _____ (“Locker Account”)

Ref: Our letter dated _____ (“Letter”) issued to you regarding payment of rentals for the Locker facility availed by you

Dear Sir/Madam,

AU Namaskar!

This is with reference to our letter issued to you by us for depositing the rentals for the locker facility availed by you from AU Small Finance Bank Limited _____ Branch. (“ Bank”). In this regard, we would like to inform you that rental of locker amounting to Rs. _____/- (Rupees _____ only) is due to be paid on _____ for the period of month commencing from _____ upto _____. We have made multiple attempts to contact you on the details provided to the bank for depositing the rentals, but we were unable to reach you.

We request you to kindly deposit the due rental amount in the Bank Account Number _____ (Respective Linked CASA of the customer) within 15 (Fifteen) days from the date of this letter. In the absence of the non-payment of rentals by you within the specified time, the Bank shall be constrained to recover the same through the Fixed Deposit opened by you with the bank.

In case of any queries and clarifications, we would request you to kindly get in touch with AU Small Finance Bank _____ branch or call our Customer Care at 1800 1200 1200.

We value the trust and faith that you have shown in us in the past and look forward to serving you.

Assuring you the best of services always.

Thanking You,
Yours Sincerely,
For AU Small Finance Bank Ltd,
Authorized Signatory

9. Annexure – III – C- Locker Rent Overdue Hold funds marking letter

Annexure – III- C
Locker Rent Overdue Hold funds marking letter

Date: DD-MM-YYYY

To,

Mr. / Ms.

<< Address >>

Subject: IMPORTANT: Rent Due for Locker Bearing number ____ (“Locker”) and Locker Account Number _____.

Ref: Our letter dated _____ (“Letter”) issued to you regarding payment of rentals for the Locker facility availed by you.

Dear Sir/Madam,

AU Namaskar!

This is with reference to our letter issued to you by us for depositing the rentals for the locker facility availed by you from AU Small Finance Bank Limited _____ Branch (“Branch”). In this regard, we would like to inform you that Locker rent of Rs. _____/- (Rupees _____ only) is due to be paid on _____ for the Period of ____ (months) commencing from _____ upto _____. We have made multiple attempts to contact you for depositing of the same, but we were unable to reach you. We request you to kindly deposit the due rental amount in the Bank Account Number _____ (Respective linked CASA) within 15 (Fifteen) days from the date of this letter.

In the absence of the non-payment of the rentals by you within the specified time, the Bank shall be constrained to restrict locker access and mark CASA Account on hold till such time the rentals are not deposited with the Bank.

In case of any queries and clarifications, we would request you to get in touch with AU Small Finance Bank _____ branch or call our Customer Care at 1800 1200 1200.

We value the trust and faith that you have shown in us in the past and look forward to serving you.

Assuring you the best of services always.

Thanking You,
Yours Sincerely,

For AU Small Finance Bank Ltd,
Authorized Signatory



10. Annexure IV- Format of Surrender of Locker

ANNEXURE IV
Format of Surrender of Locker
(To be given by the customer)

Date: DD-MM-YYYY

To,

Branch Manager
Au Small Finance Bank Limited
Branch Name & Code:

Subject: Request for Surrender of Locker Number _____

Dear Sir/ Madam,

I/ We wish to surrender the Locker No. operated by me / us at your branch of AU Small Finance Bank Ltd. and surrender all my / our rights thereunder.

1. The key bearing no. _____ is/ are returned herewith.

2. I / We hereby handover the vacant possession of the locker.

I / We have no claim whatsoever against the Bank in respect of the said locker.

Our reason for surrender of locker is:

Name(s) of Hirers _____

Signature _____

We hereby acknowledge receipt of a duplicate copy of my/our request to surrender my/our locker.

Name(s) of Hirers _____

Signature _____



11. Annexure V- Application Form for Claim in Case of Deceased Locker Hirer

ANNEXURE V
APPLICATION FORM FOR CLAIM IN CASE OF DECEASED LOCKER HIRER

Date: DD-MM-YYYY

To,

Branch Manager
Au Small Finance Bank Limited
Branch Name & Code:

Subject: Claim for Deceased's Locker of Late Shri / Smt. _____
holding Locker No(s). _____

Dear Sir/Madam,

I / We advise the demise of Shri / Smt. _____ on _____. He / She holds the above Locker(s) at your branch. The Locker(s) is / are in the name of: _____

I / We lodge my / our claim for the articles within the locker of the above-named deceased who died intestate. I/we am/are the legal heir(s)/nominee/joint holder of the above-named deceased and lodge my/our claim as per the bank's rules and discretion. The relevant information about the deceased and the legal heirs are as under.

1. Names in full of the parents of the deceased:

Father: _____ Mother: _____

2. Details of living (i) Husband (ii) Wife (iii) Children (iv) Father (v) Mother (vi) Brothers (vii) Sisters (viii) Grand Children. If Hindu Joint Family, the name, and address of the Karta and Co-parceners with their respective ages.

S. No.	Full Name	Age	Occupation	Address	Relationship with deceased
1					
2					

3. Claimant/s name/s and address in full

(i)

(ii)

I/We submit the following documents. Please return the original death certificate to us after verification:

1. Death Certificate (Original + 1 photocopy)
2. Letter of Indemnity
3. Other documents as detailed by branch: _____

I / We request you to submit the articles belonging to the above-named deceased to _____ on my/our behalf.

I/We hereby solemnly affirm that there is no order from competent court restraining payment to

Standard Operating Procedures for Locker Management



claimant and the above statements are true and correct to the best of my/our knowledge and belief.
Yours faithfully,

Place:

Name and Signature of Claimant(s)

Date:



12. Annexure VI- Form of Inventory of articles left in safe custody

ANNEXURE VI
Form of Inventory of articles left in safe custody

The following inventory of articles are being taken in safe custody with <Branch name> branch of AU Small Finance Bank. Shri/Smt. <Customer Full Name> and Shri/Smt. <Customer Full Name>_was / were holding locker <Number> under an agreement/receipt dated <Month DD, YYYY>. The locker has been broken open owing to <Reason> and the article found in this locker was taken on <Month DD, YYYY>.

Sr. No.	Description of Articles	Quantity	Other Identifying Particulars (if any)
1			
2			
3			
4			
5			

The above inventory was taken in the presence of:

Shri/Smt. or Shri/Smt. (Appointed on behalf of minor Nominee)

Address _____

Signature _____

I, Shri/Smt. _____ (Nominee / appointed on behalf of minor Nominee), hereby acknowledge receipt of the articles comprised and set out in the above inventory, together with a copy of the said inventory.

Shri/Smt. or Shri/Smt. (Appointed on behalf of minor Nominee)

Date and Place _____ Signature _____

Signed and sealed in the presence of: -

Branch Official 1 (Name, Designation and Signature)

Branch Official 2 (Name, Designation and Signature)



13. Annexure VII- Affidavit cum Indemnity Letter

ANNEXURE VII
Affidavit cum Indemnity Letter

(To be stamped with the duty payable for affidavit & Indemnity bond)

In respect of contents of safe deposit locker of deceased person, I/We Mr/Ms/Miss (name/names of the claimants), (s/o, w/o, d/o), aged _____, residing at <address>, do hereby solemnly affirm and state as follows:

1. I/We am/are the legal heirs of Mr/Ms/Miss (name of deceased Locker holder), and the deceased is my/our (father/mother/wife/husband/son/daughter etc.)
2. I/We further state that I/We the following legal heirs are the only legal heirs entitled to claim the balance deposit/amount /jewels/ ornaments and other valuables the contents held in the locker/safe custody: -

S. No.	Full Name	Age	Address	Relationship with deceased
1				
2				
3				

3. I/We further state that the deceased was holding a Locker (hereinafter referred to as “the Locker”) with number _____ in _____ branch of AU Small Finance Bank (herein after referred to as “the Bank”).

4. I/We affirm that I/We am/are the sole legal heirs of the deceases who are entitled to receive belongings to the deceased.

5. I/We have requested the bank to hand-over contents of the safe deposit locker to Shri/Smt. _____ being one of the legal heirs for and on behalf of all the legal heirs.

6. I/We are aware that the Bank has agreed to settle our claims relying on this affidavit and I/We agree to indemnify the bank in respect of such payment or delivery of the contents of items in safe deposit locker or held in safe custody against any claim made by any person for the amount standing to the credit of the Locker of the deceased.

7. I/We for ourselves and my/our respective heirs, executors and administrators jointly and severally agree, affirm and undertake that the bank, its successors and assigns and its managers, agents, officers and servants and their respective estates and effects are and shall from time to time and at all times hereafter be kept safe and saved harmless and indemnified for and in respect of such payment and

Standard Operating Procedures for Locker Management



against all actions, losses, cost, charges, expenses and demands whatsoever in respect of the said payment or delivery of the contents of items in safe deposit locker or held in safe custody.

All the averments made herein before are true and correct and I/We put my/our signature/mark on this _____ Day of _____ 20__ at _____ in the presence of _____.

Name & Signatures(s) of deponents (claimants)

Name and Signature of Witness



14. Power of Attorney

TO BE STAMPED AS PER APPLICABLE STAMP DUTY

POWER OF ATTORNEY

This POWER OF ATTORNEY, granted at _____(Location, City, State, Pin Code) on this _____(DD) day of _____(Month) _____ (YYYY), by _____(Name of the Grantor), residing at _____(Complete Address of the Grantor) hereafter referred to as the "Grantor", (which expression shall include his heirs, executors, and legal representatives) in favour of _____(Name of the Grantee) residing at (Complete Address of the Grantee) hereinafter referred to as the "Grantee" (which expression shall include his heirs, executors, and legal representatives).

WHEREAS

1. The Grantor is the single hirer of the locker number _____ held with AU Small Finance Bank Limited ("Locker"), vide Locker Agreement dated <<Date>>, and particulars of such locker are given in Schedule I attached hereto.
2. The Grantor is desirous of delegating to the Grantee certain powers in respect of the Locker and is, therefore, executing these presents in favour of the Grantee, without transferring any rights in this regard.
3. This Power of Attorney shall grant powers to the Grantee to operate the locker only on presenting the original copy of Power of Attorney along with ID proof. Nevertheless, the Grantee shall not be allowed to operate locker without this Power of Attorney.

NOW THIS POWER OF ATTORNEY witnesses, that the Grantor hereby delegates to the Grantee the following powers in respect of the Locker, namely,

- 1.
- 2.
- 3.

The Grantee shall, however, while acting under this Power of Attorney, ensure that the Grantee acts in accordance with the laws, regulations, and instructions or directions that may be issued from time to time by Reserve Bank of India, the Government of India or any other body.

The Grantor hereby agrees and undertakes to ratify and confirm all acts that may be done by the Grantee pursuant to this Power of Attorney.

I undertake to keep AU Small Finance Bank indemnified at all times from and against any loss, damage, harm suffered by / caused to it as a result of relying upon this power of attorney including any expense incurred by AU Small Finance Bank as legal costs in defending any claims / disputes against the Bank arising due to acceptance of this Power of Attorney.

On death of the Grantor or in case of any breach of any instruction laid down under this Power of Attorney the Power of Attorney shall stand revoked.

To give effect to the above I hereby execute this power of attorney on _____(date) in _____(city)."



SCHEDULE I

Attached to Power of Attorney dated

Particulars of Account

TYPE OF A/C: LOCKER

LOCKER NO.:

NAME OF GRANTEE:

ADDRESS OF GRANTEE:

SIGNATURE GRANTEE:

NAME OF GRANTOR:

ADDRESS OF GRANTOR:

DATE:

SIGNED AND DELIVERED BY: (SIGNATURE OF GRANTOR)

herein in the presence of

WITNESSES:

1. NAME & ADDRESS SIGNATURE

2. NAME & ADDRESS SIGNATURE



15. Inventory Format

Form of Inventory of Contents of Safe Deposit Locker Hired from Banking Company

The following inventory of contents of Safety Locker No. _____ located in the Safe

Deposit Vault of AU Bank, Branch at _____.

hired by Shri/Smt. _____ (deceased) in his/her sole name.

hired by Shri/Smt. (i) _____ (deceased)

(ii) _____ Jointly

(iii) _____

was taken on this _____ day of _____ 20__.

Sr. No.	Description of Articles in Safety Locker	Other Identifying Particulars if any

For the purpose of inventory, access to the locker was given to the Nominee/and the surviving hirers/and Legal Heirs/ and Any person mandated by Legal Heir

- who produced the key to the locker.
- by breaking open the locker under his/her/their instructions.

The above inventory was taken in the presence of:

Name	Address	Nominee/Surviving Holder/Legal Heir/Representative of Legal Heir	Signature

Witness(es) with name, address(es) and signature/s:



Shri/Smt. _____ (Witness)
Address _____
Signature _____

Shri/Smt. _____ (Witness)
Address _____
Signature _____

ACKNOWLEDGEMENT

* I, Shri/Smt. _____ (Nominee)

* We, Shri/Smt. _____ (Nominee), Shri/Smt. _____ and Shri/Smt. _____ the survivors of the joint hirers/legal heir/representative of legal heirs, hereby acknowledge the receipt of the contents of the safety locker comprised in and set out in the above inventory together with a copy of the said inventory.

Shri/Smt. _____ (Nominee)
Signature _____
Date & Place _____

Shri/Smt. _____ (Surviving Holder/Legal Heir/Representative of Legal Heir) Signature _____
Date & Place _____

Shri/Smt. _____ (Surviving Holder/Legal Heir/Representative of Legal Heir) Signature _____
Date & Place _____

(* Delete whichever is not applicable)



16. Annexure:1 Surrendered Lockers Lever Interchange

Date: DD-MM-YYYY

Lever Interchange of Below Lockers has been done by Admin Staff/Vendor on _____ in the Presence of Respective custodians (Teller / Teller Authorizer / BOSM / BM) & COSM/DY.ROSM/ROSM/CR.OSM/CH. Details are as under

Physical Locker No.	Old Key No.	New Key No.

We also confirmed that respective Locker Keys has been sealed in Presence of Below Signatories.

Name & Designation & Employee code

Signature

- 1.
- 2.
- 3.
- 4.

17. Indicative Declaration for Inoperative Locker

Date: DD-MM-YYYY

To,
Branch Manager,
AU Small Finance Bank Ltd,
<<Address>>

Subject: Request to Access Inoperative Locker #XX in the Name of _____

Dear Sir/ Madam,

My Locker no. XX is inoperative, request you to pls allow access to operate my Locker.

The reason for non-operation of my Locker is - _____

Yours Faithfully,

Signature of Locker Account Holder



18. Locker Nomination- SL 1

FORM SL1
[Vide Para 1.5.2 (i) (a)]

Nomination under section 45ZE of the Banking Regulation Act, 1949, and the Rule 4(1) of the Banking

Companies (Nomination) Rules, 1985, by **Sole Hirer in respect of Safety Lockers**

I,

_____ (Name and address)

_____ nominate the following person to whom in the event of my/minor's death

(name and address of branch/office in which the locker is situated)
may give access to the locker and liberty to remove the contents of locker, particulars whereof are given below.

Locker			Nominee				
Type of Locker	Locker No.	Additional Details, if any	Name, Address & Contact No.	Relationship with Hirer, if any	Age	Nominee's date of birth (if minor)	

Guardian details (if nominee is a minor)

_____ (Name and Address)

Place:

Date:
hirer*

Signature/Thumb impression of

Name(s) Signature(s) and Address (es) of witness (es)@

* Where the locker is hired solely in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor

@ Thumb impression(s) shall be attested by two witnesses

-----Tear here -----

ACKNOWLEDGEMENT – SL1

We acknowledge receipt of nomination made by you in favour of

_____ (Name of nominee)
_____, age _____ years, in respect of

_____ the Locker (Address of nominee)
no. _____ hired by you.

Date:

Yours faithfully,

Signature of Bank official with seal



19. Locker Nomination- SL 2

FORM SL2
[Vide para 1.5.2 (ii) (a)]

Cancellation of nomination under section 45ZE of the Banking Regulation Act, 1949, and the Rule 4(5) of

the Banking Companies (Nomination) Rules, 1985, **in respect of Safety Lockers**

I/We,

_____ (name(s) and address(es))

_____ (name(s) and address(es))

hereby cancel the nomination made by me/us in favour of

_____ (name(s) and address(s) of nominee(s))

in respect of safety locker, the particulars whereof are given below.

Locker			Nominee(s)			
Type of Locker	Locker No.	Additional Details, if any	Name, Address & Contact No.	Relationship with Hirer, if any	Age	Nominee's date of birth (if minor)

Place:

Date:

Signature/Thumb impressions of hirer(s)*

Name(s) Signature(s) and Address(es) of witness(es)@

* Where the locker is hired solely in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor

@ Thumb impression(s) shall be attested by two witnesses

-----tear here -----

ACKNOWLEDGEMENT – SL2

We acknowledge receipt of cancellation of nomination made by you in favour of

_____ (name, address and age of nominee(s))
in respect of the Locker no. _____ hired by you.

Yours faithfully,

Date:



20. Locker Nomination- SL 3

FORM SL3
[Vide para 1.5.2 (iii) (a)]

Variation of nomination under section 45ZE of the Banking Regulation Act, 1949, and the Rule 4(6) of

the Banking Companies (Nomination) Rules, 1985, by **Sole Hirer in respect of Safety Lockers**

I, _____
(name and address)
cancel the nomination made by me in favour of _____
(name and address of nominee)
and hereby nominate the following person to whom in the event of my/minor's death, _____
(name and address of branch/office in which the locker is situated) may give access
to the locker and liberty to remove the contents of the locker, particulars whereof are given below.

Locker			Nominee - New			
Type of Locker	Locker No.	Additional Details, if any	Name, Address & Contact No.	Relationship with Hirer, if any	Age	Nominee's date of birth (if minor)

Place:

Date:
hirer*

Signature/Thumb impressions of

Name(s) Signature(s) and Address(es) of witness(es)@

* Where the locker is hired solely in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor

@ Thumb impression(s) shall be attested by two witnesses

-----tear here -----

ACKNOWLEDGEMENT – SL3

We acknowledge receipt of variation of nomination made by you in favour of

(name of new nominee)
_____, age _____ years, in respect of
the Locker (address of new nominee)
no. _____ hired by you.

Yours faithfully,

Date:

Signature of Bank official with seal

X. CBS Safe Deposit Box Module

Below are the CBS fast path for Locker Management

- Safe Box Allotment (8057)
- Rent Payment Inquiry (7070)
- Safe Box Usage Log (SB001)
- Customer Waitlist (SB002)
- Safe Box Usage and Payment Inquiry (SB003)
- Nomination Addition/Deletion/Modification (BA525)
- Safe Box Account Closing Information (SB004)

1. Locker Allotment (Fast Path- 8057)

- This option is used for allotting safe deposit boxes (SDB) to the customers. In other words, a Safe Deposit Account is opened and an SDB is allotted to a customer.
- While allotting the safe deposit box to the customer, in addition to the main customer, other customers can also be added as operators.
- The relationship could be such as Mandate holder, joint holder, or nominee, and so on. Bank users require to specify the rental term (that is, period for which safe deposit is rented – 99 years) in months at the time of SDB allotment which will give date of expiry of rental period.
- Bank user is required to specify the CASA account from which Safe Deposit Box rent can be recovered.
- The Maker will enter the complete detail of the customer with the CIF Id. The fast path for issuance of safe deposit box is (8057).
- Enter the CIF ID and click on radio button then select the customer and click on OK button.
- Select Relations In the dropdown as sole owner and click on Val. Customer.

08 DEC 2023 Varshali Nagar Jaipur 2296

Customer ID:

8857 x

SDB Allotment

Branch Name: 2226 Varshali Nagar Jaipur

Product Name: 2091 A SMALL LOCKER Select product Type

Product City: 2226

Unit Title:

Stock Code: 101

Allocation Number:

Sub Box ID: 26

Series No: 11

Customer Information

* Customer IC	Category	IC Type	Short Name	Birth / Reg Date	* Remarks	Customer ID
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	01/01/1990		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	01/01/1990		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	01/01/1990		

Officer ID: T21302034

Date of Allotment (dd/mm/yyyy): 09/12/2023

Date of Expiry (dd/mm/yyyy): 09/12/25

Group Code:

SDB Recd Recovery Account:

Key No:

LD Code:

Debit Transfer:

Revised Period in Month: 120

Staff:

ADD Title:

Remarks:

IC Code:

Credit Transfer:

08 DEC 2023 Varshali Nagar Jaipur 2296

Customer ID:

8857 x

SDB Allotment

Search Criteria

Customer ID: Account No: 1813220419671044

Short Name: NLS Name:

ATM Card Number: Aadhaar Number:

Mobile No:

Refined Search

Home Phone: Date of Birth:

Currency: Vehicle Number:

Search Results

Customer IC	Customer ID	Full Name	Customer Type	Date of Birth	Mobile No.	Home Phone	Home Branch	Postal Address
306203696555	23364956	RAM ADHAR DUBEY	INDIVIDUAL SENIOR CITIZEN - FULL KYC	15-07-1951	1023364956	1023364956	Bhanikota	Dwelling Unit17 Ground Floor Kadamba Avenue Ajmer Road Urban Woods V

Page 1 of 1 (1 of 1 items)

Customer ID:

8057 x

SDB Allotment

* Branch Name: 2206 Vanshal Nagar Jaipur

* Product Name: 20501 - A-SMALL LOCKER

Product Ccy: (H)

Acct Title:

Alotment Number:

Safe Box ID: 26

Stock Code: 101

Series No: 11

Customer Information

* Customer IC	* Category	IC Type	Short Name	Birth / Reg Date	* Relations	Customer ID
306203686555	INDIVIDUAL SENIOR CITIZEN - FULL KYC	L		01/01/1900	Sole Owner	
				01/01/1900		

Officer ID: T213026204

* Date of Allotment (dd/mm/yyyy): 09/12/2023

Date of Expiry (dd/mm/yyyy): 09/12/2122

Group Code:

SDB Rent Recovery Account:

* Key No:

LG Code:

Debit Narration:

* Rental Period (in Mo):

Staff:

Acct Title:

Remarks:

LC Code:

Credit Narration:

Click here and enter Customer Relation

Customer ID:

8057 x

SDB Allotment

* Branch Name: 2206 Vanshal Nagar Jaipur

* Product Name: 20501 - A-SMALL LOCKER

Product Ccy: (H)

Acct Title:

Alotment Number:

Safe Box ID: 26

Stock Code: 101

Series No: 11

Customer Information

* Customer IC	* Category	IC Type	Short Name	Birth / Reg Date	* Relations	Customer ID
306203686555	INDIVIDUAL SENIOR CITIZEN - FULL KYC	L		01/01/1900	Sole Owner	
				01/01/1900		

Officer ID: T213026204

* Date of Allotment (dd/mm/yyyy): 09/12/2023

Date of Expiry (dd/mm/yyyy): 09/12/2122

Group Code:

SDB Rent Recovery Account:

* Key No: 55

LG Code:

Debit Narration:

* Rental Period (in Months): 1188

Staff:

Acct Title:

Remarks:

LC Code:

Credit Narration:

Click here to select Inventory

Enter Key No.

Enter Date of Allotment

Customer ID:

8057 x

Inventory Details

Stock Code: 101 Stock Sub-Type: Standard
 Instrument Type: A-SMALL LOCKER City Code: JPR
 Issuer Code: AU SMALL FINANCE BANK Total Amount: 0.00

Denomination Details

Denom	Series Number	Start Number	End Number	Quantity
0	11	25	26	1

Page 1 of 1 (1 of 1 items)

Customer ID:

8057 x

SDB Allotment

Branch Name: 2206 Vasthali Nagar Jaipur
 Product Name: 20501 - A-SMALL LOCKER
 Product City: JPR
 Account Title:
 Stock Code: 101

Alotment Number:
 Safe Box ID: 26
 Series No: 11

Customer Information

Customer IC	Category	IC Type	Short Name	Birth / Reg Date	Relations	Customer ID
30929389055	INDIVIDUAL SENIOR CITIZEN - FULL KYC	L		01/01/1980	Sole Owner	
				01/01/1980		

Officer ID: T21332024

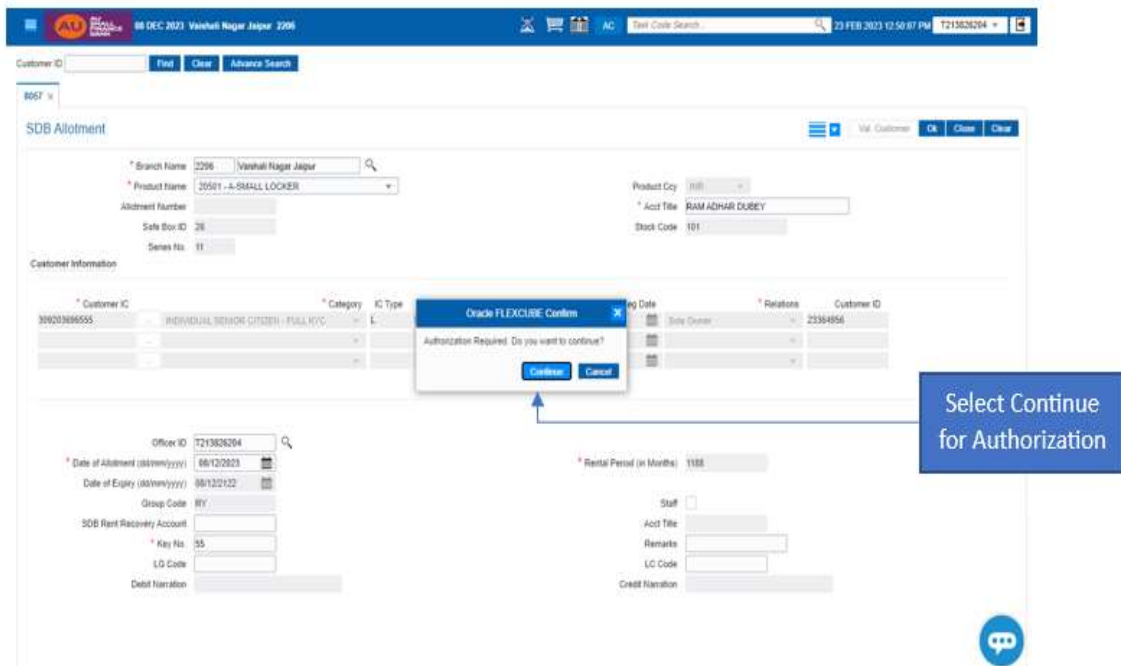
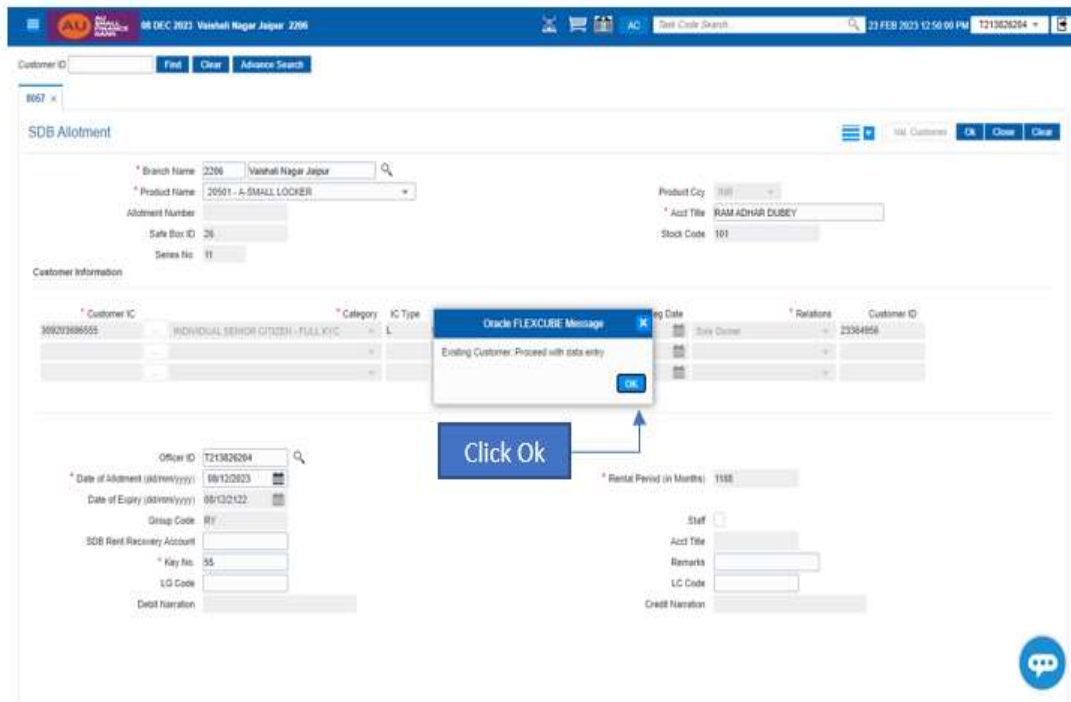
Date of Allotment (dd/mm/yyyy): 08/12/2023
 Date of Expiry (dd/mm/yyyy): 08/12/12

Rental Period (in Month): 180

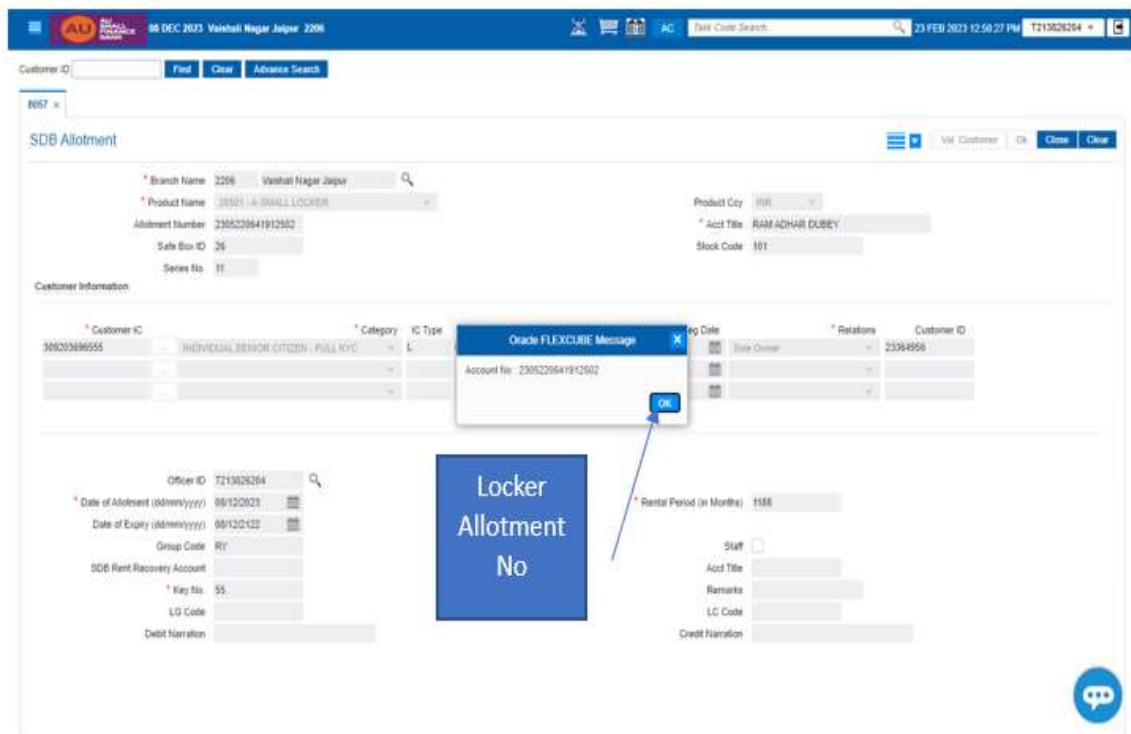
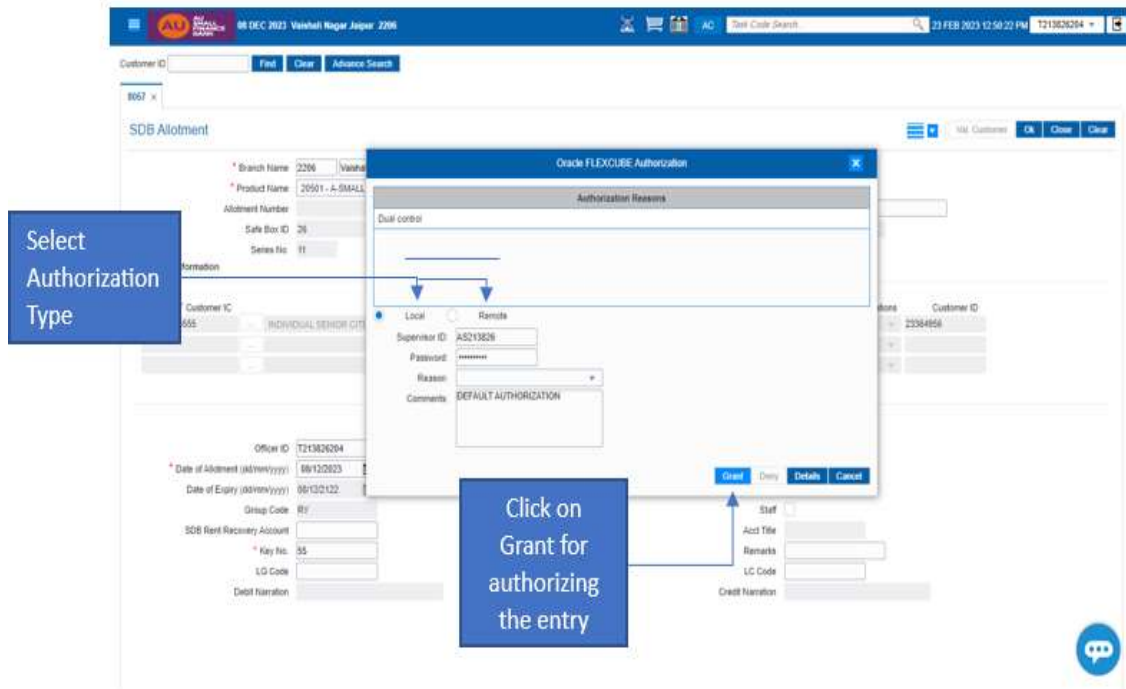
Staff:
 Account Title:
 Remarks:
 LG Code:
 Credit Narration:

After selection of Inventory, click on Validate customer

- Click on Ok Button for further processing.
- Click ok for Authorisation the Supervisor authorize the transaction.

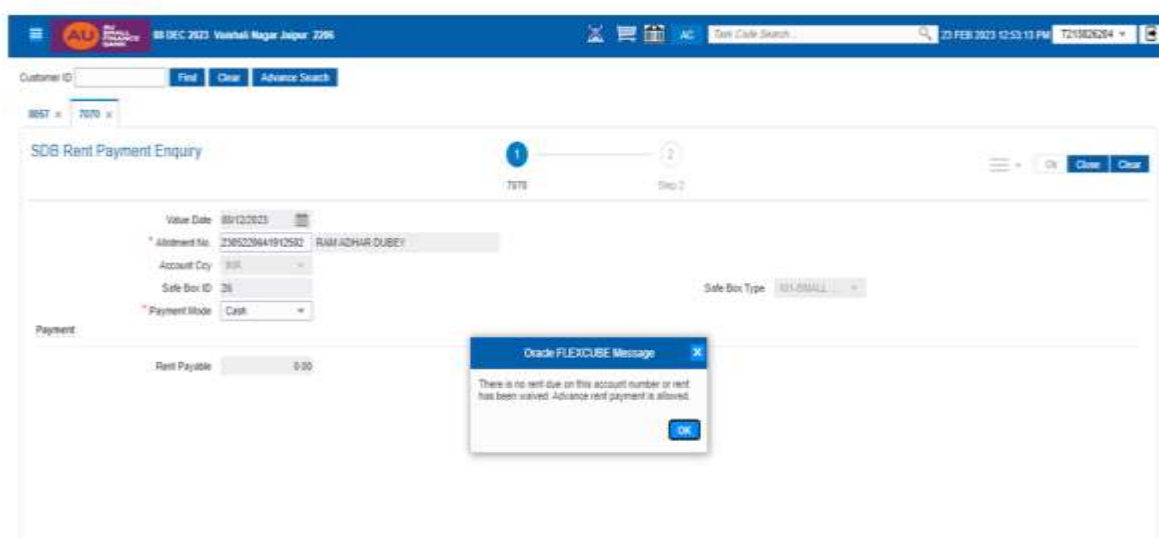
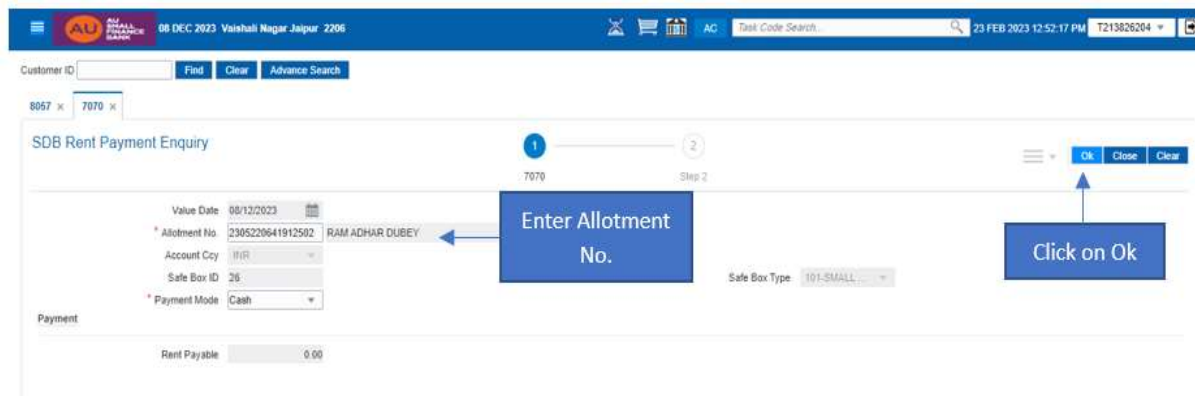


- The Authorization can be done by local and remote option, the authorizer enters the ID and Password in local option and click on Grant.



2. Rent Payment Inquiry (7070)

- This option is used to check if any rent is due from the customer

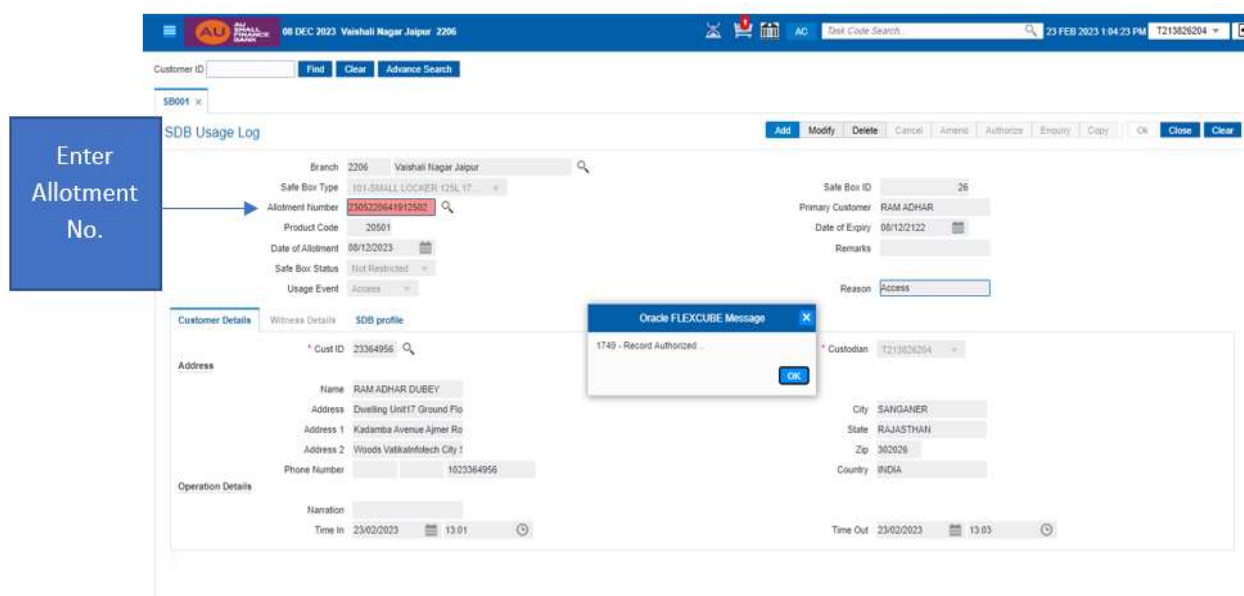


3. Locker Usage Log (Fast Path- SB001)

- This option is used to record details of customer visit to access the Safe deposit box. This is also used to record other events such as key lost, drill of the box or revocation of the box.
- For operations of safe deposit box fast path is SB001. If a customer come to the branch for operating, enter the fast path and then enter the customer’s allotment number and click on radio button. All the details of locker holder are shown in the screen, then select the reason as Access and at the bottom enter the time of operating the Locker.
- In case of locker having multiple hirers, the CBS entry should be done using the customer id of a hirer who has visited the branch for locker access. If more than one hirer is accessing the locker at same time (No MOP breach observed), entry should be done using primary customer ID. System will populate the primary hirer customer ID by default, branch to select the correct customer id while submitting the entry in CBS. Refer below example :-

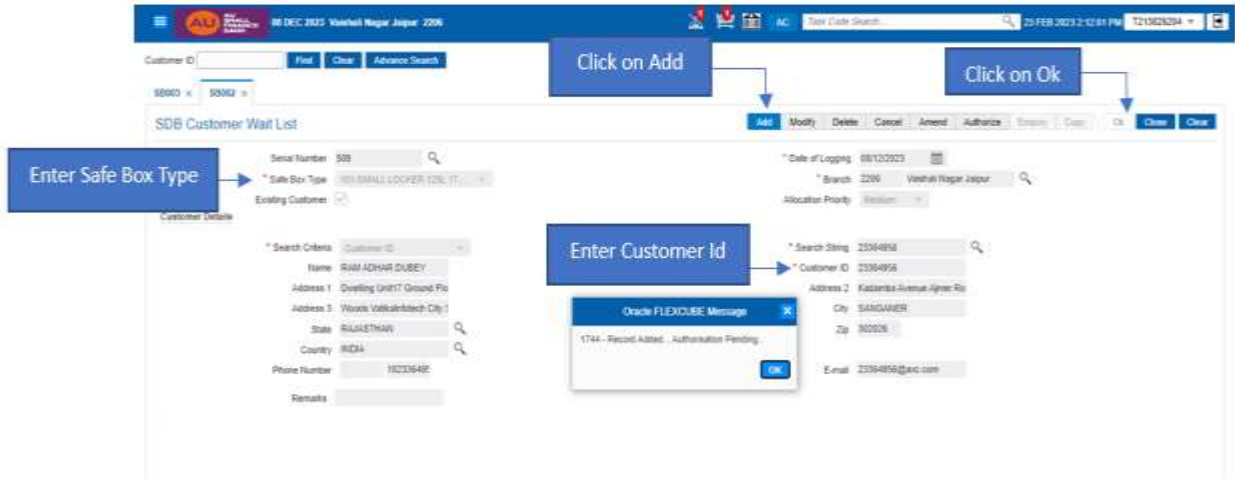
locker is allotted to A (Primary Applicant) & B with mode of operation Either or Survivor

- “A” alone visits the branch for locker operation – Select Customer id of “A” in CBS while updating CBS LOG
- “B” alone visits the branch for locker operation – Select Customer id of “B” in CBS while updating CBS LOG
- “A” and “B” both visit the branch for locker operation – Select Customer id of “A” in CBS while updating CBS LOG



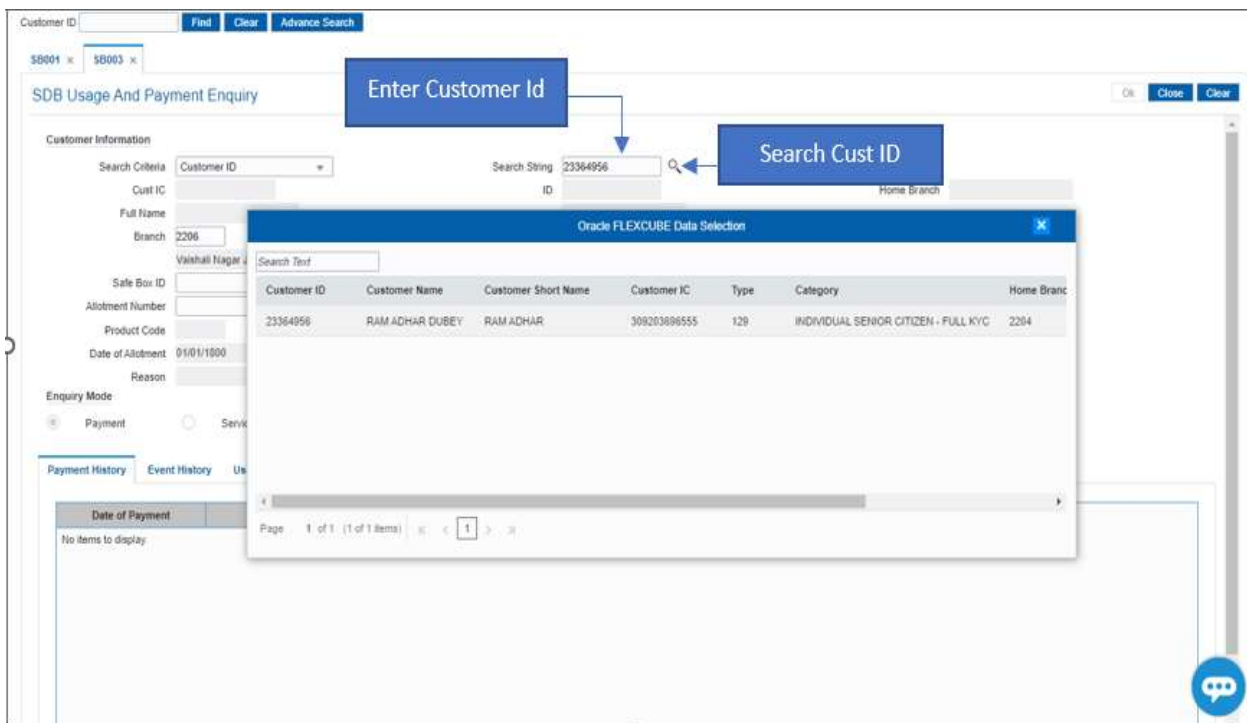
4. Customer Waitlist (Fast Path- SB002)

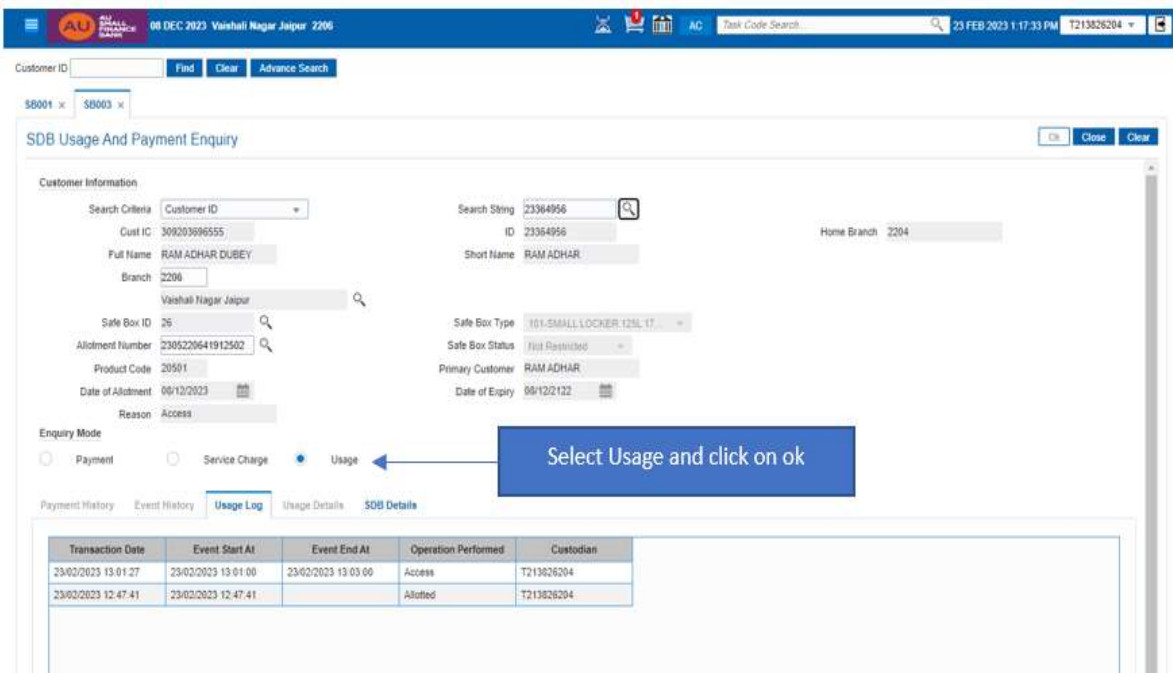
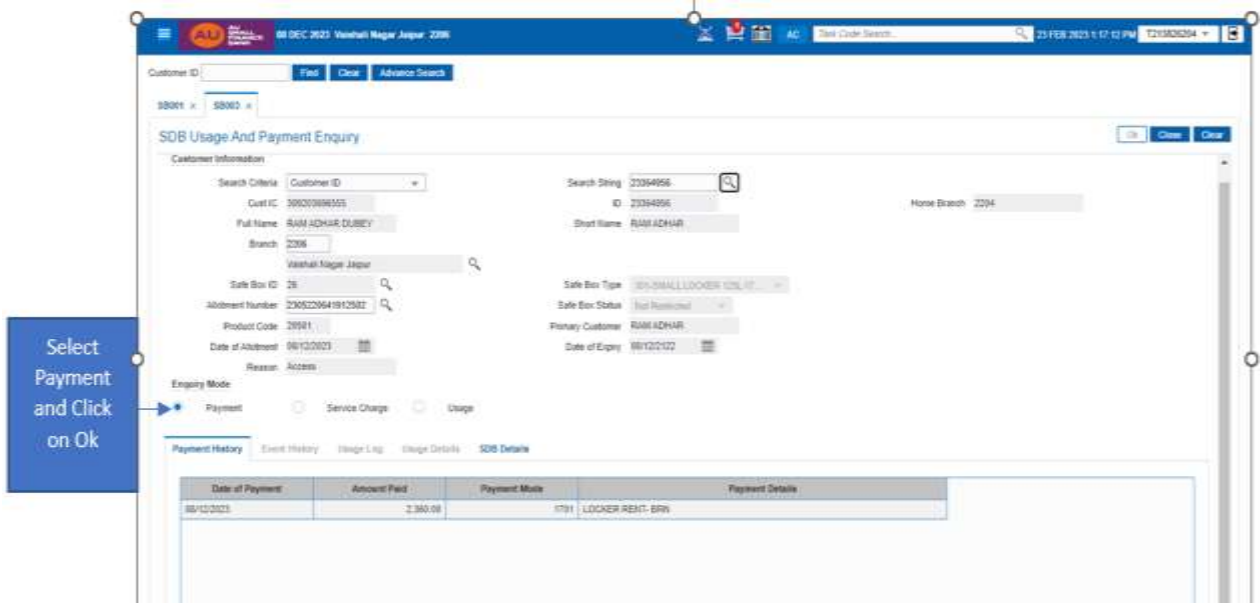
- This option is used to maintain waitlist of the customers or applicants who has requested for allotment of Safe Deposit Box, every branch is required to maintain this.
- Allocation priority can be selected as “Medium” as lockers are allotted on first come first serve basis.



5. Safe Box Usage and Payment Inquiry (Fast Path- SB003)

- This option is used for inquiring on rent due and recording rent receipt from the customer. Customer can pay for the Locker (Safe Deposit Box) by cash, cheque, or transfer from another account. Depending on the mode of payment selected, system displays relevant screen for rent payment.





6. Nomination in Locker – Addition (Fast Path- BA525)

- For Addition of nominee in locker, Customer must give request in SL-1/SL-1A Form to Branch with signature as per MOP.
- This option is used for the addition of nomination in SDB. First click on Add option and then select CASA/RD/Locker option and enter the allotment number.
- After this, enter the nominee detail and click on ok.

Standard Operating Procedures for Locker Management



23 MAR 2023 Jaipur Central Office, Mansarovar 3011

Customer ID

BA926 x

Select CASA/Locker option

Account Nominee Maintenance

CASA/RD/Locker Term Deposit Saving Scheme

* CASA/RD/Locker # 2395220644300161 **Enter Locker Allotment no.**

Deposit No.

Account Title RAM ADHAR DUBEY

Customer of the Bank

Customer Information

Search Criteria Customer (Short Name)

Cust ID

Cust IC

Full Name

* TD Account No.

* SS Account No.

Nominee Registration Number

* Search String

Home Branch

Short Name

Enter Nominee Name

Select Relation from Search tab

Nominee Details

* Nominee Name JAI

* Relation to Account holder SON

* Date of Birth 01/01/1965

Age 58

* Address1 JAIPUR

Address2

Address3

* Town / City JAIPUR

* Country INDIA

Phone No.

Email ID

* Share Percentage 100

Nominee Name Display

* State RAJASTHAN

* Zip Code 302019

Mobile No. +91

23 MAR 2023 Jaipur Central Office, Mansarovar 3011

Customer ID

BA926 x

Account Nominee Maintenance

CASA/RD/Locker Term Deposit Saving Scheme

* CASA/RD/Locker # 2395220644300161

Deposit No.

Account Title RAM ADHAR DUBEY

Customer of the Bank

Customer Information

Search Criteria Customer (Short Name)

Cust ID

Cust IC

Full Name

* TD Account No.

* SS Account No.

Nominee Registration Number

* Search String

Home Branch

Short Name

Click on OK

Nominee Details

* Nominee Name JAI

* Relation to Account holder SON

* Date of Birth 01/01/1965

Age 58

* Address1 JAIPUR

Address2

Address3

* Town / City JAIPUR

* Country INDIA

Phone No.

Email ID

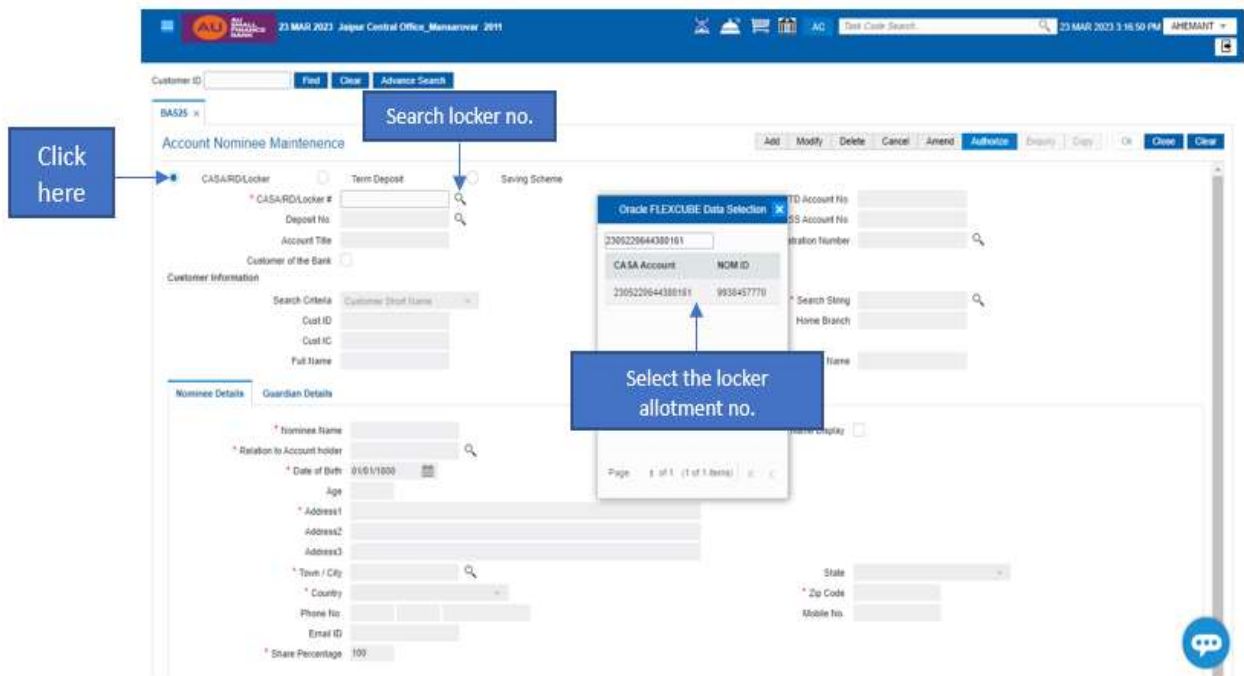
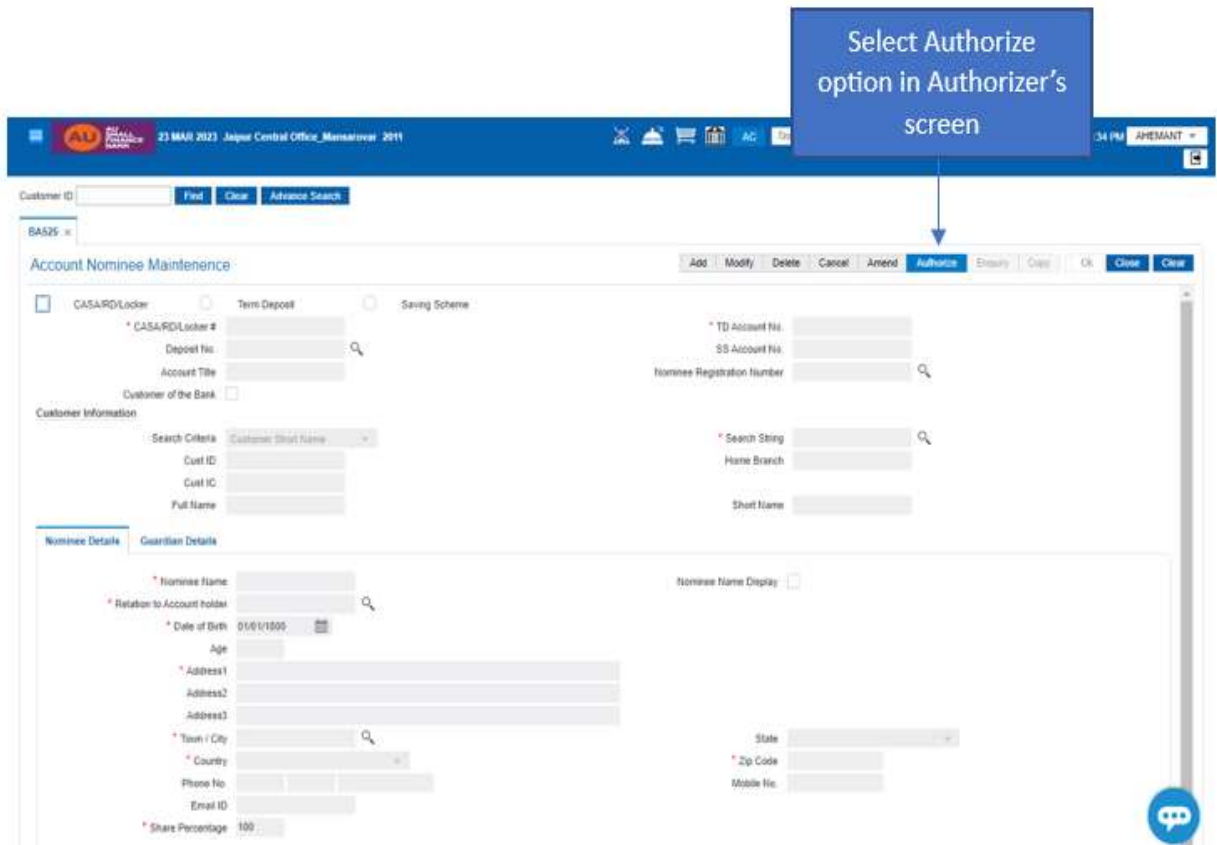
* Share Percentage 100

Nominee Name Display

* State RAJASTHAN

* Zip Code 302019

Mobile No. +91



Standard Operating Procedures for Locker Management



23 MAR 2023 Jaipur Central Office_Mansarovar_2011

Task Code Search 23 MAR 2023 3:17:10 PM APHEMANT

Customer ID:

BAS25 x

Account Nominee Maintenance

CASARDLocker Term Deposit Saving Scheme

* CASARDLocker # 2385220644300161

Deposit No.

Account Title RAM ADHAR DUBEY

Customer of the Bank

Customer Information

Search Criteria Customer Short Name

Cust ID

Cust IC

Full Name

* TD Account No.

SS Account No.

Nominee Registration Number

* Search String

Home Branch

Short Name

Click on nominee reg. no.

Nominee Details

* Nominee Name

* Relation to Account holder

* Date of Birth 01/01/1990

Age

* Address1

Address2

Address3

* Town / City

* Country

Phone No.

Email ID

* Share Percentage 100

Nominee Name Display

State

* Zip Code

Mobile No.

23 MAR 2023 Jaipur Central Office_Mansarovar_2011

Task Code Search 23 MAR 2023 3:17:10 PM APHEMANT

Customer ID:

BAS25 x

Account Nominee Maintenance

CASARDLocker Term Deposit Saving Scheme

* CASARDLocker # 2385220644300161

Deposit No.

Account Title RAM ADHAR DUBEY

Customer of the Bank

Customer Information

Search Criteria Customer Short Name

Cust ID

Cust IC

Full Name

Nominee Details

* Nominee Name

* Relation to Account holder

* Date of Birth 01/01/1990

Age

* Address1

Address2

Address3

* Town / City

* Country

Phone No.

Email ID

* Share Percentage 100

State

* Zip Code

Mobile No.

Oracle FLEXCUBE Data Selection

Search Text

Nominee ID	Nominee Name	Share Percent	Share Amount
9838457770	JAI	100	0

Select Details

Page 1 of 1 (1 of 1 items)

Standard Operating Procedures for Locker Management



23 MAR 2023 Jaipur Central Office_Mainscreen 2011 23 MAR 2023 3:17:31 PM AHEMANT

Customer ID: [] Find Clear Advance Search

BA525

Account Nominee Maintenance

Add Modify Delete Cancel Amend Authorize Query Copy OK Close Clear

CASAR/Locker Term Deposit Saving Scheme

* CASAR/Locker # 2395220644300161
Deposit No. []
Account Title RAM ADHAR DUBEY
Customer of the Bank

* TD Account No. []
SS Account No. []
Nominee Registration Number 9930457770

Customer Information

Search Criteria Customer Short Name
Cust ID 0
Cust IC []
Full Name []

* Search String []
Home Branch 0
Short Name []

Nominee Details Guardian Details

* Nominee Name []
* Relation to Account holder SON
* Date of Birth 01/01/1965
Age 58
* Address1 JAIPUR
Address2 []
Address3 []
* Town / City JAIPUR
* Country INDIA
Phone No. []
Email ID []
* Share Percentage 100

Nominee Name Display

State RAJASTHAN
* Zip Code 302019
Mobile No. []

Click OK

23 MAR 2023 Jaipur Central Office_Mainscreen 2011 23 MAR 2023 3:17:30 PM AHEMANT

Customer ID: [] Find Clear Advance Search

BA525

Account Nominee Maintenance

Add Modify Delete Cancel Amend Authorize Query Copy OK Close Clear

CASAR/Locker Term Deposit Saving Scheme

* CASAR/Locker # 2395220644300161
Deposit No. []
Account Title RAM ADHAR DUBEY
Customer of the Bank

* TD Account No. []
SS Account No. []
Nominee Registration Number 9930457770

Customer Information

Search Criteria Customer Short Name
Cust ID 0
Cust IC []
Full Name []

* Search String []
Home Branch 0
Short Name []

Nominee Details Guardian Details

* Nominee Name []
* Relation to Account holder SON
* Date of Birth 01/01/1965
Age 58
* Address1 JAIPUR
Address2 []
Address3 []
* Town / City JAIPUR
* Country INDIA
Phone No. []
Email ID []
* Share Percentage 100

Nominee Name Display

State RAJASTHAN
* Zip Code 302019
Mobile No. []

Oracle FLEXCUBE Message
1740 - Record Authorized
OK

- Nomination a/c would be updated post authorization.

7. Locker Surrender – (Fast Path SB004)

This screenshot shows the 'SDB Account Closing Balance Information' form. The 'Allotment Number' is 2205220640897020 and the 'Safe Box Type' is 101-SMALL. A dropdown menu for 'Reason for Closure' is open, showing options: 1-COURT ATTACHMENT, 3-CUSTOMER REQUEST, 6-COURT DECISION, 8-TRANSFER TO ANOTHER CITY, and 9-SPECIAL REASONS. A blue box labeled 'Enter Allotment No.' points to the Allotment Number field. Another blue box labeled 'Select Closure Reason' points to the dropdown menu. A third blue box labeled 'Click on OK' points to the 'OK' button at the top right of the form.

This screenshot shows the same form as above, but with the 'Reason for Closure' set to 3-CUSTOMER REQUEST. A dialog box titled 'Oracle FLEXCUBE Confirm' is displayed in the center, asking 'Authorization Required. Do you want to continue?' with 'Yes' and 'No' buttons. A blue box labeled 'Select Yes for Authorization' points to the 'Yes' button in the dialog box.

This screenshot shows the form with the 'Oracle FLEXCUBE Authorization' dialog box open. The dialog box has a 'Dual control' section and fields for 'Local' (selected) and 'Remote' authorization. The 'Local' section includes fields for 'Supervisor ID' (AS213826), 'Password', 'Reason' (DEFAULT AUTHORIZATION), and 'Comments'. A blue box labeled 'Select Authorization Option' points to the 'Local' radio button. Another blue box labeled 'Click on Grant option' points to the 'Grant' button at the bottom of the dialog box.



06 DEC 2023 Vaishali Nagar Jaipur 2206

Task Code Search 23 FEB 2023 1:20:05 PM T213826204

Customer ID Find Clear Advance Search

S8004 x

SDB Account Closing Balance Information

CR Close Clear

* Allotment Number	2205220640897020	Customer Name	SARPANCH GRAM PANCI
Safe Box Type	101-SMALL	Safe Box ID	12
* Reason for Closure	3-CUSTOMER REQUEST	Refund Amount	INR 200.00
Update Inventory	<input checked="" type="checkbox"/>		

Grade FLEXCUBE Message

Please refund deposit amount if any to the customer.
Account Closed.

OK

*** End of the document ***