

Safe Deposit Locker & Safe Custody Article Facility provided by the Bank

Introduction:

Safe Deposit Lockers facility is one of the subsidiary services rendered by the Bank at certain branches where safe deposit vaults are installed. Lockers can be hired to Individuals (single hirers), two or more individuals (Joint Hirers), Firms, Companies etc.

Accepting articles for safe custody is one of the subsidiary services rendered by the Bank to most valued customers. Where Safe Deposit Locker facility is available, no articles (excepting our own /other Bank Term Deposit receipts) are accepted for safe custody.

Features:

- Lockers are available in various sizes.
- Locker rent varies depending upon locker size, demand & location of branch.
- Nomination facility is available in both locker & safe custody services.
- The nomination facility is available only in the case of individual depositor/sole proprietary concern and not in respect of persons jointly depositing articles for Safe Custody.
- Nomination on safe deposit locker enables Bank to release the contents to the nominee of the deceased hirer.
- 12 number of locker operation per annum free.
- Locker rent is collected in advance for a minimum period of one year.
- Due date for rent is 1st April every year.
- When a Safe Deposit Locker is hired out during the financial year, the rent to be collected will be for the broken period from the month the locker is hired till March (inclusive) of that financial year. For subsequent years, the locker rent will be collected on annual basis in advance on 1st April of every year.

Charges for Safe Deposit Locker:

- **Locker Registration Charge (One Time)** - Rs.400/- + GST.
- **Service charge for locker operation** - Upto 12 operations per annum : NIL
Beyond 12 operations: Rs.100/- per operation + GST
- **Locker Rent** - Locker rent varies depending upon locker size, demand & location of branch.

Locker Size	Approximate Rental (In Rs.)*		
	Metro	Urban/ Semi Urban	Rural
Small	2000/-	1500/-	1000/-
Medium	4000/-	3000/-	2000/-
Large	7000/-	6000/-	4000/-
Very Large	10,000/-	8000/-	6000/-

*GST shall be payable extra.

Above charges are only indicative & it may vary from branch to branch. Kindly visit/ contact the branch for more details.

- **Penal charges** shall be payable in addition to actual rentals if there is delay in remittance of locker rent.
 If the delay is -
 - a. Upto and inclusive of one quarter - 10% of applicable annual rental
 - b. Upto and inclusive of two quarters - 25% of applicable annual rental
 - c. Upto and inclusive of three quarters - 40% of applicable annual rental
 - d. Upto and inclusive of four quarters - 50% of applicable annual rental
 - e. One year & above - 100% of applicable annual rental

Fraction of a quarter is to be treated as a full quarter of delay. First quarter delay will be reckoned from 16th April onwards and thereafter 1st of every calendar quarter.

- **Locker Security Deposit** - At the time of allotment, a Term deposit which would cover 3 years rent and the charges for breaking open the locker in case of an eventuality. The deposit shall be for a minimum period of three years with an option to renew till the continuance of locker facility.

Locker Size	Approximate Security Deposit (In Rs.)		
	Metro	Urban/ Semi Urban	Rural
Small	12,000/-	10,000/-	8000/-
Medium	15,000/-	14,000/-	10,000/-
Large	20,000/-	20,000/-	15,000/-
Very Large	25,000/-	25,000/-	20,000/-

Above security deposit amount is only indicative & it may vary from branch to branch. Kindly visit/ contact the branch for more details.

- **Loss of Locker Key** - Rs.1000/- + GST in addition to actual cost of break open and replacement of lock & keys.

Charges for Safe Custody Charges:

Sealed Cover/ Packet	Minimum Rs.750/- per cover p.a., or its multiples
Scraps	Rs.50/- per scrip with a minimum of Rs.300/- p.a. or part thereof
Sealed Box	
10x10x10cc	Minimum Rs.750/- p.a., or its multiples
20x20x20cc	Minimum Rs.1500/- p.a., or its multiples
30x30x30cc	Minimum Rs.2000/- p.a., or its multiples

Above charges are only indicative. Depending upon the size of the Box/ cover/ packet, it may vary from branch to branch. Kindly visit/ contact the branch for more details. GST shall be payable extra.

SOP on Allotment of lockers

I. Hiring of Lockers

1. Locker shall be allotted to the customer subject to the availability of vacant lockers. In case lockers are not available for allotment, Branches shall acknowledge applications received for allotment of lockers and a wait list number shall be provided to the customers. Branches shall invariably maintain the waitlist of customer in CBS.
2. When a customer approaches Branch for locker, as per extant guidelines, KYC formalities are required to be adhered. The customer due diligence shall be carried out for all the customers in whatever rights and capacities they may be hiring the locker.
3. The prospective hirer/ s should personally call at the Branch to sign the hire contract.
4. The cost of requisite stamp duty shall be payable by the customer.
5. Branches shall obtain recent passport size photographs of locker-hirer(s) and individual(s) authorised by locker hirer(s) to operate the locker.
6. A copy of the locker agreement shall be furnished to the locker hirer at the time of allotment of the locker to know his/ her rights and responsibilities.
7. Branches shall at the time of allotment, obtain a Term deposit which would cover 3 years rent and the charges for breaking open the locker in case of an eventuality. The deposit shall be for a minimum period of three years with an option to renew till the continuance of locker facility.
8. Bank's lien shall be marked against the Term Deposit and details shall be captured in CBS for new as well as for existing lockers, wherever applicable.
9. Due date for collection of all Safe Deposit Locker Rentals will be 1st April of every year.
10. Penal charges shall be payable in addition to actual rentals if there is delay in remittance of locker rent.
11. Rent of the locker shall be collected for a minimum period of one year in advance.
12. When a Safe Deposit Locker is hired out, the rent to be collected will be for the broken period from the month the locker is hired till March (inclusive) of that financial year. For subsequent years, the locker rent will be collected on annual basis in advance on 1st April of every year.
13. The Hirer shall not place in the locker any hazardous articles/chemicals/explosive substances/electronic gadgets which give any kind of electronic signals and such other articles, which would affect the safety and security of the Safe Deposit Locker.
14. Bank shall have the right to break open the locker 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.

II. Most Important Terms & Conditions for hiring of lockers:

Following are the most important terms & conditions for hiring of locker:

1. Locker shall be allotted to the customer subject to the availability of vacant lockers.
2. As per extant guidelines, KYC formalities are required to be adhered.
3. The customer shall personally call at the branch to sign the hire contract and the cost of requisite stamp duty shall be payable by the customer.
4. One time registration charge is payable by the customer at the time of allotment of locker.
5. A Term deposit shall be obtained which would cover 3 years rent and the charges for break open of locker in case of an eventuality. The deposit shall be for a minimum period of three years with an option to renew till the continuance of locker facility.
6. Due date for collection of all Safe Deposit Locker Rentals is 1st April of every year.
7. Locker rent depends on the size of the lockers, demand and location of the branch viz metro, urban, semi-urban & rural.
8. Locker Rent + applicable GST shall be collected in advance.
9. Penal charge shall be payable in addition to actual rentals if there is delay in remittance of locker rent.
10. Nomination facility is available.
11. The Hirer shall not place in the locker any hazardous articles/chemicals/explosive substances/electronic gadgets which give any kind of electronic signals and such other articles, which would affect the safety and security of the Safe Deposit Locker.
12. All other applicable Terms and Conditions in relation to lockers shall be communicated through the locker agreement.
13. Bank shall have the right to break open the locker 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.

III. Locker Operation by the locker Hirer/s:

Following steps are to be taken care when a locker hirer approaches Branch for locker operation.

1. The locker hirer and/ or the persons duly authorized by him/ her 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 Branches.
2. The officer / supervisor shall verify whether rent for the locker has been paid by the hirer. No operations shall be allowed when there are arrears of rent.
3. Whenever a hirer calls at the branch to operate the locker, he shall be asked to quote his locker number and his signature shall be obtained in the Master sheet- cum- Attendance Register.
4. The officer / supervisor shall verify and satisfy himself as to correctness of the signature & to the identity of locker hirer/s or the persons duly authorized by him/ her.
5. After proper verification, officer / supervisor shall affix his/ her full signature in the specified column in the Locker Attendance Register.

6. An entry shall also be made in the Locker Daily Operation Register.
7. The officer / supervisor holding the master key shall accompany the hirer to the locker and open the locker with the help of the master key and hirer's key.
8. The locker holder shall be advised to check up and ensure that the locker is firmly locked before he/she leaves the vault.
9. The officer / supervisor, after unlocking the locker shall not remain present when the locker is opened by the locker hirer.
10. Branches shall note the date & time (both check-in and check-out time) on which locker hirers have accessed the lockers and obtain their signature in the Locker Attendance Register.
11. Branches shall also invariably maintain the details of locker operations i.e. date & time (both check-in and check-out time) in CBS. Bank will send an email and SMS alert to the registered email ID and mobile number of the locker hirer before the end of day as a positive confirmation of locker operation.
12. The ingress and egress register for access to Vault Room by locker hirers or any other individual including the Bank's staff shall be maintained with their signatures at appropriate place in the records.
13. After locker operation by the locker hirer/s, the officer in charge of the SDL shall check whether the lockers are properly closed. If the same is not done, the locker must be immediately closed and the locker hirer shall be promptly intimated through email or SMS or letter so that they may verify any resulting discrepancy in the contents of the locker.
14. The registers of locker department shall always be in the custody of concerned supervisory staff and should be kept under lock when not required.
15. The hirer should not be permitted to stay in the strong room for unreasonably long time.
16. At the end of the day, the Officers in charge of the strong room / vault should go round the strong room where the lockers are kept to ensure that no one is left inside the vault.

Guidelines for giving access of locker/ safe custody article to the nominee/ survivor/ legal heir of the deceased locker hirers and depositors of safe deposit articles

The bank follows a simplified procedure for settlement of death claims of the deceased customers relating to lockers and articles kept in safe custody with the Bank without insisting on production of succession certificate. However, the Bank may adopt such safeguards in considering settlement of claims as appropriate including accepting an indemnity bond.

In case, only one of the legal heirs wants to claim/ receive the contents of locker etc. He/she can obtain a Letter of Disclaimer/ Power of Attorney in his/ her favor from the other legal heirs for receiving the contents of the Locker & articles kept in safe custody.

Further, Bank is continuously communicating to its customers for making nomination in the accounts in terms of provisions of the Banking Regulation Act & other regulatory guidelines.

The simplified procedure is as under:

Settlement of Claim cases where nomination is available in Safe deposit locker & Safe custody Article

- I. **In case of solely hired lockers/ articles deposited in the name of individual depositor:**
 - a. Where the customer has made a nomination in the Locker/ articles kept in safe custody, on death of such customer, the nominee is required to make a request on the prescribed form to the concerned Branch along with death certificate.
 - b. The nominee is required to establish his/ her identity.
 - c. Any dues towards locker/ safe custody of articles shall be collected from the nominee.
 - d. The locker shall be opened/ break opened in the presence of the nominee and two witnesses who are well known & acceptable to the Bank and two officials of the Bank.
 - e. The bank will settle the claim to the nominee unless on or before the time of settlement any order of court is received prohibiting the Bank from making such settlement.

The nominee will receive the contents of locker/ articles kept in safe custody of the Bank as a trustee of the legal heirs of the deceased.

- II. **In case of jointly hired lockers with instructions to operate jointly:**
 - a. In the event of death of any of the locker hirer, access to the locker & the liberty to remove the contents shall be given jointly to the survivor(s) and the nominee (s).
 - b. The claimant shall be required to submit request in the prescribed form to the concerned Branch along with the death certificate.
 - c. In the event of death of all joint locker hirers, the nominee(s) shall be allowed to access the locker. The nominee is required to establish his/ her identity.

- d. The bank will settle the claim to the claimant unless on or before the time of settlement any order of court is received prohibiting the Bank from making such settlement.
- e. Nomination facility is not available in case of deposit of articles for safe custody by more than one person.

Settlement of Claim cases where lockers are hired with Survivorship Clause

- a. 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. The mandate will be followed in the event of death of one or more of the locker hirers.
- b. Survivor(s) shall be required to submit request in the prescribed form to the concerned Branch along with the death certificate of the joint hirer.
- c. In the event of death of all joint locker hirers, legal heirs of all the deceased locker hirers or any one of them mandated by all the legal heirs shall be given access to the locker of the deceased.
- d. The Bank will settle the claim to the claimant unless on or before the time of settlement any order of court is received prohibiting the Bank from making such settlement.

Settlement of Claims in absence of Nomination and/ or Survivorship Mandate

All claims irrespective of the amount shall be referred to R & L Section Circle Office. Powers are delegated to DGM of Circle Office to settle the claim.

I. In case of solely hired lockers/ articles deposited in the name of individual depositor:

- a. Legal heir(s) of deceased locker hirer/ depositor or a person mandated by the legal heir(s) shall be given access to the locker/ article deposited for safe custody and to remove the contents on verification of proof of death of locker hirer.
- b. The legal heir(s) shall be required to submit request in the prescribed form to the concerned Branch along with the death certificate of the joint hirer.
- c. The legal heir(s) shall have to produce documents to establish his/ their identity.
- d. Before permitting the legal heirs to remove the contents of locker/ safe custody articles, Branch will prepare an inventory of articles in the presence of legal heirs/ mandate holder & two independent witnesses and obtain necessary permission as stated above.

II. In case of jointly hired lockers with instructions to operate jointly:

- a. In the event of death of one of the joint hirer, access to locker shall be given jointly to the survivor(s) and legal heir(s) of deceased locker hirer.

- b. In the event of death of all the joint locker hirers, access to locker shall be given jointly to all the legal heirs.
- c. Access to locker & to remove the contents shall be given on verification of authority of legal heirs and proof of death of locker hirers.
- d. The claimant shall be required to submit request in the prescribed form to the concerned Branch along with the death certificate.

III. In case of articles deposited for safe custody by more than one person:

- a. If the depositors of articles have given mandate signed by all the depositors as to withdrawal of the article, the same will be followed by the Branch in the event of death of one or more of the depositors.
- b. In the absence of mandate as stated above, legal heirs of the deceased depositor and surviving depositors shall jointly prefer the claim.
- c. The claimants shall be required to submit request in the prescribed form to the concerned Branch along with the death certificate.

Timeline for settlement:

Customers are requested to submit claims in respect of deceased Locker Hirers and Depositors of Safe Deposit Articles to the base branch by providing Death Certificate and Legal heir/s Certificate issued by Competent Authorities along with all relevant documents. In case the claimant completes all formalities, the claim will be settled within 15 days from the date of submission of claim application along with all documents.

After submission of complete documents by the claimant, a link will be provided to the claimant through SMS and claimant can track the settlement status online.

Claims will be settled by the Branch/Regional office/Circle office as per the Delegated powers given by the Bank.

Locker Agreement (NF285)

Locker agreement (NF285) as per below is being executed at Branches. The same will be updated basing upon the model locker agreement of IBA.

सुरक्षित जमा लॉकर करार SAFE DEPOSIT LOCKER AGREEMENT		NF 285/04-2019/SESHAASAI
लॉकर सं./ LOCKER No.	<input style="width: 100%;" type="text"/>	श्रेणी/आकार/प्रकार Class/Size/Type
चाबी सं./ Key No.	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
यह करार स्थान पर में 20 के के बीच दिन को बनाया गया। This agreement made at on day of 20..... between		
(पूरा नाम व आवासीय पता) / (Full name and residential address) जिसे किरायेदार कहा जायेगा यदि यह अभिव्यक्ति इन संस्करण के लिए अंगीकृत हो तो उसमें वापस एक भाग का निष्पादन तथा, प्रशासक, शामिल किये जाते हैं। Hereinafter called the hirer/s which expression shall unless repugnant to the context shall include the heirs, executors and administrators of the one part और/ AND केनरा बैंक जो एक निगमित उद्यम बैंकिंग कंपनी अधिनियम (उपक्रमों का अधिग्रहण व अंतरण अधिनियम 1970) के अंतर्गत गठित है जिसका प्रधान कार्यालय 112, वे.सी.रोड, बंगलूर 560 002 में है और पर शाखा है, जिसे आगे से बैंक कहा जायेगा जिसमें सम्बन्धितियों एवं अन्य भाग के उत्तराधिकारी शामिल किये जाते हैं। CANARA BANK, a body corporate constituted under the Banking Companies Act (Acquisition and Transfer of undertakings Act, 1970), having its Head Office at 112, J.C. Road, Bangalore-560 002 and a branch at hereinafter called the BANK which expression shall include its assigns and successors of the other part. और किरायेदार, सुरक्षा जमा लॉकर को किराये पर लेने का इच्छुक है और बैंक निम्न मानदंड 1 व शर्तों पर लॉकर पड़े पर देने के लिए सहमत है। AND WHEREAS the hirer has desired to take Safe Deposit Locker on hire and the Bank is agreeable to lease the Locker on the following terms and conditions:		
1. अब यह प्रत्येक यह साक्षी देता है कि बैंक ने श्रेणी/ आकार/ प्रकार वाली सुरक्षा जमा लॉकर को प्रति वर्ष रुपये किराये पर जिसका किराया समय-समय पर पूर्णशुद्ध किया जाता है और इस किरायेदारों को दिये गये सुरक्षा जमा लॉकरों के व्यापार नियम की प्रति में उल्लिखित मानदंड व शर्तों के आधार पर पड़े पर दिया है। इस लॉकर की अवधि दोनों पार्टियों द्वारा समाप्त किये जाने पर खत्म होगी। Now this deed witnesseth that the Bank has leased a Safe Deposit Locker No. class/size/type at the rent of Rs. per year payable in advance without demand subject to revision of rent from time to time and on the terms and conditions contained in copy of the Rules of Business - Safe Deposit Lockers furnished to the hirer. The said hire of locker shall continue unless terminated by either party.		
2. यह समझा जाता है कि नामांकन की अनुपस्थिति में किसी भी संयुक्त किरायेदारों में की मृत्यु होने पर उनके उत्तराधिकारी को लॉकर लेन-देन के लिए यदि लॉकर के सामने कोई निकालने तथा किरायेदार/मृतक/संयुक्त किरायेदार के वैध प्रतिनिधियों के मध्यस्थता के बिना बैंक के सामने के लिए या अपने नाम/ नामों पर किराये को छोड़कर उन्नीस मानदंड शर्तों पर किराये को जारी रखने के लिए सहमत रहेगा/ रहेगी। It is understood that in the absence of nomination, in the event of death of any of the joint hirers the survivor/s of them shall be entitled to have access to the locker for removing the contents of the locker and give discharge to the Bank without the intervention of the heirs/their legal representatives of the deceased joint hirer or to continue the hire in his/their name/s on the same terms and conditions excepting rent.		
3. मैं/हम पतनद्वारा वचन देता है/देते हैं कि मैं/हम उक्त लॉकर में कोई हानिकारक वस्तु/सामान/ विस्फोटक सामग्री/किसी प्रकार के इलेक्ट्रॉनिक सिग्नल देनेवाले इलेक्ट्रॉनिक गैजेट और अन्य ऐसी वस्तुएं नहीं रखेंगे/रखेंगी, जो सुरक्षा जमा लॉकर की सुरक्षा को प्रभावित कर सकती है। I/We hereby undertake not to place in the locker any hazardous articles/chemicals/explosive substances/electronic gadgets which give any kind of electronic signals and such other articles, which would affect the safety and security of the Safe Deposit Locker.		
4. मैं/हम पतनद्वारा सहमत है/हैं कि बैंक के पास यह अधिकार होगा कि यह किसी आपातकालीन परिस्थिति या सार्वजनिक सुरक्षा के मामले को प्रभावित कर सकती है। I/We hereby agree that the Bank is at liberty to break open the locker in case of an emergency or in public safety, even without referring to me/us.		
5. * किरायेदार जो यह करार अपने लिए और/या आवश्यक जो किरायेदार/ किरायेदारों में से एक है, की ओर से अभिवाचक के रूप में निम्नलिखित करता है, इस बात से सहमत है और समझता है कि उससे/उससे संबंधित वस्तुएं रखने के लिए लॉकर का प्रयोग किया जाता है और किरायेदार इससे भी सहमत है कि वह अपनी वैयक्तिक स्थिति से आवश्यक को नबाब होगा और बैंक, उसके द्वारा लॉकर को किराये पर देने पर/उसका परिचालन अनुमत करने से उत्पन्न होनेवाली किसी भी परिस्थिति के लिए उत्तरदायी नहीं होगा। * जहाँ किरायेदार/ किरायेदारों में से एक आवश्यक होता है। * The hirer executing this agreement for self and/on behalf of minor who is the hirer/one of the hirers, as guardian, agrees and understands that the locker will be used for keeping the articles belonging to him/them and further agrees, covenant that the hirer shall be liable and answerable to the said minor in his personal capacity and the Bank shall not be responsible for anything that may arise on account of having allowed the hire of locker and/or operating the same. * Applicable where the hirer/one of the hirers is a Minor.		
दृष्टिहीन व्यक्तियों के लिए अतिरिक्त शर्तें/Additional terms and conditions for visually impaired persons (प्रमाणिकरण के लिए काट दें यदि लागू न हो तो)/(Strike off under authentication if not applicable)		
6. किरायेदार ने दृष्टिहीन व्यक्ति होने पर अकेले/किरायेदार द्वारा चुने गये आश्रित व्यक्ति की सहायता से/अन्य व्यक्ति के साथ संयुक्त रूप से जो दृष्टिहीन व्यक्ति नहीं है सुरक्षित जमा लॉकर का परिचालन करने हेतु बैंक से अनुरोध किया है। लॉकर करार के विषयों को बैंक के संबंधित अधिकारियों द्वारा किरायेदार को बताया गया है और किरायेदार ने विषयों को समझ लिया है और किरायेदार विषयों से सहमत है। The hirer being a visually impaired person has made a request to the Bank for permitting to operate the safe deposit locker singly/singly with the assistance of a reliable person as per the choice of the hirer/jointly with another person who is not a visually impaired person. The contents of this locker agreement are read out to the hirer by the officials concerned of the bank and the hirer has understood the contents and the contents are agreeable to the hirer.		

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7. किरायेदार को बैंक ने पूर्ण रूप से सूचित किया है कि बैंक लॉकर में रखी वस्तुओं के लिए जिम्मेदार नहीं है। किरायेदार द्वारा लॉकर में किसी प्रकार का परिचालन अपने जोखिम पर होगा और बैंक भविष्य में किये जाने वाले, किसी प्रकार के दावे के लिए बाध्य नहीं होगा। आवेदक द्वारा लॉकर में अकेले या अन्य व्यक्ति के साथ संयुक्त रूप से या अपने द्वारा चुने गये आश्रित व्यक्ति की सहायता से किये गये किसी प्रकार का परिचालन, अपने जोखिम पर होगा और बैंक भविष्य में किरायेदार द्वारा किये गये किसी दावे के लिए बाध्य नहीं होगा।

The hirer has been fully informed by the bank that the bank is not responsible for the contents kept in the locker. Any operation carried out in the locker by the hirer is at his own risk and the bank is not liable for any claim whatsoever made in future. Any operation carried out in the locker by the applicant, either alone or jointly with another person or with assistance of a reliable person of his choice, is at his own risk and bank is not liable for any claim made by hirer or any other person in future.

8. किरायेदार ने दृष्टिहीन व्यक्ति होने पर अपने द्वारा चुने गये आश्रित व्यक्ति की सहायता प्राप्त करने का वचन किया है और व्यक्ति का नाम और पता, किरायेदार के साथ उसका संबंध, यदि कोई हो, बैंक को उपलब्ध कराने का वचन देता है और उस व्यक्ति का फोटोग्राफ बैंक में अपने रिजर्व के लिए रखते हेतु उपलब्ध कराया है। किरायेदार यह भी वचन देता है कि जब कभी पहचाना गया व्यक्ति किरायेदार के साथ होता है, तो बैंक को प्राधिकार प्राप्त है कि उस फोटो और हस्ताक्षर के माध्यम से पहचाने गया व्यक्ति की पहचान को पहले सत्यापित करे और बैंक उसके पहचान से संतुष्ट होने के पश्चात ही, किरायेदार को परिचालन करने की अनुमति दे। किरायेदार यह भी वचन देता है कि उपर्युक्त उद्देश्य के लिए जब एक बार व्यक्ति की पहचान की जाती है, किरायेदार को व्यक्ति बदलने का कोई प्राधिकार नहीं है, अथवा बैंक अनुमति दे, या इस संबंध में किरायेदार द्वारा अनुरोध किया जाए।

The hirer being a visually impaired person chose to obtain the assistance of a reliable person of his choice and undertake to provide to the bank the name and address of the person, his relationship to the hirer, if any, and a photograph of that person have been provided to the bank to keep for its record. The hirer also undertakes that whenever the identified person accompanies the hirer, the bank has the authority to first verify the identity of the identified person through his photo and signature and only after the bank being satisfied of his identity, will be permitting the operation to the hirer. The hirer also undertakes that once a person is identified for the above purpose, the hirer shall not have the authority to change the person, unless permitted by the Bank, or request to this effect made by the hirer.

**परिचालनात्मक अनुदेश (संयुक्त रूप से किराये पर लिये लॉकर के लिए लागू)

**OPERATIONAL INSTRUCTIONS SHALL BE AS UNDER (Applicable to locker hired jointly)

- i) पृथक परिचालन/Operation severally
ii) परिचालन सभी के द्वारा संयुक्त रूप से अथवा कोई दो/तीन के द्वारा
Operation jointly by all or any two/three

इसके साक्ष्य में किरायेदार/किरायेदारों और बैंक ने उपर्युक्त तारीख को अपने हस्ताक्षर किये हैं।

In witness whereof, the hirer/s and the Bank have hereunto affixed their signature on the date above mentioned.

किरायेदार/ किरायेदारों के नाम/Name/s of the Hirer/s _____ हस्ताक्षर/Signature/s _____

1. _____ कुते केनरा बैंक/For CANARA BANK

3. _____ प्रबंधक/वरिष्ठ प्रबंधक/Manager/Senior Manager

नामांकन फॉर्म एल 1/एल 1-ए/ NOMINATION FORM SL 1/SL 1-A

(TO BE FILLED ONLY IF THIS FACILITY IS REQUIRED BY THE LOCKER HIRER/S)

सेफ्टी लॉकर में वैकिंग विनियम अधिनियम 1949 की धारा 45 अंतर्गत तथा वैकिंग कंपनियों (नामांकन) नियम, 1985 के नियम 4 (1) के अधीन एक मात्र किरायेदार द्वारा नामांकन।/Nomination under Section 45ZE of the Banking Regulation Act, 1949 and Rule 4(1)/4(2) of the Banking Companies (Nomination) Rules, 1985 by the sole hirer/joint hirer/s in respect of Safety Locker.*

मैं/ हम, _____ (नाम तथा पता) निम्नलिखित व्यक्ति को नामित करता हूँ/जिसका भैया/नाबालीग की मृत्यु होने की दशा में _____ (जिस शाखा/ कार्यालय में लॉकर स्थित है उसका नाम तथा पता) नामांकित व्यक्ति को लॉकर तक जाने की अनुमति दे तथा लॉकर के वस्तुओं को, जिसके विवरण नीचे दिए गए हैं, निकालने की स्वतंत्रता दे।/I/We _____ (Name/s & Addresses) nominate the following person(s) to whom in the event of my/our/ minor/s/one or more of our death, _____ (Name/s & Address) of the branch/office in which the locker is situated) may give access to the locker and liberty to remove the contents of the said Locker, particulars of which are given herebelow. Jointly with the survivor or survivors of us :*

प्रभेद मार्क या सं./Distinguishing mark or Locker No. _____ नामांकित व्यक्ति/NOMINEE : _____

_____ नाम/Name

_____ पता/Address

अतिरिक्त विवरण यदि कोई हो: _____ किरायेदार से रिश्ता यदि कोई हो, _____

Additional details if any: _____ Relationship with the Hirer, if any: _____

स्थान/Place: _____ आयु/Age: _____

दिनांक/Date: _____ ** किरायेदार के हस्ताक्षर/ अंगूठा-निशान/Signature/s / Thumb Impression of Hirer/s

*** साक्षी/ WITNESSES

नाम/Name _____

हस्ताक्षर/Signature _____

पता/Address _____

* जो भी लागू नहीं, उसे काट दें/Strike off whichever is not applicable.

* जहाँ लॉकर एकमात्र नाबालीग के नाम में किराये पर लिया गया है वहाँ नामांकन पर फोटो व्यक्ति द्वारा हस्ताक्षर किए जाने चाहिए जो नाबालीग को अकेले सामूहिक रूप से कार्य करने के लिए हस्ताक्षर है।/Where the locker is hired solely in the name of minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

*** अंगूठा-निशान दो साक्षियों द्वारा सत्यापित किया जाएगा।/Thumb impression shall be attested by two witnesses.

नामांकन स्वीकृत और पंजीकरण सं./Nomination Accepted and Registered vide Regn. No. _____

दिनांक/dated _____ द्वारा पंजीकृत।

कुते केनरा बैंक/For CANARA BANK

पर्यवेक्षक/Supervisor

अधिकारी/प्रबंधक/वरिष्ठ प्रबंधक/Officer/Manager/Senior Manager