

LOCKER POLICY FOR FY 2024-27

Department / Vertical : Operations and Services Department

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Policy Custodian

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Locker Policy for FY - 2024-27

PART 1: Customer Due Diligence (CDD) for Lockers

1. Customer Due Diligence

- 1.1. The existing customers of the Bank who have made an application for locker facility and who are fully compliant with the Customer Due Diligence (CDD) criteria under the Reserve Bank of India (Commercial Banks – Know Your Customer) Directions, 2025 (Updated as on December 29, 2025) (as updated from time to time) and Bank's Board-approved Policy on "Know Your Customer (KYC) norms/ Anti Money Laundering (AML) standards/Combating of Financing of Terrorism (CFT) – Obligations of Banks under PMLA, 2002 (as amended from time to time) shall be given the facilities of safe deposit lockers subject to on-going compliance.
- 1.2. Customers who are not having any other banking relationship with the Bank shall be given the facilities of safe deposit locker after complying with the Customer Due Diligence (CDD) criteria under the Reserve Bank of India (Commercial Banks – Know Your Customer) Directions, 2025 (Updated as on December 29, 2025) (as updated from time to time) and Bank's Board-approved Policy on "Know Your Customer (KYC) norms/ Anti Money Laundering (AML) standards/Combating of Financing of Terrorism (CFT) – Obligations of Banks under PMLA, 2002 (as amended from time to time) 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. He / She / They will be required to open savings / current account at the Branch which will be used for recovery of annual locker rent and recovery of other charges (if any).
- 1.3. The locker-hirer/s shall not keep anything illegal or 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 shall have the right to take appropriate action against such customer as it deems fit and proper in the circumstances.
- 1.4. The Bank shall obtain recent passport-size colour photographs of locker-hirer/s and individual(s) authorised by locker-hirer/s to operate the locker

(through power of attorney(s)) and preserve the same in the records pertaining to locker-hirer/s being maintained in the Bank's branch.

- 1.5. Branches shall carry out customer due diligence for both new and existing locker-hirer/s at least to the levels prescribed for customers classified as medium risk. If the locker-hirer/s is/are classified in a higher risk category, locker-hirer/s due diligence as per KYC norms applicable to such higher risk category should be carried out.

PART 2: Locker Allotment

2. In order to facilitate customers making informed choices, the Bank shall maintain a Branch wise list of vacant lockers as well as a waitlist in Core Banking System (CBS) compliant with Cyber Security Framework issued by RBI, for the purpose of allotment of lockers and ensure transparency in allotment of lockers. The Bank shall acknowledge the receipt of all applications for allotment of locker and locker agreement, provide a wait list number to the customers if lockers are not readily available for allotment.

2.1. Locker Agreement

- 2.1.1. 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 shall be retained with the Branch where the locker is situated.
- 2.1.2. The Model Safe Deposit Locker Agreement, as framed by Indian Banks' Association vide their circular no.: IBA Legal Circular No. 1/2022 dated 27-01-2022 and Circular No. 1/2023 dated 28-02-2023, have been adopted for implementation by Branches with suitable modifications and forms part of this policy. (Proforma of the Locker Agreement is given in Annex 2 of Operational Guidelines part of this Policy).
- 2.1.3. As per the said Locker agreement, the Bank as a LICENSOR shall grant to the customer as a LICENSEE, the LICENCE to use the safe deposit locker, subject to the terms and conditions as set out in the agreement.

2.1.4. The period of Licence shall be 1 (One) year from the date of agreement, which at the end of such 1 (One) year, shall stand automatically extended for a further period of 1(One) year every time, unless terminated in terms of the agreement.

2.1.5. Locker applicants will be allowed to avail of, the facility of online locker agreement execution in selected States / UTs through the NeSL platform or any other platform as approved by the Operational Risk Management Committee (ORMC) or any other Competent Authority. Charges for execution of online locker agreements are available in the Bank's Board-approved Schedule of Non-Credit charges FY 2026-27, which is subject to revision from time to time.

2.2. Locker Rent

2.2.1. The customer is granted the licence to use the safe deposit locker against payment of an annual rent to the Bank in advance.

2.2.2. The Locker shall be hired out for a period of minimum one year and not for a period of less than one year.

2.2.3. Locker rent is recoverable in advance on annual basis starting from 1st April every year, and recovery on quarterly or six-monthly basis shall not be agreed to. At the time of allotment of locker, proportionate locker rent will be realised for the Financial Year concerned ending 31st March.

2.2.4. Locker rent will be realised from the savings / current accounts of the locker holders through centralised locker rent recovery starting from the first week of April every year, for which necessary mandate will be obtained from them. It will be the responsibility of the locker holders to maintain sufficient balance in their linked account to facilitate realisation of the annual locker rent.

2.2.5. Schedule of Locker rent on various sizes of Lockers is available in the Bank's Board-approved Schedule of Non-Credit Charges FY 2026-27, which is subject to revision from time to time. During the year of revision, the rent at revised rate will be recovered proportionately from the date of revision, and prior to that date, rent at old rate will be realised.

2.2.6. When locker rent is collected in advance, in the event of surrender of a locker by a customer, the proportionate amount of advance rent collected shall be refunded to the customer.

In case of surrender of locker, advance locker rent collected, if any, shall be refunded on pro-rata basis. Such refund amount shall be calculated on quarterly basis and on surrendering the locker, only the unexpired quarterly rent will be refunded.

Example - A locker where advance rent was collected is surrendered in first quarter of the Financial Year, rent for the remaining 3 quarters of the Financial Year shall be refunded on pro-rata basis.

2.2.7. In case of default in payment of annual rent, locker-hirer/s will not be allowed to operate the locker till the overdue rent is paid and he / she / they will also be liable to pay penal rent.

2.2.8. The Bank may face situation where the locker-hirer/s is/are neither operating the locker nor paying the rent. To ensure prompt and regular payment of locker rent, Branches are allowed to obtain a Term Deposit at the time of allotment, for an amount which would cover three years' rent, the charges for breaking open the locker and refixing of new lock & key in case of such eventuality. The said Term Deposit Receipt will be kept with the Branch along with the safe deposit locker agreement after marking "Lien" in the system against the allotted locker. The Bank's lien will be released only after surrender of the locker by the customer without any dues to the Bank. The packaging of allotment of locker facility with placement of term deposits beyond what is specifically permitted above will be considered as a restrictive practice. Break open charges for locker is approximately ₹. 7,000.00 + GST per locker at present and is subject to periodical review.

2.2.9. The Bank, however, shall not insist on such Term Deposits from the existing locker holders or those who have satisfactory operative account.

PART 3: Infrastructure and Security Standards

3. Infrastructure and Security Standards

3.1. Security of the Strong Room/Vault

- 3.1.1.** The Bank shall take necessary steps to ensure that the area in which the locker facility is housed is properly secured to prevent criminal break-ins. The risks of accessibility of an allotted locker from any side without involvement of the locker-hirer/s concerned may be assessed and kept on record. Branch shall have a single defined point of entry and exit to the locker room / vault. The place where the lockers are housed must be secured enough to protect against hazard of rain / flood water entering and damaging the lockers in contingent situations. The fire hazard risks of the area should also be assessed and minimized. The Bank shall conduct necessary engineering / safety verification regularly to identify the risks and carry out necessary rectification.
- 3.1.2.** The area housing the lockers should remain adequately guarded at all times. The Branch shall cover the entry and exit of the strong room and the common areas of operation under CCTV camera and preserve its recording for a period of not less than 180 days. In case any customer complaints to the Branch that his / her locker has been opened without his / her knowledge and authority, or any theft or security breach is noticed / observed, the Bank shall preserve the CCTV recording till the police investigation is completed and the dispute is settled.
- 3.1.3.** If there is any event such as merger / closure / shifting of branch warranting physical relocation of the lockers, the Branch / Bank shall give public notice in two newspapers (including one local daily in vernacular language) in this regard and the locker hirer(s) shall be intimated by letter / SMS / E-mail at least two months 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, Bank shall make efforts to intimate their locker-hirer/s suitably at the earliest.

3.2. Locker Standards

- 3.2.1.** All the new mechanical lockers to be installed by the Bank shall 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.
- 3.2.2.** The Bank shall ensure that identification code of the Bank / Branch is embossed on all the locker keys with a view to facilitating identification of lockers / locker ownership by law enforcement agencies in case of need. Further, the custodian of the locker shall, regularly / periodically,

check the keys maintained in the Branch to ensure that those are in proper condition. Branch shall permit the locker-hirer/s to operate the locker only with the key provided by the Branch, although there is no restriction in allowing the locker-hirer/s to use an additional padlock of his / her / their own if there is such provision in the locker.

PART 4: Locker Operations

4. Locker Operations

4.1. Regular Operations by Customers

- 4.1.1.** The locker-hirer/s and / or the persons duly authorized by him / her / them (through power of attorney(s)) only shall be permitted to operate the locker after proper verification of their identity and recording of the authorization by the officials concerned of the Branch. The Branch shall maintain a record of all individuals, who have accessed the lockers and the date and time (both check-in and check-out time) on which they have opened and closed the lockers and obtain their signature. The ingress and egress register for access to Vault Room by locker-hirer/s or any other individual including the Branch staff shall be maintained to record the movement of individuals in the Vault Room area with their signatures at appropriate place in the records.
- 4.1.2.** The Branch officer authorizing the locker-hirer/s to access the locker, after unlocking the first key shall not remain present when the locker is opened by the locker-hirer/s. The Branch shall ensure that there is adequate privacy to the locker-hirer/s in the operations when more than one customer access the lockers at the same time.
- 4.1.3.** The Bank shall send an e-mail and SMS alert to the registered email id and mobile number of the locker-hirer/s before the end of the day as a positive confirmation intimating the date and time of the locker operation and the redressal mechanism available in case of unauthorized locker access.
- 4.1.4.** Standardised Specimen Forms are also annexed to this policy.

4.2. Internal Controls by the Bank

- 4.2.1.** There shall be a system of inter-change of locks whenever the locker is surrendered by the locker-hirer/s. The keys of vacant lockers shall be kept in sealed envelopes. The duplicate master keys shall be deposited with another Branch of the Bank. There shall be proper record of joint custody of master keys. Bank shall conduct surprise periodic verification of surrendered / vacant lockers and their keys by an officer of the Bank who is not connected with their custody and proper record shall be maintained as a proof of such verification.
- 4.2.2.** Branches shall ensure that the Locker Register and the Locker Key Register are maintained in CBS compliant with the Cyber Security Framework issued by the Reserve Bank. The Locker Register shall be updated in case of any change in the allotment with complete audit trails.
- 4.2.3.** The locker custodian shall check whether the lockers are properly closed post locker operation. If the same is not done, the lockers must be immediately closed, and the locker-hirer(s) shall be promptly intimated through e-mail, if registered, or through SMS, if mobile number is registered, or through letter so that he / she / they may verify any resulting discrepancy in the contents of the locker. The locker custodian shall record the fact of not closing the locker properly in the register and its closure by the Branch with the date and time. Further, the custodian of the locker room shall 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.

PART 5: Nomination Facility and Settlement of Claims

5. Nomination Facility and Settlement of Claims

5.1. Nomination Facility

- 5.1.1.** The Branch shall offer nomination facility in case of safe deposit lockers, in accordance with the provisions of Sections 45-ZC to 45-ZG of the Banking Regulation Act, 1949, The Banking Laws (Amendment) Act, 2025 and Banking Companies (Nomination) Rules, 2025. The nomination to be made by an individual or as the case may be, all the individuals

together, who hire a locker shall be in favour of one or more individuals not exceeding four, successively. In case the nominee is a minor, the same procedure as prescribed for the Bank accounts shall be followed by the Branches. A passport size colour photograph of the nominee attested by the customer shall be obtained from the customers, at his / her option and preserved in Bank's record. In this regard, the Bank's Board-approved "Deposit Policy" and circulars on nomination, as issued from time to time, shall be adhered to.

- 5.1.2.** For nomination, cancellation of nomination and variation in nomination in respect of safety lockers, nomination form prescribed under Banking Companies (Nomination) Rules, 2025 is to be used and only thumb-impression(s) shall be required to be attested by two witnesses. Signatures of the account holders need not be attested by witnesses.
- 5.1.3.** The Bank has a proper system of acknowledging the receipt of duly completed form of nomination, cancellation and / or variation of the nomination in the Finacle. Such acknowledgement shall be given to all the customers irrespective of whether the same is demanded by them or not.
- 5.1.4.** At the time of application for safe deposit locker facility, bank shall explicitly inform the prospective customer of the availability and purpose of the nomination facility and offer him / her the option to avail the same. The bank shall also clearly explain to the prospective customer the advantages of the nomination facility, including but not limited to simplification of the claim process in the event of the locker holder's demise and facilitation of smooth and prompt transfer of funds to the nominee without legal complications.
- 5.1.5.** If the prospective customer chooses not to avail the nomination facility despite being fully informed, a bank shall proceed to open facilities of safe deposit lockers without imposing any restrictions, if otherwise found eligible, after obtaining a written declaration from the individual confirming that he/ she does not require the nomination facility at the time of locker facility opening. If he/she refuses to provide the written declaration, the bank shall record the fact of refusal to submit written confirmation in the safe deposit locker opening records.
- 5.1.6.** Under no circumstances shall a prospective customer be denied or delayed in facilities of safe deposit lockers opening solely on the ground

of refusal to make a nomination, provided all other requirements for safe deposit lockers opening are satisfactorily met

- 5.1.7.** Customer guidance and publicity of benefits of nomination:
- The Bank / Branches shall give wide publicity and provide guidance to locker hirers on the benefits of the nomination facility.
 - The Bank's form for hiring safe deposit lockers contains space for getting the details of nomination which also serves the purpose of educating the customers about availability of such facility.

5.2. Settlement of Claims in case of death of a Customer

5.2.1. The Bank is having Board approved Policy on Settlement of Claims in Respect of Deceased Account Holder & Missing Persons FY 2025-27.

5.2.2. The said Policy covers norms for release of contents of safe deposit lockers to the nominee and protection against notice of claims of other persons in accordance with the provisions of Sections 45 ZC to 45 ZG of the Banking Regulation Act, 1949 and the Banking Companies (Nomination) Rules, 1985, The Banking Laws (Amendment) Act, 2025 and the relevant provisions of Indian Contract Act and Indian Succession Act.

5.2.3. In order to ensure that the contents of lockers are returned to the genuine nominee, as also to verify the proof of death, Bank has devised claim formats, which are available in Board approved Policy on Settlement of Claims in Respect of Deceased Account Holder & Missing Persons FY 2025-27, in terms of applicable laws and regulatory guidelines.

5.2.4. Time Limit for settlement of claims:

- The Bank shall settle the claims in respect of deceased locker hirers and shall release contents of the locker to survivor(s) / nominee(s), as the case may be, within a period not exceeding 15 days from the date of receipt of the claim complete in all respect, subject to the production of proof of death of the depositor and suitable identification of the claimant(s) with reference to nomination, to the Bank's satisfaction.
- For claims related to safe deposit locker/ articles in safe custody, the bank shall be required to pay compensation to the claimant(s) at the rate of ₹5,000 for each day of delay, in cases where it doesn't adhere to the timeline prescribed ie. within 15 calendar days of receipt of all

the required documents, process the claim and communicate with the claimant(s) for fixing the date for making inventory of the locker/ articles in safe custody.

5.2.5. The Bank shall report to the Customer Service Committee of the Board, at appropriate intervals, on an ongoing basis, the details of the number of claims received pertaining to deceased locker-hirers and those pending beyond the stipulated period, with reasons therefor. Customer Service Committee of the Board of the Bank shall review the settlement of claims and make suggestions to ensure that the claims are settled as early as possible unless there is any litigation pending before the Courts or any difficulty is being faced in identifying the true claimant with reference to nomination.

5.3. Access to the articles in the safe deposit lockers

5.3.1. If the sole locker hirer nominates an individual to receive the contents in the locker, in case of his / her death, after verification of the death certificate and satisfying the identity and genuineness of such individual approached, the Branch shall give access of the locker to such nominee with liberty to remove the contents of the locker, after an inventory is taken in the prescribed manner. In case the locker was hired jointly with the instructions to operate it under joint signatures, and the locker hirer(s) nominates any other individual(s), in the event of death of any of the locker hirers, the Bank shall give access of the locker and the liberty to remove the contents jointly to the survivor(s) and the nominee(s) after an inventory is taken in the prescribed manner. In case the locker was hired jointly with survivorship clause and the hirers instructed that the access of the locker should be given to "either or survivor", "anyone or survivor" or "former or survivor" or according to any other survivorship clause permissible under the provisions of the Banking Regulation Act, 1949, the Bank shall follow the mandate in the event of death of one or more of the joint locker-hirers.

5.3.2. Branches shall, however, ensure the following before giving access to the contents to nominee/ survivor:

- i. Exercise due care and caution in establishing the identity of the survivor(s) / nominee(s) and the fact of death of the locker hirer by obtaining appropriate documentary evidence;

- ii. Make diligent effort to find out whether there is any order or direction from Courts / Forums restraining it from giving access to the locker of the deceased; and
- iii. Make it clear to the survivor(s) / nominee(s) that access to articles in the locker is given to them only as a trustee of the legal heirs of the deceased locker hirer, i.e., such access given to them shall not affect the right or claim which any person may have against the survivor(s) / nominee(s) to whom the access is given.

5.3.3. The Branch shall ensure that the contents of locker, when sought to be removed on behalf of a minor nominee, are handed over to a person who is, in law, competent to receive the articles on behalf of such minor. Further, the Branch shall prepare an inventory of the articles in the presence of two independent witnesses, two officers (of which one who is not associated with the locker facility) and the claimant(s), who may be a nominee or an individual receiving the articles, on behalf of a minor.

5.3.4. The Branch shall obtain a separate statement from the nominee (claimant) or the person competent to receive articles on behalf of the minor, as the case may be, that all the contents in the locker are received and the locker is empty and they have no objection to allotment of the locker to any other customer as per norms.

5.3.5. While giving access to the survivor(s) / nominee(s) of the deceased locker hirer, Branch may avoid insisting on the production of succession certificate, letter of administration or probate, etc., or obtain any bond of indemnity or surety from the survivor(s) / nominee(s), unless there is any discrepancy in nomination. In this regard, Branches should take note of our instructions under para 5.3.2. hereinabove.

5.3.6. In case where the deceased locker hirer had not made any nomination or where the joint hirers had not given any mandate that the access may be given to one or more of the survivors by a clear survivorship clause, Branches shall follow the laid down provisions in the Board approved, Policy on Settlement of Claims in Respect of Deceased Account Holder & Missing Persons FY 2025-27, to facilitate access to legal heir(s) / legal representative of the deceased locker hirer. In this regard, Branches shall take note of the instructions under para 5.3.2 hereinabove.

PART 6: Closure and Discharge of Locker Items

6. 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 or password under any one of the following circumstances:
- i. if the hirer loses the key and requests for breaking open the locker at her / his cost; or
 - ii. 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 lockers; or
 - iii. 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 including payment of rent.

6.1. Discharge of locker contents at the request of customer

6.1.1. If the key of locker, supplied by the Bank is lost by the locker-hirer, the customer (locker hirer) shall notify the Bank immediately. 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 charges for opening the locker, changing the lock and replacing the lost key will be recovered from the hirer. The charges applicable for replacement of lost keys shall be communicated to the locker hirer.

6.1.2. The opening of the locker has to 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.

6.1.3. The operation shall be done in the presence of the locker hirer(s) and an authorized official of the Branch. It has to 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(s) during the break-up or restoration process.

6.2. Attachment and recovery of contents in a Locker by any Law Enforcement Authority

6.2.1. In case of attachment and recovery of the contents in a locker of a customer by any Authority acting either under the orders of a Court or

any other competent authority vested with the power to pass such orders, the Bank shall co-operate in execution and implementation of the orders.

6.2.2. Branches shall verify and satisfy itself about the orders and the connected documents received for attachment and recovery of the contents in a locker. 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. 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 and two officers of the branch and shall be signed by all. A copy of the inventory will be forwarded to the customer to the address available in the Bank's records or handed over to the customer against acknowledgement. It must be ensured by the Branch concerned that at the Branch Head or the next senior-most officer is compulsorily present to witness in person the entire proceedings of attachment and recovery of contents of a locker by and law-enforcement agency.

6.2.3. Branch shall 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.

6.3. Discharge of locker contents by the Bank due to non-payment of locker rent

6.3.1. The Bank 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 branch shall ensure to notify the existing locker-hirer/s prior to any changes in the allotment and give him / her / them reasonable opportunity to withdraw the articles deposited by him / her / them. A clause has been incorporated in the locker agreement to this effect.

6.3.2. Before breaking open the locker, the Branch shall give due notice to the locker-hirer through a letter and through email and / or SMS alert to the registered email id and mobile phone number. If the letter is returned undelivered or the locker-hirer is not traceable, the Branch shall issue public notice in two newspaper dailies (one in English and another in

local language) giving reasonable time to the locker-hirer or to any other person/s who has interest in the contents of locker to respond.

6.3.3. The locker shall be broken open in the presence of two officers of the Branch and two independent witnesses. In case of electronically operated lockers (including Smart Vaults), the use of 'Vault Administrator' password for opening of locker shall be assigned to a senior official and complete audit trail of access shall be preserved. Branch shall also record a video of the break open process together with inventory assessment and its safe keep and preserve the same so as to provide evidence in case of any dispute or Court case in future. Branch 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 register.

6.3.4. 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 branch shall obtain acknowledgement of the customer on the inventory list to avoid any dispute in future.

6.3.5. Branch shall ensure that the inventory prepared after breaking open of the locker and during settlement of claims, is in the appropriate forms Annexed to the Operational Guidelines part of this Policy or as near thereto as circumstances require. Further, Branch shall not open sealed packets / covers, if any, found in locker while releasing them to the nominee(s) and surviving locker hirers, unless required by law.

6.4. Discharge of locker contents if the locker remains inoperative for a long period of time.

6.4.1. If the locker remains inoperative for a period of seven years and the locker-hirer/s cannot be located, even if rent is being paid regularly, the Branch 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, after complying the guidelines regarding settlement of claims in respect of missing persons. Before breaking open the locker, the branch shall follow the procedure as prescribed in paragraph 6.3.2 and 6.3.5 hereinabove.

PART 7: Compensation / Liability

7. Liability of Bank

The Bank has a Board-approved Customer Protection and Compensation-cum-Customer Relation Policy FY 2026-28, outlining the responsibility owed by them for any loss or damage to the contents of the lockers due to their negligence as the Bank owes a separate duty of care to exercise due diligence in maintaining and operating their locker. 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.

7.1. Liability of the Bank arising from natural calamities like earthquake, flood, thunderstorm, lightning etc. or due to sole negligence of the customer

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 earthquake, floods, lightning and thunderstorm or any act that is attributable to the sole fault or negligence of the customer. Bank shall, however, exercise appropriate care to their locker systems to protect their premises from such catastrophes.

7.2. Liability of the Bank arising from events like fire, theft, burglary, dacoity, robbery, building collapse or in case of fraud committed by any employee of the Bank

It is the responsibility of Bank to take all steps for the safety and security of the premises in which the safe deposit vaults are housed. It has 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 Bank cannot claim that it bears 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 Bank's liability shall be for an amount equivalent to one hundred times the prevailing annual rent of the safe deposit locker.

PART 8: Risk Management, Transparency and Customer Guidance

8. Risk Management, Transparency and Customer Guidance

8.1. Branch Insurance Policy

The Bank regularly purchases Branch insurance policy duly approved by the Board to minimize loss that may arise due to incidents like robbery, fire, natural calamities, shifting / merger of Branch, etc., affecting contents of lockers.

8.2. Insurance of locker contents by the customer

In the locker agreement, it has been clarified that as the Bank does not keep a record of the contents of the locker or of any articles removed therefrom or placed therein by the customer, they would not be under any liability to insure the contents of the locker against any risk whatsoever. The Bank shall under no circumstances offer, directly or indirectly, any insurance product to its locker hirers for insurance of locker contents.

8.3. Customer Guidance and Publicity

8.3.1. The Bank shall display the model locker agreement with all the Terms & Conditions and the Standard Operating Procedures (SOPs) on various aspects on its website and / or at Branches where locker facility is being provided, for public viewing. The Bank shall ensure that the customers are made aware of the Bank's terms and conditions to avail those facilities.

8.3.2. The Bank shall display updated information on all kinds of charges for safe deposit lockers on their website.

8.3.3. The Bank shall place on its website, the instructions together with the policies / procedures put in place for giving access of the locker to the nominee(s) / survivor(s) / legal heir(s) of the deceased locker hirer/s. Further, a printed copy of the same shall also be given to the nominee(s) / survivor(s) / legal heir(s).

Part 9: Policy – Review / Amendment / Modifications

9. Policy – Review / Amendment / Modifications

9.1. Review of Policy

Review of the policy will be undertaken once in three years.

9.2. Amendment / Modification of Policy

This policy will remain in force till the policy is amended by the Board.

The Bank reserves the right to amend / modify this policy as and when deemed fit and proper, at its sole discretion.

Competent Authority to approve the policy is The Board of Directors. The Product and Policy Clearance Committee (PPCC), followed by the Operational Risk Management Committee (ORMC), and thereafter the Risk Management Committee of the Board (RMCB), shall recommend for approval of the Policy to The Board of Directors.

The System and Procedure Committee is the Competent Authority to approve any Operational guidelines/ SOP resulting from this policy.

MD & CEO and in his absence, Executive Director is authorized to approve modifications pertaining to operational issues and to issue clarifications on all operational matters relating to this Policy. Regulatory changes as per RBI will form part of the Policy.

9.3. Standard Operating Procedure (SOP) & IT arrangement

Necessary Standard Operating Procedure (SOP) have been formulated and adopted for the implementation of the Policy.

Adequate IT arrangements are also in place.

APPLICATION FOR HIRING OF SAFE DEPOSIT LOCKER

Application No.: _____

Date: ____/ ____/ ____

To
 The Branch Manager
 UCO Bank, _____ Branch

I / We have an account with the UCO Bank, _____ Branch, and wish to avail of the Locker Facility offered by UCO Bank located at _____ Branch. I / We hereby furnish the information necessary for availing the Locker Facility from the Bank. I / We have read, understood and agreed to the terms and conditions of the Bank relating to the locker facility as per Safe Deposit Locker Agreement.

Details of applicant(s)

1st applicant's
 colour photograph
 and signature
 across it.

2nd applicant's
 colour photograph
 and signature
 across it.

3rd applicant's
 colour photograph
 and signature
 across it.

Name(s) of applicant(s)			
Nationality			
Date of Birth/ Date of Incorporation			
Customer ID			
Mailing/ Correspondence Address*			
City			
Pin Code			
Mobile No			
E-Mail Id			

Mode of Operation: _____

Password : _____

Payment Details

I / We hereby authorise the Branch to debit my / our savings / current account towards the rent payable for the hire of the Locker Facility.

Account No. _____

Signature(s) _____
Account Holder Account Holder Account Holder

Nomination (Tick whichever is applicable)

- The benefits of nomination have been explained to me / us. I / We do not wish to avail of nomination facility.
- I / We enclose nomination form (form DA-1 Revised) duly filled.

Receipt of Keys and copy of Locker Agreement

I / We acknowledge the receipt of the keys of the locker in a sealed condition.

The key number is _____

I / We further acknowledge the receipt of copy of Safe Deposit Locker Agreement.

Signature(s) _____
1st applicant 2nd applicant 3rd applicant

***The mailing / correspondence address should be the same as is given in respect of your account with us. All correspondence from the Bank shall be on this address, whether the Locker is held in individual or joint name(s).**

(To be filled in by the Office)

Application No.: _____ Key No.: _____

Locker No.: _____

Issued on: _____

Custodian

Manager

SAFE DEPOSIT LOCKER AGREEMENT

Annexure 2

This Agreement for Safe Deposit Locker is made at _____ on this _____ Day of _____ Two Thousand _____.

UCO Bank, a Body Corporate constituted under The Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 as amended by the Banking Laws (Amendment) Act, 1985 having its Head Office at No. 10, B.T.M. Sarani, Kolkata and a Branch Office amongst other places at _____ (hereinafter referred to as "**Bank/Licensor**", which expression shall unless excluded by or repugnant to the context be deemed to include its successors and assigns) of the First Part.

AND

Mr./Mrs./Ms./M/s _____ of _____ (hereafter referred to as the "**Customer/Licensee**", which expression shall unless excluded by or repugnant to the context be deemed to include his/her/its heirs, executors, administrators, representatives, successors and assigns) of the Second Part.

THIS LOCKER AGREEMENT IS MADE BETWEEN THE BANK AND ITS CUSTOMER AT THE PLACE AND ON THE DATE AS STATED ABOVE AND STATED IN THE SCHEDULE HERETO ("THE AGREEMENT")

The expression "**the Bank**" shall include its successors, administrator and assigns and the expression "**the Customer**" shall include, when the Customer is:

- (a) one or more individuals, his/ her/ their heirs(s), executor(s), administrator(s) and legal representative(s);
- (b) a proprietorship firm, the proprietor and his/ her heirs(s), executor(s), administrator(s) and legal representative(s);
- (c) a partnership firm, such firm and its successor, such firm's partners, the survivor or survivors among them and the heir(s), executor(s), administrator(s), legal representative(s) of each one of them;
- (d) a Hindu Undivided Family (HUF), its members and their survivor(s), legal heir(s), executor(s), administrator(s) and legal representative(s); and
- (e) a limited company, its successors; and
- (f) an Association or Trust, its members and their survivor(s), legal heir(s), executor(s), administrator(s), and legal representative(s);

(The Bank and the Customer are each referred to as a "**Party**" and collectively as "**Parties**")

WHEREAS:

- (A) The Customer being desirous to avail of safe deposit locker facility, has approached the Bank for such facility;
- (B) The Bank is agreeable to provide to the Customer the safe deposit locker facility subject to certain terms and conditions; and
- (C) The Parties have decided to enter into this Agreement to set out the understanding between them in this regard.

IT IS AGREED BY AND BETWEEN THE PARTIES AS FOLLOWS:

1. LOCKER LICENCE

- 1.1 The Bank as a **Licensor** hereby grants to the Customer as a **Licensee**, the **licence** to use the safe deposit locker, the details of which are more particularly described in the Schedule to this Agreement (hereinafter referred to as the "**Locker**"), subject to the terms and conditions as set out under this Agreement.
- 1.2 The Customer hereby accepts the license granted in terms hereof for fee as specified in the Schedule by way of rent (the "**Rent**").
- 1.3 The licence to use the Locker hereby granted is:
1. Personal and for the Customer's own use and not for the use of any person other than the Customer;
 2. Non-transferable;
 3. Only for legitimate purposes such as storing of valuables like jewellery and documents but not for storing any cash or currency;
 4. Not for storing:
 - (i) arms, weapons, explosives, drugs and/ or any contraband material; and/ or
 - (ii) any perishable material and/ or radioactive material and/ or any illegal substance; and/ or
 - (iii) any material which can create any hazard or nuisance to the Bank or to any of its customers.
- 1.4 If the bank suspects the deposit of any illegal or hazardous substance by any customer in the safe deposit locker, the bank shall have the right to take appropriate action against such customer as it deems fit and proper in the circumstances.
- 1.5 The Customer shall have no right or property in the Locker other than the right to access and use the Locker in accordance with the terms and conditions specified under this Agreement.
- 1.6 The Customer shall not sub-License or re-License the said locker to any other person and will not take any kind of charges from any person for the same.
- 1.7 The Customer shall be allowed to operate the Locker:
1. On a working day of the Bank during the specific time notified from time to time by the Bank for locker operation and in absence of such notification, during the business hours of the Bank. However, in the event of the Bank is not being able to operate for any reason beyond its control such as flood, riot, curfew, lockout etc., the Bank shall not have any obligation to allow operation of Locker;
 2. After the Customer entering the details of such operation in the Bank 's records in the form and manner as stipulated by the Bank; and
 3. After the Customer provides identity proof, if so demanded by the Bank.

1 A. CUSTOMER'S RIGHTS

- (a) The Customer shall have, subject to terms of this agreement, a right to use the Locker for keeping belongings and expect reasonable care by the Bank for protecting such belongings and in case of the Bank's failure to do so, avail of such remedies as may be

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available from time to time under the applicable law and regulations.

- (b) The Bank acknowledges the Customer's rights as may prevail from time to time under the applicable law and regulations.

2. Locker Rent

2.1 The customer is granted the licence to use the safe deposit locker against payment of an annual rent to the Bank in advance.

2.2 The Locker shall be hired out for a period of minimum one year and not for a period of less than one year.

2.3 Locker rent is recoverable in advance on annual basis starting from 1st April every year, and recovery on quarterly or six-monthly basis shall not be agreed to. At the time of allotment of locker, proportionate locker rent will be realised for the Financial Year concerned ending 31st March.

2.4 Locker rent will be realised from the savings / current accounts of the locker holders through centralised locker rent recovery starting from the first week of April every year, for which necessary mandate will be obtained from them. It will be the responsibility of the locker holders to maintain sufficient balance in their linked account to facilitate realisation of the annual locker rent.

2.5 Schedule of Locker rent on various sizes of lockers is available in the Bank's Board-approved Schedule of Non-Credit Charges, which is subject to revision from time to time. During the year of revision, the rent at revised rate will be recovered proportionately from the date of revision, and prior to that date, rent at old rate will be realised.

2.6 When locker rent is collected in advance, in the event of surrender of a locker by a customer, the proportionate amount of advance rent collected shall be refunded to the customer.

In case of surrender of locker, advance locker rent collected, in any, shall be refunded on pro-rata basis. Such refund amount shall be calculated on quarterly basis and on surrendering the locker, only the unexpired quarterly rent will be refunded.

2.7 In case of default in payment of annual rent, locker-hirer/s will not be allowed to operate the locker till the overdue rent is paid and he / she / they will also be liable to pay penal rent.

2.8 The Bank may face situation where the locker-hirer/s is/are neither operating the locker nor paying the rent. To ensure prompt and regular payment of locker rent, Branches are allowed to obtain a Term Deposit at the time of allotment, for an amount which would cover three years' rent, the charges for breaking open the locker and refixing of new lock & key in case of such eventuality. The said Term Deposit Receipt will be kept with the Branch along with the safe deposit locker agreement after marking "Lien" in the system against the allotted locker. The Bank's lien will be released only after surrender of the locker by the customer without any dues to the Bank.

3. CUSTOMER'S UNDERTAKINGS AND OBLIGATIONS

3.1 The Customer shall:

1. Use the Locker only for the purpose for which it is provided and in accordance with applicable law and regulations;
2. Abide by rules and regulations for locker operation as the Bank may from time to time adopt;
3. Keep the key, password or any other identification mechanism provided by the Bank for

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opening of the Locker in a place of safety, not share the same with any other person and not allow the same to fall into hands of any other person so as to save unauthorized use of the Locker;

4. Operate the Locker only using the key, password or any other identification mechanism provided by the Bank and not otherwise;
5. Not to tamper with or make a copy of key or any other identification mechanism provided by the Bank for operation of the Locker;
6. Inform the Bank forthwith in case of loss of the key, password or any other identification mechanism provided by the Bank for the operation of the Locker;
7. Return forthwith to the Bank in case of finding the key, password or any other identification mechanism provided by the Bank for the operation of the Locker, earlier having been reported to the Bank as lost;
8. Pay to the Bank the Rent and/or charges plus applicable taxes when due and bear all costs incurred by the Bank for-
 - i. Changing the lock and repairs to the Locker on the Customer's reporting of loss of key provided by the Bank; and
 - ii. Breaking open of the Locker in terms of this Agreement.
9. Inform the Bank forthwith in case of the change of address of the Customer providing new address and contact details including phone number, email id, mobile number etc.

4. BANK'S RIGHTS

4.1 The Bank shall have a right to:

1. Recover the Rent, penal rent in case of delay, other legally valid charges and cost incurred by the Bank in relation to the Locker to the debit of the Customer's account, in the event the same is not paid by the Customer, when due; and
2. Refuse access to the Locker-
 - (i) In case the rent due on the Locker remains unpaid; and
 - (ii) Customer fails to provide proof of identity when demanded by the Bank, at the time of seeking access to the Locker.
3. Allow the customer to operate the locker for specific number of times in a year as decided by Bank from time to time and if the customer wants to operate for more than the time specified by the Bank, then the customer has to pay additional amount for operational charges with applicable tax as decided by the Bank from time to time.
4. Allow only the Locker Holder(s) to enter into Locker Room to operate the Locker and no other person shall be allowed to enter into the Locker Room.

4.2 Termination of License

1. The Bank shall have, in the event of the Customer's breach of or default under this Agreement and/ or the Bank being of the view that the Customer is not co-operating and/or complying with the terms and conditions of this Agreement, a right to terminate this Agreement and the license granted hereunder, after issuing to the Customer a prior written notice of not less than 3 (three) months by registered post or speed post (and also by (i) email where email id of the Customer is available; and (ii) SMS

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and/or WhatsApp where the mobile phone number of the Customer is available) (**"Termination Notice"**).

2. Upon receipt of the Termination Notice, the Licensee shall forthwith and before the end of the notice period stipulated under the Termination Notice surrender and vacate the Locker and handover the keys, password or any other identification mechanism and documents provided by the Bank for opening of the Locker, to the Bank.

4.3 Breaking open of the Locker and dealing with its contents

1. The Bank shall have a right to break open the Locker and deal with its contents in accordance with the provisions under this Agreement, the Bank's internal policy(ies) and procedure(s) and the applicable laws and regulations, in case of any one or more of the following events-
 - (a) In the event Termination Notice in accordance with Clause 3.2.1 hereof is served to the Customer and the Customer does not surrender and vacate the Locker after the end of the notice period stipulated under the Termination Notice;
 - (b) The Rent remains unpaid for 3 (three) consecutive years; and
 - (c) The Locker remains inoperative (irrespective of whether Rent is paid or not) for a period of 7 (seven) years or more; and the Customer cannot be located by the Bank.
2. Before exercising the right to break open the Locker, the Bank shall send to the Customer a notice (in addition to the Termination Notice under Clause 3.2.1 above) in writing of not less than 3 (three) months by registered post/ speed post (and also by (i) email where email id of the Customer is available; and (ii) SMS and/or WhatsApp where the mobile phone number of the Customer is available) of the Bank's proposed action of breaking open of the Locker (**"Break Open Notice"**).
3. Notwithstanding, anything contained under this Agreement the Bank shall take all possible efforts to contact the Customer by sending messages on mobile phone of the Customer, sending a personal messenger to the Customer's address, making phone calls on the Customer's land line / mobile phone etc. before breaking open of the Locker.
4. In case the Termination Notice and the Breaking Open Notice as foresaid sent by the Bank is returned undelivered or the Customer is not found to be traceable despite the Bank having taken reasonable efforts including those stated under Clause 3.3.2 and 3.3.3 above, the Bank shall, before breaking open the Locker, issue a public notice of not less than 3 (three) months about the Bank's intention to break open the Locker, in minimum 2 (two) newspapers (one in English and another in local language) in the same location where the Customer resides as evidenced by the Customer's address as stated in the Agreement or as further communicated by the Customer to the Bank.
5. The breaking open of Locker would be done in the presence of a committee consisting of 2 (two) officers of the Bank and 2 (two) independent persons acting as witnesses. In the event of electronically operated Locker (including Smart Vaults), the use of ' Vault Administrator' password for opening of locker shall be assigned to a senior official and complete audit trail of access shall be preserved.

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6. Upon breaking open of the Locker, having followed the procedure as set out above, the Bank shall prepare inventory of the contents of the Locker and get valuation of the contents done by the Bank's approved Valuer and the contents of the Locker shall be kept in sealed envelope along with detailed inventory inside a fireproof safe in a tamper-proof way.
7. In addition to the above, the Bank shall also record a video of the break open process together with inventory assessment and safe keep and preserve the same so as to provide evidence in case of any dispute or court case in future.
8. Furthermore, the Bank shall also ensure that the details of breaking open of locker is documented in the Bank's Core Banking System (CBS) or any other computerized system compliant with the Cyber Security Framework issued by RBI from time to time, apart from locker register.
9. Disposal of the articles of the Locker as recorded in the inventory prepared in the manner as stated in the paragraphs above, shall be done either by sale in public auction and the sale proceeds shall be applied first towards the Customer's dues to the Bank (including outstanding Rent, breaking open charges and any other dues) and balance be refunded to the Customer or held for the disposal at the order of the Customer.
10. Before sale of the contents of the Locker by conducting public auction, a notice of not less than 3 (three) months in writing by registered post/ speed post (and also by (i) email where email id of the Customer is available; and (ii) SMS and/or WhatsApp where the mobile phone number of the Customer is available) shall be issued by the Bank to the Customer about the intention of the Bank to auction the contents of the locker for recovery of the dues to the Bank. The said notice ("**Auction Notice**") shall contain the date, time and place of auction and a copy of the inventory of the contents of the Locker made in terms hereof.
11. After completion of the process of breaking open the locker, the term deposit, if obtained by the Bank at the time of allotment of locker to the customer, will be used to recover the overdue rent, penal rent and other charges (break open charges / wages paid to mechanic / cost incurred in sending the lock and door to company for getting it replaced / repairing charges / fitting charges / charges of advocate / incidental charges, etc.), on the strength of right to set off available with the Bank. Surplus amount, if any, shall be credited to Sundry Creditors account / designated saving / current account of locker-holder.
12. Cash and FDRs / RDs (in same right and capacity) pertaining to the Bank, if any found in the locker, should be used first to recover the overdue rent, penal rent and other charges (break open charges / wages paid to mechanic / cost incurred in sending the lock and door to company for getting it replaced / repairing charges / fitting charges / charges of advocate / incidental charges, etc.) and the remaining cash and other certificates / receipts (if any) will be kept in a packet which shall be sealed and signatures of all persons concerned put thereon.
13. In case articles of bullion, sovereign, ornaments or jewellery etc. is found, same (sufficient to fetch an amount equivalent to Bank's dues and other charges) will be got valued from the Bank's empanelled valuer and then auctioned after serving Auction Notice and remaining articles (if any) will be kept in a packet which shall be sealed and signatures of all persons concerned put thereon. Full particulars shall be stated in the relative voucher under authentication of all the witnesses. The packet containing contents of the Locker together with original copy of the inventory shall be kept in safe custody for delivery to the locker

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hirer(s) or nominee, as the case may be, in due course. Branch shall not open sealed / closed packets if any found in the locker, unless required under law.

14. In case the amount recovered by pre-mature closure of term deposit account, if obtained by the Bank at the time of allotment of locker to the customer as a security deposit, is not sufficient to recover overdue rent, penal rent and other charges (break open charges / wages paid to mechanic / cost incurred in sending the lock and door to company for getting it replaced/ repairing charges / fitting charges / charges of advocate / incidental charges, etc.), next step will be to auction a portion of the inventory which may be considered sufficient to fetch an amount equivalent to the Bank's dues and other charges. In terms of Clause 3.3.9 of locker agreement, the Bank has a right to sell the contents of the locker for realisation of rent and other charges by public auction. Before sale of the contents of the locker by conducting public auction, an Auction Notice of not less than three months should be sent to the locker hirer(s) in writing by registered post / speed post (and also by (i) email where email id of the locker hirer(s) is available; and (ii) SMS and/or WhatsApp where the mobile phone number of the locker hirer(s) is available, conveying about the intention of the Bank to auction the contents of the locker for recovery of the dues to the Bank. The said notice shall contain the date, time and place of auction and a copy of the inventory of the contents of the locker made in terms hereof.
15. After the auction is over, the amount of sale proceeds shall be appropriated towards the Bank dues, and the balance, if any, shall be credited to Sundry Creditors account / designated saving / current account of locker holder.
16. If the proceeds of auction are not sufficient to meet the Bank's dues, steps shall be taken to recover the balance amount from locker hirer(s).

5. THE BANK'S DISCHARGE FROM OBLIGATIONS AND LIABILITY

- 5.1 The Bank shall not be liable for in any case for deterioration or damage to the contents of the Locker whether caused by rain, flood, earthquake, lighting, civil disturbance or commotion, riot or war or in the event of any terrorist attack or by any other similar cause(s).
- 5.2 The Bank shall not be liable for any damage/ loss of contents of the Locker arising from any act that is attributable to the fault or negligence of the Customer whatsoever.
- 5.3 The Bank shall be discharged of its obligations and shall not be liable for any cost, loss or liability incurred by the Customer (including for any damage and/or loss of contents of Locker) in the event the Locker is broken open and its contents dealt with in keeping with the provisions of this Agreement.
- 5.4 Regardless of the above, the Bank's liability on the Locker shall always be subject to limitation under the applicable law and regulation.
- 5.5 The contents of the Locker shall in no manner be considered insured by the Bank, and the Bank shall not have any liability to insure the contents of the locker against any risk whatsoever.
- 5.6 At the time of operation of locker or after the operation of locker, if the Customer forgets any contents or valuable article then in such case, Bank or any Officer of the Bank shall not be liable for any kind of loss.
- 5.7 In case if there is any change in the constitution of any association, HUF, Company,

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Partnership Firm, Proprietorship Firm or trust it would be liability of the customer to intimate in writing about the said change and also the change in authority of operation of locker and if in case the said change in operation of authority of locker is not informed then in no circumstances the bank would be made liable for any cost, loss or liability by the Customer (including for any damage and/ or loss of contents of Locker).

6. **LAW AND JURISDICTION**

This Agreement is made subject to Indian law and all matters arising out of it shall be subject to the jurisdiction of courts at the place where the Bank is situated or in the jurisdiction of which the Bank falls.

The Customer hereby acknowledges that the customer has received the copy of this Agreement.

अनुसूची SCHEDULE

स्थान Place:		तिथि Date:
1. इस करार के पक्षकार PARTIES TO THIS AGREEMENT		
1(क/A)	बैंक THE BANK	यूको बैंक UCO Bank
	शाखा BRANCH	
1(ख/B)	ग्राहक THE CUSTOMER	नाम श्री/श्रीमती/सुश्री/मेसर्स : Name: Mr./Mrs./Ms/M/s पता Address जन्मतिथि संस्थापन की तिथि/ DOB/Date of Incorporation ईमेल आईडी Email ID टेलीफोन नं . Telephone No. मोबाइल नं .Mobile No.
		नाम श्री/श्रीमती/सुश्री/मेसर्स : Name: Mr./Mrs./Ms/M/s पता Address जन्मतिथि संस्थापन की तिथि/ DOB/Date of Incorporation ईमेल आईडी Email ID टेलीफोन नं . Telephone No. मोबाइल नं .Mobile No.
		नाम श्री/श्रीमती/सुश्री/मेसर्स : Name: Mr./Mrs./Ms/M/s पता Address जन्मतिथि संस्थापन की तिथि/ DOB/Date of Incorporation ईमेल आईडी Email ID टेलीफोन नं . Telephone No. मोबाइल नं .Mobile No.
2	लॉकर का विवरण DESCRIPTION OF LOCKER	लॉकर नं .LOCKER NUMBER:
		कुंजी सं .KEY NUMBER:
3	प्रतिवर्ष लॉकर का किराया LOCKER RENT PER YEAR	₹. (अंकों में in figures):
		₹. (शब्दों में in words):
		(समय पर यथा संशोधित अग्रिम के रूप में देय-)As may be revised from time to time and payable in advance)

4	<p>लाइसेंस की आवधि PERIOD OF LICENCE</p>	<p>इस करार की तिथि से 1 (एक) वर्ष, जिसे एक वर्ष की समाप्ति पर हर बार स्वतः 1 (एक) और वर्ष के लिए बढ़ा दिया जाएगा जबतक कि यहाँ उल्लिखित शर्तों के अनुसार इस लाइसेंस को समाप्त न कर दिया जाए।</p> <p>01 (One) year from the date of this Agreement which at the end of such 01 (One) year shall stand automatically extended for a further period of 01 (One) year every time unless terminated in terms hereof.</p>
5	<p>परिचालन अधिदेश OPERATING MANDATE</p>	
6	<p>कोई अन्य शर्त ANY OTHER TERMS</p>	<p>1. नामांकन/नामांकन नहीं हेतु घोषणा (लॉकर खाता के परिचालन में "दोनों में से कोई एक या उत्तरजीवी", "पूर्ववर्ती या उत्तरजीवी", "इनमें से कोई भी या उत्तरजीवी", "बाद वाला या उत्तरजीवी" आदि परिचालन अधिदेश में लागू नहीं)</p> <p>Declaration for Nomination/ No Nomination (not applicable for locker account with mode of operation as "Either or Survivor", "Former or Survivor", "Anyone or Survivors", "Latter or Survivor"):</p> <ul style="list-style-type: none"> ○ मैं/हम मेरे/हमारे सुरक्षा जमा लॉकर में नामांकित का नाम जोड़ना चाहते हैं। I / We wish to add nominee in my / our Safe Deposit Locker. ○ नामांकन के लाभ के विषय में मुझे बताया गया है। हालांकि मैं/हम अपने सुरक्षा जमा लॉकर में नामांकन नहीं करना चाहता हूँ/चाहते हैं। The benefits of nomination have been explained to me / us. However, I / We do not wish to make nomination for my / our Safe Deposit Locker. <p>2. मैं/हम जानता(ती)/जानते हूँ/हैं कि मुझे/हमें वर्ष में (वर्तमान प्रावधान के अनुसार जो समय-समय पर समीक्षाधीन है) 12 बार लॉकर के परिचालन की अनुमति प्राप्त है, जिसके बाद बैंक के मौजूदा दिशानिर्देशों के अनुसार लॉकर का परिचालन शुल्क प्रभार्य होगा। I / We understand that I / we am / are permitted to operate locker 12 number of times in a year (as per the provision that stands at present and is subject to periodical review) beyond which access to locker shall be chargeable as per Bank's extant guidelines.</p> <p>3. मैंने/हमने बैंक में ₹ _____ का सावधि जमा विधिवत निष्पादित कर तीन साल के अग्रिम लॉकर किराए(मौजूदा दर पर) के रूप में शाखा को ग्रहणाधिकार के अधीन रखने के लिए प्राधिकृत किया जो ₹ _____ + लॉकर तोड़ने की अनुमानित लागत + ₹. _____ का आकस्मिक प्रभार का योग है। I/ We deposit fixed deposit duly discharged by me / us for an amount of ₹ _____ being aggregate of three year's advance locker rent (at existing rate) of ₹ _____ + estimated cost of locker break open charge of ₹ _____ + incidental charge of ₹. _____ and authorised the branch to keep it under lien.</p>

[Stamp as Agreement]

		<p>4. मैं/हम यूको बैंक , _____ शाखा को सावधि जमा खाता संख्या _____ जो यूको बैंक की _____ शाखा में सुरक्षित जमा लॉकर संख्या _____ के लिए प्रतिभूति के रूप में जमा है, को बंद करके लॉकर को खोलने पर देय लॉकर किराया और/या शुल्क वसूल करने के लिए(निष्क्रिय या देय किराए के मामले में) अधिकृत करते हैं। I / We authorize the UCO Bank, _____ branch to recover the due locker rent and / or charges occurred in break open of locker (in case of inoperative or rent due) by closing the Fixed Deposit Account number _____ deposited with UCO Bank, _____ Branch as security deposit for Safe Deposit Locker Number _____.</p> <p>5. मैं/हम यूको बैंक, _____ शाखा को यूको बैंक, _____ शाखा की मेरे/हमारे बचत/चालू खाते से डेबिट करके एक वर्ष का अग्रिम लॉकर किराया वसूल करने के लिए अधिकृत करते हैं, जब तककि इसके विपरीत लिखित नोटिस नहीं दिया जाता है। I / We further authorize the UCO Bank, _____ Branch to recover the advance locker rent of a year as and when due by debiting to my / our savings / current account having number _____ with UCO Bank, _____ Branch till notice to contrary is served in writing.</p>
--	--	--

IN WITNESS WHEREOF, the Parties hereto have signed this Agreement on the day, month and year first above written.

For the Customer/Licensee			
Signature			
Name			
Designation/ Capacity*			

(*in case where the Customer is non individual/ not signing in person)

Witnesses:

1.

2.

UCO Bank, _____ Branch	
Seal and Signature of authorised Official of Bank/Licensor:	
Name of the signatory:	
Designation:	

नोट : इस करार के हिंदी पाठ से किसी प्रकार के विवाद के उत्पन्न होने की स्थिति में इसका मूल अंग्रेजी पाठ ही प्राधिकृत माना जाएगा।

Note: In the event of any controversy arising out of Hindi version of this agreement the original English text of it will be treated as authoritative

SPECIMEN SIGNATURE CARD

Annexure 3

UCO BANK

_____ **BRANCH**

LOCKER No.

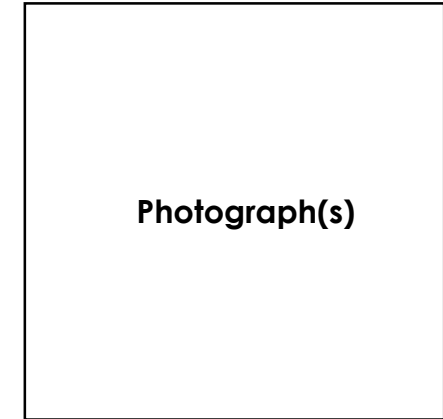
Full Name: _____

Address: _____

Occupation: _____

Locker No: _____ **Class:** _____

Password: _____ **Key No:** _____



Special Instruction(s): _____

Specimen Signature(s):

Signature(s) Verified: (Seal of Branch & Signature of Branch Official)

Date: _____ **Application:** _____ **Receipt No:** _____ **L.F.** _____

P.T.O

PRIVATE & CONFIDENTIAL

Date: ___/___/___

RECEIVED from UCO BANK Branch copy of Safe Deposit Locker Agreement for Locker No. in their Safe Deposit Vault together with the Key No..... therefore, which Locker is licensed by the undersigned, subject to the Terms and Conditions of the said Bank, as noted in safe deposit locker agreement for letting of locker and to all the terms and conditions the undersigned hereby expressly agrees.

My/Our Password is

Signature(s)

RELEASE

Contents of Locker No in the Vault of UCO BANK Branch being removed, the said Locker with the key is hereby surrendered. All liability of the said Bank under License of the said Locker is hereby released by me.

Signature(s)

Key Received

Locker inspected and found empty.

Signature of Custodian

Date

Name

Safe Deposit Locker No.

Date of License

Date of Expiry

.....

Covering Letter to be obtained for Renewal of Agreement from the Customers currently Holding Lockers

Place:

Date:

To:

The Manager_____ **Bank**_____ **Branch**

Dear Sir/ Madam,

Subject: Safe Deposit Locker- No: _____

1. I / We have been granted by you the subject facility in terms of the agreement dated _____ executed by me / us ("**Earlier Agreement**").
2. In this connection, I / We enclose herewith and tender to you a new safe deposit locker agreement (as required under the circular dated August 18, 2021, issued by the Reserve Bank of India bearing number RBI/2021-2022/86 DOR.LEG.REC/40/09.07.005/2021-22, titled Safe Deposit Locker / Safe Custody Article Facility provided by the Banks - Revised Instructions, as may be amended, modified, replaced and / or supplemented from time to time) executed by me / us ("**New Agreement**") in substitution and / or replacement of the Earlier Agreement.
3. I / We also expressly understand, acknowledge and agree in this connection that the terms and conditions as stated in the New Agreement shall henceforth apply to the subject facility and the New Agreement shall on and from the date of execution of the New Agreement prevail over the Earlier Agreement in its entirety.

Yours faithfully,

	1	2	3
Signature			
Name			
Designation / Capacity*			

(*in case where the Customer is non individual / not signing in person)

(Customer)

Enclosure: New Agreement

Discharge Slip by Nominee(s) / Survivor(s)

I / We acknowledge that all the contents in the locker are received and the locker is empty and I / We have no objection to allotment of the locker to any other customer as per norms.

Further, I / we am / are aware that access to articles in the locker is given to me / us only as a trustee(s) of the legal heirs of the deceased locker hirer, i.e., such access given to me / us shall not affect the right or claim which any person may have against the survivor(s) / nominee(s) to whom the access is given.

	Name	Signature
Nominee(s)*		
Survivor(s)		

*In case nominee is Minor the person competent to receive articles on behalf of the minor will put signature above.

UCO BANK

..... Branch

ADMISSION SLIP FOR LOCKER

Date: __/__/____

LOCKER No :.....

PASSWORD :.....

TIME :.....

Signature(s)

SPECIMEN OF LOCKER KEY REGISTER

LOCKER KEY REGISTER

PART I

KEY NUMBER TO LOCKER NUMBER

Key No.	Locker No.	Locker No.	Key No.	Locker No.	Locker No.	Key No.	Locker No.	Locker No.

PART II

LOCKER NUMBER TO KEY NUMBER

Locker No. (1)	Key No. (2)	Key No. (3)	Locker No. (1)	Key No. (2)	Key No. (3)	Locker No. (1)	Key No. (2)	Key No. (3)

Note: (i) Part one helps in finding out locker number if the key number is known.

(ii) Part two helps in finding out key number if locker number is known.

(iii) In both the Part I and Part II column three regarding 'Locker No.' & 'Key No.' respectively is to be used when locks of surrendered lockers are interchanged and therefore key numbers of lockers are also changed.

Mandate for Locker Rent Recovery from Savings / Current Account

I / We, _____ had applied for Safe Deposit Locker Facility at UCO Bank, _____ Branch vide application reference no. _____ dated ____/____/____.

With reference to above application, I / We, hereby authorize UCO Bank, _____ Branch to debit my savings / current Account No.: _____, with annual locker rent + GST (subject to revision from time to time) payable by me / us against the locker no. _____ allotted to me, during the first week of April every year until the locker facility availed by me / us has been surrendered.

Signature(s) _____ _____ _____
 1st Account Holder 2nd Account Holder 3rd Account Holder

Annexure 11

(Notice to be sent to locker hirer(s) prior to Centralised Locker Rent Recovery for remitting / maintaining sufficient balance in linked account for recovery of annual rent) *

UCO BANK

..... **Branch**

Reference No: _____ **Date:** ___/___/_____

To,

.....
.....

Dear Sir(s)/Madam

Renewal Notice

Re: **Locker No:** **in our Safe Deposit Vault licensed to you.**

The annual rent of above locker for Financial Year _____ amounting to Rs. _____ + GST, is falling due on 01st April _____ and the same will be realised from your savings / current account no.: _____, as mandated by you.

You are requested to maintain sufficient balance in your said account to facilitate recovery of the locker rent on or after 02nd April _____.

Yours faithfully

Branch Manager

(* Format to be used after execution of Locker Agreement annexed to Locker Policy and in a form as near thereto as circumstances admit.)

Annexure 12

(In case Annual Rent could not be recovered on the date of Centralised Locker Rent Recovery) *

UCO BANK

..... Branch

Reference No: _____

Date: __/__/_____

To,

.....
.....
.....

Dear Sir(s)/Madam

First Reminder

Re: Locker No: in our Safe Deposit Vault licensed to you.

We write in reference to our letter no.: _____ dated _____,
requesting you to maintain sufficient balance in your savings / current account no.
_____ to enable the Bank to realise the annual rent of above-
mentioned locker for the Financial Year _____, amounting to Rs. _____ + GST.

We regret to inform you that the said locker rent could not be realised as adequate
balance was not available in your aforesaid savings / current account on the date
of centralised locker rent recovery.

We once again request you to remit sufficient amount in your savings / current
account, or pay the overdue locker rent / penal rent in cash within 7 days of receipt
of this letter.

Yours faithfully

Branch Manager

Enclosure: 1. Copy of Renewal Reminder**

** Strike off if not applicable.

(* Format to be used after execution of Locker Agreement annexed to Locker Policy and in a form as near thereto as circumstances admit.)

(In case Annual Rent could not be recovered even after issuing First Reminder) *

UCO BANK

..... Branch

Reference No: _____

Date: __/__/_____

To,

.....
.....
.....

Dear Sir(s)/Madam

Second Reminder

Re: Locker No: in our Safe Deposit Vault licensed to you.

Please refer to our letter no. _____ dated _____ followed by reminder letter no. _____ dated _____, seeking payment of the overdue locker rent of Rs. _____ + GST as well as penal rent for default.

We regret to observe that you have not cleared the overdue locker rent and applicable penal rent (if any) despite reminder.

We, therefore, once again call upon you to pay the overdue locker rent amounting to Rs. _____ + GST and the penal rent within a period of 7 days from the date of receipt of this letter failing which we shall be compelled to liquidate the term deposit (if any) which was obtained as security deposit / to initiate steps for recovery of the same.

Yours faithfully

Branch Manager

Enclosure: 1. Copy of Renewal Reminder**
2. Copy of First Reminder

** Strike off if not applicable.

(* Format to be used after execution of Locker Agreement annexed to Locker Policy and in a form as near thereto as circumstances admit.)

ANNEXURE 14**Inventory form and Acknowledgement for Safe Deposit Lockers**

The following inventory of contents of Safe Deposit Locker No. _____ located at _____,
 _____ Branch of _____ Bank,

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

* hired jointly by Shri/ Smt./ Kum.(i) _____ (deceased)

(ii) _____

(iii) _____

was taken on this _____ day of _____ two thousand _____.

Sr. No.	Description of Articles in Safe Deposit Locker	Other identifying particulars, if any
1		
2		
3		
4		
5		
6		
7		
8		

2. For the purpose of inventory, access to the locker was given to the nominee/ survivor/ legal heirs/ beneficiary named in the Will or their duly authorised representative/s:

- *By breaking open the locker under her/ his/ their instructions.
- *Who produced the key to the locker

3. The above inventory was taken in the presence of:

(i) Nominee/ Legal heir/ Beneficiary named in the Will of deceased hirer(s) or their duly authorised representative

Shri/ Smt./ Kum. _____

Address _____

(Signature)

Shri/ Smt./ Kum. _____

Address _____

(Signature)

And

(ii) Survivors in case of Joint hirers (if applicable)

Shri/ Smt./ Kum. _____

Address _____

(Signature)

Shri/ Smt./ Kum. _____

Address _____

(Signature)

(iii) Witness(es)

Shri/ Smt./ Kum. _____

Address _____

(Signature)

Shri/ Smt./ Kum. _____

Address _____

(Signature)

(iv) On behalf of Bank

Custodian:

Shri/ Smt./ Kum. _____

Address _____

(Signature)

Bank employee other than Custodian:

Shri/ Smt./ Kum. _____

Address _____

(Signature)

*(Delete whichever is not applicable)

ACKNOWLEDGEMENT

*I/ We, Shri/ Smt./ Kum. _____

(Name of the nominee(s)/ legal heir(s)/ beneficiary named in the Will or their duly
authorised representative and

Shri/ Smt./ Kum. _____

(surviving hirers, if applicable)

hereby acknowledge the receipt of the contents of the safe deposit locker comprised in as set out in the above inventory. Further, all the contents in the locker have been removed and the locker is empty, and I/ we have no objection to allotment of the locker to any other locker hirer as per norms of the bank.

Shri/Smt./ Kum. _____

Signature

Shri/Smt./ Kum. _____

Signature

Shri/Smt./ Kum. _____

Signature

Date and Place _____

(*Delete whichever is not applicable)

(To be issued in case no positive response is received after issuance of First & Second Reminders) *

UCO BANK

..... Branch

Reference No: _____

Date: ___/___/_____

To,

.....

.....

Dear Sir(s)/Madam

TERMINATION NOTICE

Re: **Locker No: in our Safe Deposit Vault licensed to you.**

We draw your attention to our following letters, requesting you to clear the overdue locker rent amounting to Rs. _____ + GST as well as the penal rent:

- 1. Letter no. _____ dated _____
- 2. First Reminder Letter no. _____ dated _____
- 3. Second Reminder Letter no. _____ dated _____

We observe with concern that no positive response has been received from you so far in the matter and you continue to remain a defaulter in paying the overdue locker rent and penal rent.

In this connection we draw your attention to condition No. 3.2.1 of the safe deposit locker agreement executed by you with the Bank, which reads as under:

*"The Bank shall have, in the event of the Customer's breach of or default under this Agreement and/ or the Bank being of the view that the Customer is not co-operating and/or complying with the terms and conditions of this Agreement, a right to terminate this Agreement and the license granted hereunder, after issuing to the Customer a prior written notice of not less than 3 (three) months by registered post or speed post (and also by (i) email where email id of the Customer is available; and (ii) SMS and / or WhatsApp where the mobile phone number of the Customer is available) ("**Termination Notice**")."*

As you have defaulted in payment of the locker rent, as mentioned above, despite reminders, and are not complying with the terms and conditions of the locker agreement dated _____ executed by you with the Bank, we give you notice for termination of the said agreement and call upon you to pay the overdue locker rent and penal rent amounting to Rs. _____ + GST, and / or surrender and vacate the locker allotted to you and handover the key within a period of 3 (three) months from the date of this notice, failing which we shall terminate the said agreement and the licence of the locker granted to you and after expiry of the 3 (three) months' notice period we shall proceed further against you, including break open the locker, if required.

Yours faithfully,

Branch Manager

(* Format to be used after execution of Locker Agreement annexed to Locker Policy and in a form as near thereto as circumstances admit.)

(To be issued after expiry of 3 Months of Termination Notice) *

UCO BANK

..... Branch

Reference No: _____

Date: ___/___/_____

To,

Dear Sir(s)/Madam

BREAK OPEN NOTICE

Re: **Locker No:** **in our Safe Deposit Vault licensed to you.**

Please refer to our letter no.: _____ dated _____ giving you notice for terminating locker agreement dated _____ executed by the Bank. We observe that the 3 (three) months period, as mentioned in the said Termination Notice, has expired but you have not cleared the overdue rent and penal rent, and / or not surrendered and vacated the locker no. _____ and handed over the key to us. We therefore terminate the said locker agreement with immediate effect.

In this connection, we draw your attention to clause nos. **3.3.1** and **3.3.2** of the Safe Deposit Locker Agreement dated _____ executed by you with Bank, which read as under:

Clause 3.3.1:

"The Bank shall have a right to break open the Locker and deal with its contents in accordance with the provisions under this Agreement, the Bank's internal policy (ies) and procedure(s) and the applicable laws and regulations, in case of any one or more of the following events-

- (d) In the event Termination Notice in accordance with Clause 3.2.1 hereof is served to the Customer and the Customer does not surrender and vacate the Locker after the end of the notice period stipulated under the Termination Notice;*
- (e) The Rent remains unpaid for 3 (three) consecutive years; and*
- (f) The Locker remains inoperative (irrespective of whether Rent is paid or not) for a period of 7 (seven) years or more; and the Customer cannot be located by the Bank."*

Clause 3.3.2:

*"Before exercising the right to break open the Locker, the Bank shall send to the Customer a notice (in addition to the Termination Notice under Clause 3.2.1 above) in writing of not less than 3 (three) months by registered post/ speed post (and also by (i) email where email id of the Customer is available; and (ii) SMS and/or WhatsApp where the mobile phone number of the Customer is available) of the Bank's proposed action of breaking open of the Locker ("**Break Open Notice**")."*

As you have failed to pay the overdue rent and penal rent and/or surrender and vacate the locker no. _____ allotted to you within the 3 (three) months period granted to you vide the Termination Notice dated _____, please take notice that the said locker will be broken open tentatively on _____ (date should be at least 3 months from the date of this notice) or thereafter, and the contents will be disposed off in accordance with the safe deposit locker agreement. You shall remain liable to pay the entire cost of break open and disposal processes to the Bank, along with arrear locker rent and penal rent.

Yours faithfully,

Branch Manager

(* Format to be used after execution of Locker Agreement annexed to Locker Policy and in a form as near thereto as circumstances admit.)

**INVENTORY TO BE PREPARED AFTER BREAKING OPEN OF LOCKER
(After 3 Months of Break Open Notice)**

Date

INVENTORY

Re: Breaking Open of Locker No.....

Bank had given a **break open notice** on to Shri / Smt. advising him / her / them that if he / she / they does / do not pay arrears of rent amounting to ₹. on above locker within **3 (three) months** from the date of the notice, the locker will be broken open and contents disposed off in accordance with safe deposit locker agreement.

However, Shri / Smt. neither paid the arrears of rent nor surrendered the key of the locker. It therefore became necessary to get the locker number , cabinet number , locker type broken open by mechanic Shri / Smt.

Before getting the locker open, it was found in perfect normal condition. Custodian Shri / Smt. inserted his master key in the key hole of the above Locker in our presence and tried to open the locker but it was not opened. Thereafter in the presence of the following persons mechanic Shri / Smt. broke open the locker number

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

After breaking open of the locker by the above mentioned mechanic, locker was searched and it was found empty / the following items were found in it. (tick whichever is applicable). Items found (if any):

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

Signatures

- 1.
- 2.
- 3.
- 4.
- 5.

Certificate by Mechanic

I certify that in the presence of the above mentioned persons, I, at the request of Branch of UCO Bank broke open on Locker No. Cabinet No. Locker Type

Signature of Mechanic alongwith seal (if any):

**SPECIMEN OF NOTICE TO BE SENT TO HIRER(S) IF LOCKER IS FOUND EMPTY
WHEN IT IS BROKEN OPEN IN CASE OF OVERDUE RENT**

Date

To

.....
.....
.....

Dear Sir/Madam,

Re: Locker No. licensed to you in our Safe Deposit Vault.

The above said locker hired by you and after giving you **termination and break open notices**, was broken open on/...../..... in the presence of the of the following persons: -

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

the locker was **found empty**.

The following arrears are due from you to Bank

- | | |
|---|----|
| 1. Overdue Rent | ₹. |
| 2. Expenses in breaking open of locker | ₹. |
| 3. Wages paid to Mechanic | ₹. |
| 4. Cost incurred in sending the lock and door to
company for getting it replaced | ₹. |
| 5. Repairing Charges | ₹. |
| 6. Fees of Bank's Empanelled Advocate
(witnessing break open) | ₹. |
| 7. Any other charge(s) (If any) | ₹. |

Total ₹.

Notice is hereby given to you that either as per Safe Deposit Locker Agreement executed by you, deposit the above said dues in the Bank or we will be constrained to take legal proceedings against you. All the costs and expenses incurred in the legal proceedings for recovering above dues will be on your account.

Yours faithfully,
Branch Manager

(To be issued after expiry of 3 months from the date of Break Open) *

UCO BANK

..... Branch

**Reference No:
To,**

Date: ___/___/_____

Dear Sir(s)/Madam

AUCTION NOTICE

Re: Locker No: in our Safe Deposit Vault licensed to you.

Please refer our earlier correspondence on the captioned matter, last being our locker Break Open Notice having reference. no. _____ dated _____ advising you of the date and time of breaking open of your locker.

As no positive response was received from you, the locker was broken open on _____ in the presence of the bank official(s) and independent witnesses. List of articles found inside the locker after breaking open is enclosed.

Please note that the following expenses have been incurred by us in connection with breaking open of your locker: -

- 1. Paid to the authorized mechanic of the locker manufacturer for break open as per their bill, Rs. _____.
- 2. Fee of Bank's empaneled advocate who oversaw the Break Open process, as per his/her bill, Rs. _____.
- 3. Fees of the Bank's approved valuer for valuing the inventory, as per his / her bill, Rs. _____.
- 4. Cost of videography of the entire break open process, as per bill, Rs. _____.
- 5. To be paid to the locker manufacturer for changing / refixing of lock and key of the locker as per their bill, Rs. _____.
- 6. Other Charge(s) (if any) Rs. _____.

Total :

You are liable to pay the said amount.

We now draw your attention to condition Nos. 3.3.9 and No.3.3.10 of the safe deposit locker agreement, which read as under:

Condition No.3.3.9

"Disposal of the articles of the Locker as recorded in the inventory prepared in the manner as stated in the paragraphs above, shall be done either by sale in public auction and the sale proceeds shall be applied first towards the Customer's dues to the Bank (including outstanding Rent, breaking open charges and any other dues) and balance be refunded to the Customer or held for the disposal at the order of the Customer"

Condition No.3.3.10

"Before sale of the contents of the Locker by conducting public auction, a notice of not less

than 3 (three) months in writing by registered post/ speed post (and also by (i) email where email id of the Customer is available; and (ii) SMS and/or WhatsApp where the mobile phone number of the Customer is available) shall be issued by the Bank to the Customer about the intention of the Bank to auction the contents of the locker for recovery of the dues to the Bank. The said notice ("**Auction Notice**") shall contain the date, time and place of auction and a copy of the inventory of the contents of the Locker made in terms hereof."

Please note that in case your entire due to the Bank pertaining to this locker including the expenses for Breaking open are not paid within a period of 3 months from the date of receipt of this letter, we shall put the inventory Item No(s) _____ for sale through auction at your cost and expenses.

The said auction of inventory items will be conducted on _____ (date shall be at least 3 months from the date of this notice) or thereafter at _____ (time) in premises of UCO Bank, _____ Branch.

Yours faithfully,

Branch Manager

Enclosure: Copy of inventory prepared at the time of breaking open of locker.

(* Format to be used after execution of Locker Agreement annexed to Locker Policy and in a form as near thereto as circumstances admit.)

**SPECIMEN OF LETTER TO BE ADDRESSED TO HIRER(S)
AFTER AUCTION OF ITEMS (After 3 Months from Auction Notice) FOUND IN LOCKER BROKEN
OPEN IN CASE OF OVERDUE RENT**

Date ___/___/___

To

.....
.....
.....

Dear Sir/Madam,

Re: Our Auction Notice **Dated**

We have to advise that the articles found in your locker No the details of which were advised to you vide our above notice, have now been auctioned and a sum of Rs. have been realized therefrom.

A sum of Rs..... was due from you and after setting off the proceeds obtained in auction, ₹..... * are payable to you / are payable by you. *You are advised to collect this amount on any working day / you are requested to pay this amount failing which we shall be constrained to take such steps as may be necessary for the recovery of the amount due to us.

Yours faithfully,

Branch Manager

* Strike out which is not applicable.

Format for Appointment of Attorney

Date: __/__/____

To
The Branch Manager
UCO Bank
..... Branch

Dear Sir,

With reference to the locker no.: in the Bank's Safe Deposit Vault rented by me / us, I / we hereby appoint Mr. / Ms. as my / our attorney to act for me / us in all matters relating to the above locker and to have access to the same and deposit and take out articles from the same on my / our behalf. I / we beg to enclose herewith his specimen signature for your records.

Yours faithfully,

Specimen Signature of Agent

Specimen Signatures of the Agents who will have access to Locker No.:
..... vide authority letter dated

.....

.....

Enclosure: Power of Attorney



Annexure 22

Nomination Form (DA-1) – Revised (effective from 01.11.2025)

**FORM FOR NOMINATION, CANCELLATION OF NOMINATION AND VARIATION
OF NOMINATION IN RESPECT OF THE BANK DEPOSITS, ARTICLES IN SAFE
CUSTODY AND SAFETY LOCKERS**

(See Sections 45-ZA, 45-ZC and 45-ZE read with Section 56 of the Banking Regulation Act, 1949 and rules 2 to 4 of the Banking Companies (Nomination) Rules, 2025)

Branch: _____

Customer ID/Account No./Locker No.: _____

1. Bank Customer details including deposit/article in safe custody/locker: -

(*Nomination form is in respect of bank deposit/article in safe custody/locker)

*Name of Depositor/individual leaving article in safe custody/Hirer of a locker:

1. _____
2. _____
3. _____
4. _____

*Account Number/locker Number/Other identification number of bank customer:

* Nature of deposit/nature of articles/nature of locker:

Distinguishing Number:

Additional details, if any: -

*Strike out whatever is not relevant



2. Nomination Details

I/We, the undersigned, hereby nominate the following individual(s) to receive the amount of the deposits(s) or the articles in safe custody or the contents of the locker in respect of the particulars above mentioned in the event of my/our death:

Serial Number.	Name of Nominee.	Address.	Email/Mobile number, if any.	Relationship with bank customer, if any.	Age	Order of priority in case of successive nomination.	#Proportion of amount of deposit in percentage in case of bank deposit.
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
1.						First Nominee	
2.						Second Nominee	
3.						Third Nominee	
4.						Fourth Nominee	

#In case of nomination in respect of the article in safe custody or locker, this column is to be deleted.

Note:

- (i) Simultaneous nomination refers to nomination of one more nominee but not exceeding four, with defined percentage and total amounting to 100%.
- (ii) Successive nomination refers to nomination in favour of one individual in order of priority and is also limited to four nominees; and the nominee lower in the order shall become effective only after the death of the nominee in the higher order.
- (iii) Column (H) above is not applicable in case of nomination in respect of the articles in safe custody/lockers.
- (iv) In respect of the deposits, out of column (G) and (H), only one column is to be filled.
- (v) Total percentage across all nominees in column (H) must equal 100%.
- (vi) If more than one individual is nominated, the order of priority shall be deemed to be in order in which names appear in column (B)

3. Cancellation of Nomination/Variation of Nomination:

I/We _____, the undersigned, hereby declare that the above nomination is made in supersession of all the previous nominations, if any, made by me/us in respect of the deposit/article in safe custody/locker described above. I/We declare that the above nomination has the effect of cancelling previous nominations in respect of the bank deposit/ article in custody of bank/locker.



4. Guardian Details (if any nominee is a minor)

Serial Number.	Name of Nominee.	Name of Guardian.	Relationship with Nominee.	Address.	Email/Mobile number of guardian, if any.
1.					
2.					
3.					
4.					

5. Declaration & Signature

I/We declare that the information provided above is true to the best of my/our knowledge and belief. I/We understand that this nomination will supersede any previous nominations for the above-mentioned accounts(s).

@Signature/E-authentication date

Name of Depositor(s)

@ In case of individual who cannot read and /or write, the signature means thumb-impression of such individual, which should be attested by two witnesses.



6. Acknowledgement (For Bank Use Only)

Received Nomination Form from: _____

Customer ID: _____

Date of Receipt: ___/___/___

Recorded on CBS / Core Banking System: Yes / No

Reference Number: _____

Signature of Bank Official: _____

Name & Designation: _____

Seal & Date: _____

Instructions for Bank Customer:

1. You may nominate more than one individual, with clearly defined share percentages.
2. You may appoint successive nominees. In case of successive nomination, nomination shall be effective only in favour of one individual in order of priority in which their name appears in above table of nomination details. It may be noted that nomination of any nominee lower in the order of nomination shall become effective only after the death of all the nominees whose names are higher in the order of nomination.
3. Nomination is applicable to all bank accounts/lockers/articles detailed above unless otherwise specified.
4. This form or the details in this form, as circumstances may admit, can be submitted electronically where the bank enables e-nomination.

If deposit is made in the name of minor or article is left in safe custody in the name of minor or locker is solely hired in the name of minor, this nomination form should be signed by an individual lawfully entitled to act on behalf of the minor.

अनुपूरक सुरक्षित जमा लॉकर करार

अनुलग्नक 27

यह सुरक्षित जमा लॉकर करार आज वर्ष दो हजार के माह कीतिथि को की गई ।

यूको बैंक, जिसका प्रधान कार्यालय 10, बी.टी.एम. सरणी, कोलकाता में तथा अन्य स्थलों में से एक शाखा कार्यालय में अवस्थित है, बैंकिंग कंपनियों (उपक्रमों का अधिग्रहण और अंतरण) अधिनियम, 1970 यथा संशोधित बैंकिंग कानून (संशोधित) अधिनियम, 1985 के तहत गठित एक निगमित निकाय (इसके पश्चात **"बैंक/लाइसेंसर"** के रूप में संदर्भित किया जाएगा, जब तक कि अभिव्यक्ति को संदर्भ से बाहर या प्रतिकूल नहीं किया जाता है, तब तक इसके उत्तराधिकारी और समनुदेशितों को शामिल समझा जाएगा) प्रथम पक्ष

तथा

श्री/श्रीमती/सुश्री/मेसर्स पता
(इसके पश्चात **"ग्राहक /लाइसेंसी"** के रूप में संदर्भित किया जाएगा, जब तक कि अभिव्यक्ति को संदर्भ से बाहर या प्रतिकूल नहीं किया जाता है, तब तक इसका/इसकी वारिस, निष्पादक, प्रशासक, उत्तराधिकारी और समनुदेशितों को शामिल समझा जाएगा) इस करार में द्वितीय पक्ष है।

यह लॉकर करार, बैंक और उसके ग्राहक के बीच, करार की अनुसूची में उल्लिखित स्थान और तारीख को निष्पादित किया गया ("करार") है।

"बैंक" शब्द में उसके उत्तराधिकारी, प्रशासक एवं समनुदेशिती शामिल है और "ग्राहक" शब्द में जब ग्राहक:

- (क) एक या अधिक व्यक्ति है तो "ग्राहक" शब्द में उसके उनके वारिस, निष्पादक, प्रशासक एवं विधिक प्रतिनिधि शामिल हैं;
- (ख) कोई स्वामित्व फर्म है तो ग्राहक शब्द में फर्म के मालिक और उसके उनके वारिस, निष्पादक, प्रशासक और विधिक प्रतिनिधि शामिल हैं
- (ग) कोई भागीदार फर्म है तो "ग्राहक" शब्द में ऐसी फर्म, उसके उत्तराधिकारी, ऐसी फर्म के भागीदार, उत्तरजीवी या उनमें से उत्तरजीवी या प्रत्येक के वारिस, निष्पादक, प्रशासक, विधिक प्रतिनिधि शामिल हैं;
- (घ) कोई हिन्दू अविभक्त परिवार (एचयूएफ) है, तो "ग्राहक" शब्द में उसके सदस्य और उनके उत्तरजीवी, विधिक वारिस, निष्पादक, प्रशासक तथा विधिक प्रतिनिधि शामिल हैं; और
- (ङ) कोई लिमिटेड कंपनी है तो "ग्राहक" शब्द में उसके उत्तराधिकारी शामिल हैं; और
- (च) एक संस्था या न्यास, उसके सदस्य और उनके उत्तरजीवी, कानूनी उत्तराधिकारी, निष्पादक, प्रशासक, और कानूनी प्रतिनिधि

(बैंक और ग्राहक प्रत्येक को **"पार्टी"** और उन्हें सामूहिक रूप से **"पार्टियां"** कहा जाएगा)

जबकि :

- (क) सुरक्षित जमा लॉकर का लाभ उठाने के इच्छुक ग्राहक ने ऐसी सुविधा प्राप्त करने हेतु शाखा से संपर्क किया है;
- (ख) कुछ निबंधनों एवं शर्तों के अधधीन, ग्राहक को सुरक्षित जमा लॉकर सुविधा उपलब्ध कराने हेतु बैंक सहमत है और

SUPPLEMANTRY SAFE DEPOSIT LOCKER AGREEMENT

Annexure 27

This Agreement for Safe Deposit Locker is made at _____ on this _____ Day of _____ Two Thousand _____.

UCO Bank, a Body Corporate constituted under The Banking Companies (Acquisition & Transfer of Undertakings) Act, 1970 as amended by the Banking Laws (Amendment) Act, 1985 having its Head Office at No. 10, B.T.M. Sarani, Kolkata and a Branch Office amongst other places at _____ (hereinafter referred to as "**Bank/Licensor**", which expression shall unless excluded by or repugnant to the context be deemed to include its successors and assigns) of the First Part.

AND

Mr./Mrs./Ms./M/s _____ of _____ (hereafter referred to as the "**Customer/Licensee**", which expression shall unless excluded by or repugnant to the context be deemed to include his/her/its heirs, executors, administrators, representatives, successors and assigns) of the Second Part.

THIS LOCKER AGREEMENT IS MADE BETWEEN THE BANK AND ITS CUSTOMER AT THE PLACE AND ON THE DATE AS STATED ABOVE AND STATED IN THE SCHEDULE HERETO ("THE AGREEMENT")

The expression "**the Bank**" shall include its successors, administrator and assigns and the expression "**the Customer**" shall include, when the Customer is:

- (g) one or more individuals, his/ her/ their heirs(s), executor(s), administrator(s) and legal representative(s);
- (h) a proprietorship firm, the proprietor and his/ her heirs(s), executor(s), administrator(s) and legal representative(s);
- (i) a partnership firm, such firm and its successor, such firm's partners, the survivor or survivors among them and the heir(s), executor(s), administrator(s), legal representative(s) of each one of them;
- (j) a Hindu Undivided Family (HUF), its members and their survivor(s), legal heir(s), executor(s), administrator(s) and legal representative(s); and
- (k) a limited company, its successors; and
- (l) an Association or Trust, its members and their survivor(s), legal heir(s), executor(s), administrator(s), and legal representative(s).

(The Bank and the Customer are each referred to as a "**Party**" and collectively as "**Parties**")

WHEREAS:

- (A) The Customer being desirous to avail of safe deposit locker facility, has approached the Bank for such facility;
- (B) The Bank is agreeable to provide to the Customer the safe deposit locker facility subject to certain terms and conditions;

(ग) इस संबंध में पक्षकारों ने अपने बीच आपसी सहमति स्थापित करते हुए दिनांक: _____ को करार स्थापित किया है। ("पूर्व करार")

(घ) पक्षकार अब पूर्व करार के पूरक व्यवस्था के लिए इच्छुक हैं।

इस पूरक करार से पक्षकारों द्वारा और उनके बीच आगे की सहमति निम्नानुसार दी गई है:

1. नए खंड को जोड़ा गया

पहले के करार में एक नया खंड जोड़ा जाएगा, जो निम्नानुसार है :

1.A ग्राहक के अधिकार

(क) ग्राहक के पास, इस करार की शर्तों के अधीन रहते हुए सामान रखने के लिए लॉकर का उपयोग करने का अधिकार होगा और ऐसे सामानों की सुरक्षा के लिए बैंक द्वारा उचित देखभाल की अपेक्षा की जाएगी और ऐसा करने में बैंक की विफलता की स्थिति में, इस तरह के उपायों का लाभ उठाया जाएगा जो लागू किए गए कानून और विनियमों के तहत समय-समय पर उपलब्ध हो सकते हैं।

(ख) बैंक लागू किए गए कानून और विनियमों के तहत समय-समय पर ग्राहक के अधिकारों को स्वीकार करता है।

2. पूर्व करार के खंड 4.1 में परिवर्तन

पूर्व करार के खंड 4.1 में वर्णित शब्द "आग" हटा दिया जाएगा और पहले के करार के उक्त खंड 4.1 को अब इस प्रकार पढ़ा जाएगा:

4.1 बैंक किसी भी स्थिति में लॉकर की सामग्री के खराब होने या क्षति के लिए उत्तरदायी नहीं होगा चाहे वह बारिश, बाढ़, भूकंप, तड़ित, नागरिक समस्या या हंगामा, दंगा या युद्ध या किसी आतंकवादी हमले या किसी भी कारण या कोई अन्य समान कारण से।

3. इन शर्तों के अधीन पूर्व करार में संशोधन किया जाता है।

4. कानून एवं अधिकार क्षेत्र

यह करार भारतीय कानून के अधीन बनाया गया है और इससे संबंधित सभी मामले उन न्यायालयों के अधिकार क्षेत्र में आएंगे जहाँ बैंक स्थित है या जिस न्यायालय के अधिकार क्षेत्र में बैंक आता है।

ग्राहक एतद्वारा स्वीकार करता है कि ग्राहक को इस अनुबंध की प्रति प्राप्त हो गई है।

[Stamp as Agreement]

- (C) The Parties have entered into agreement dated: _____ setting out the understanding between them in this regard. ("Earlier Agreement")
- (D) The Parties are now desirous to supplement the Earlier Agreement.

IT IS FURTHER AGREED AS FOLLOWS BY AND BETWEEN THE PARTIES BY THIS SUPPLEMENTARY AGREEMENT:

1. ADDITION OF NEW CLAUSE

A new clause reading as follows shall stand added to the Earlier Agreement:

1.A CUSTOMER'S RIGHTS

- (a) The Customer shall have, subject to terms of this agreement, a right to use the Locker for keeping belongings and expect reasonable care by the Bank for protecting such belongings and in case of the Bank's failure to do so, avail of such remedies as may be available from time to time under the applicable law and regulations.
- (b) The Bank acknowledges the Customer's rights as may prevail from time to time under the applicable law and regulations.

2. CHANGE TO THE CLAUSE 4.1 IN THE EARLIER AGREEMENT

Word "fire" in Clause 4.1 of the Earlier Agreement shall stand deleted and the said Clause 4.1 of the Earlier Agreement shall now read as follows:

4.1 The Bank shall not be liable for in any case for deterioration or damage to the contents of the Locker whether caused by rain, flood, earthquake, lighting, civil disturbance or commotion, riot or war or in the event of any terrorist attack or by any other similar cause(s).

3. The Earlier Agreement shall stands amended in terms hereof.

4. LAW AND JURISDICTION

This Agreement is made subject to Indian law and all matters arising out of it shall be subject to the jurisdiction of courts at the place where the Bank is situated or in the jurisdiction of which the Bank falls.

The Customer hereby acknowledges that the customer has received the copy of this Agreement.

अनुसूची SCHEDULE

स्थान Place:		तिथि Date:
1. इस करार के पक्षकार PARTIES TO THIS AGREEMENT		
1(क/A)	बैंक THE BANK	यूको बैंक UCO Bank
	शाखा BRANCH	
1(ख/B)	ग्राहक THE CUSTOMER	नाम : श्री/श्रीमती/सुश्री/मेसर्स Name: Mr. / Mrs. / Ms / M/s पता Address जन्मतिथि/संस्थापन की तिथि DOB / Date of Incorporation ईमेल आईडी Email ID टेलीफोन नं. Telephone No. मोबाइल नं. Mobile No.
		नाम : श्री/श्रीमती/सुश्री/मेसर्स Name: Mr. / Mrs. / Ms / M/s पता Address जन्मतिथि/संस्थापन की तिथि DOB / Date of Incorporation ईमेल आईडी Email ID टेलीफोन नं. Telephone No. मोबाइल नं. Mobile No.
		नाम : श्री/श्रीमती/सुश्री/मेसर्स Name: Mr. / Mrs. / Ms / M/s पता Address जन्मतिथि/संस्थापन की तिथि DOB / Date of Incorporation ईमेल आईडी Email ID टेलीफोन नं. Telephone No. मोबाइल नं. Mobile No.
2	लॉकर का विवरण DESCRIPTION OF LOCKER	लॉकर नं. LOCKER NUMBER:
		कुंजी सं. KEY NUMBER:
3	प्रतिवर्ष लॉकर का किराया LOCKER RENT PER YEAR	₹. (अंकों में in figures):
		₹. (शब्दों में in words):
		(समय पर यथा संशोधित अग्रिम के रूप में देय) (As may be revised from time to time and payable in advance)

[Stamp as Agreement]

4	<p>लाइसेंस आवधि</p> <p>की</p> <p>PERIOD LICENCE</p> <p>OF</p>	<p>इस करार की तिथि से 1 (एक) वर्ष, जिसे एक वर्ष की समाप्ति पर हर बार स्वतः 1 (एक) और वर्ष के लिए बढ़ा दिया जाएगा जबतक कि यहाँ उल्लिखित शर्तों के अनुसार इस लाइसेंस को समाप्त न कर दिया जाए।</p> <p>01 (One) year from the date of this Agreement which at the end of such 01 (One) year shall stand automatically extended for a further period of 01 (One) year every time unless terminated in terms hereof.</p>
5	<p>परिचालन अधिदेश</p> <p>OPERATING MANDATE</p>	
6	<p>कोई अन्य शर्त</p> <p>ANY OTHER TERMS</p>	<p>6. नामांकन/नामांकन नहीं हेतु घोषणा (लॉकर खाता के परिचालन में "दोनों में से कोई एक या उत्तरजीवी", "पूर्ववर्ती या उत्तरजीवी", "इनमें से कोई भी या उत्तरजीवी", "बाद वाला या उत्तरजीवी" आदि परिचालन अधिदेश में लागू नहीं)</p> <p>Declaration for Nomination/ No Nomination (not applicable for locker account with mode of operation as "Either or Survivor", "Former or Survivor", "Anyone or Survivors", "Latter or Survivor"):</p> <ul style="list-style-type: none"> ○ मैं/हम मेरे/हमारे सुरक्षा जमा लॉकर में नामांकित का नाम जोड़ना चाहते हैं। I / We wish to add nominee in my / our Safe Deposit Locker. ○ नामांकन के लाभ के विषय में मुझे बताया गया है। हालांकि मैं/हम अपने सुरक्षा जमा लॉकर में नामांकन नहीं करना चाहता हूँ / चाहते हैं। The benefits of nomination have been explained to me / us. However, I / We do not wish to make nomination for my / our Safe Deposit Locker. <p>7. मैं/हम जानता(ती)/जानते हूँ/हैं कि मुझे/हमें वर्ष में (वर्तमान प्रावधान के अनुसार जो समय-समय पर समीक्षाधीन है) 12 बार लॉकर के परिचालन की अनुमति प्राप्त है, जिसके बाद बैंक के मौजूदा दिशानिर्देशों के अनुसार लॉकर का परिचालन शुल्क प्रभार्य होगा। I / We understand that I / we am / are permitted to operate locker 12 number of times in a year (as per the provision that stands at present and is subject to periodical review) beyond which access to locker shall be chargeable as per Bank's extant guidelines.</p> <p>8. मैंने/हमने बैंक में ₹ _____ का सावधि जमा विधिवत निष्पादित कर तीन साल के अग्रिम लॉकर किराए(मौजूदा दर पर) के रूप में शाखा को ग्रहणाधिकार के अधीन रखने के लिए प्राधिकृत किया जो ₹ _____ + लॉकर तोड़ने की अनुमानित लागत + ₹. _____ का आकस्मिक प्रभार का योग है। I/ We deposit fixed deposit duly discharged by me / us for an amount of ₹ _____ being aggregate of three year's advance locker rent (at existing rate) of ₹ _____ + estimated cost of locker break open charge of ₹ _____ + incidental charge of ₹. _____ and authorised the branch to keep it under lien.</p>

[Stamp as Agreement]

		<p>9. मैं/हम यूको बैंक , _____ शाखा को सावधि जमा खाता संख्या _____ जो यूको बैंक की _____ शाखा में सुरक्षित जमा लॉकर संख्या _____ के लिए प्रतिभूति के रूप में जमा है, को बंद करके लॉकर को खोलने पर देय लॉकर किराया और/या शुल्क वसूल करने के लिए(निष्क्रिय या देय किराए के मामले में) अधिकृत करते हैं। I / We authorize the UCO Bank, _____ branch to recover the due locker rent and / or charges occurred in break open of locker (in case of inoperative or rent due) by closing the Fixed Deposit Account number _____ deposited with UCO Bank, _____ Branch as security deposit for Safe Deposit Locker Number _____.</p> <p>10. मैं/हम यूको बैंक, _____ शाखा को यूको बैंक, _____ शाखा की मेरे/हमारे बचत/चालू खाते से डेबिट करके एक वर्ष का अग्रिम लॉकर किराया वसूल करने के लिए अधिकृत करते हैं, जब तककि इसके विपरीत लिखित नोटिस नहीं दिया जाता है। I / We further authorize the UCO Bank, _____ Branch to recover the advance locker rent of a year as and when due by debiting to my / our savings / current account having number _____ with UCO Bank, _____ Branch till notice to contrary is served in writing.</p>
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इसके साक्षी के रूप में, पक्षों ने निम्नानुसार इस करार को निष्पादित किया

IN WITNESS WHEREOF, the Parties hereto have executed this Agreement.

केवल ग्राहकों के लिए For the Customer			
हस्ताक्षर Signature			
नाम Name			
पदनाम/हैसियत* Designation/ Capacity			

(* जहां ग्राहक गैर-वैयक्तिक है/व्यक्तिगत रूप से हस्ताक्षर नहीं कर रहा हो)(*in case where the Customer is non individual/ not signing in person)

यूको बैंक,(शाखा) UCO Bank, _____ (Branch)	
हस्ताक्षर: Signature:	
हस्ताक्षरकर्ता का नाम: Name of the signatory:	
पदनाम: Designation:	

नोट : इस करार के हिंदी पाठ से किसी प्रकार के विवाद के उत्पन्न होने की स्थिति में इसका मूल अंग्रेजी पाठ ही प्राधिकृत माना जाएगा।

Note: In the event of any controversy arising out of Hindi version of this agreement the original English text of it will be treated as authoritative.