Procedure on locker / safe deposit articles.

1) Bank is providing Safe Deposit Locker / Safe Custody of articles service to customers. The facility is available in select branches.
2) The facility will be provided subject to execution of agreement and fulfillment of terms and conditions therein. Please contact the nearest branch for availability of locker facility and other terms and conditions.
3) The facility for joint operations of the locker with “either or survivor” or “former or survivor” or “anyone or survivor/s” clauses. Minor is not allowed to hire a locker either singly or jointly with his /her natural guardian or other person.
4) Nomination facility is available for safe deposit locker accounts.
5) In the case of death of sole hirer or the last survivor of the joint locker hirers, Bank may permit any person or persons claiming to be his legal representative(s) and whose rights have been established to the satisfaction of the Bank to inspect the contents of the Locker and on the registration of the succession certificate or other proof of title / power to deal with the contents of the locker and be deemed to be hirer of such locker in the place of the deceased.
6) In the event of death of one of the joint locker hirers / depositors of safe custody articles:
   i) The right to the contents of the locker does not automatically devolve on the surviving joint locker hirer, unless there is a survivorship clause.
   ii) The survivors or the survivor of them according to the instructions given to the Bank by all the hirers, including the deceased and recorded by the Bank in the life time of the deceased shall be entitled, after proving such death to the satisfaction of the Bank to have access to the locker.
   iii) The hirers or representatives of the deceased shall have no power to cancel or vary such instructions and shall not be recognized by the Bank except under the orders of a court of competent jurisdiction.