

### SOP for Break open of Lockers

- 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 has to inform the customer through a letter and email and SMS alert to the registered email id and/ or mobile phone number.
- If there is no response within 7 days then the Branch should send first notice under Registered AD in Form No 277.
- If there is no response within **fifteen days** of receipt of first notice, branches should send a second notice by registered AD post in Form No 278.
- If the rent is not paid again within **fifteen days** of receipt of second notice, third notice as per Form No 279 should be sent.
- If the rent is not paid within **fifteen days** of receipt of the third notice, final letter as per APPENDIX III be sent under Registered AD at the last registered address referring to the notices already given and fixing the date and time for breaking open the locker and inviting him/her/them to remain present at the appointed time and place. Please note that in the event of any change, another registered A.D. notice as per the same draft should be sent to the renter/s incorporating therein an additional line "that the second notice is given as the locker could not be broken open on the first appointed day."
- Before scheduling the Break open process the Branch has to consult with the manufacturer of the locker.
- If all the letters return undelivered, then the Branch has to publish an advertisement in newspaper dailies (one in English and another in local language).
- At the time of breaking open of the locker, in addition to the Branch Manager or Joint Manager/Custodian/officer who looks after the work of lockers, two respectable persons known to the branch (**not being the members or ex-members of staff**) should also be present. They should sign the inventory of the items found in the locker. If nothing is found in the locker, a statement to this effect should be prepared and signed.
- The branch shall also record a video of the break open process together with inventory assessment and its safe keeping and preserve the same so as to provide evidence in case of any dispute or Court case in future.
- The Branch has to shoot the video in a separate memory card which will be provided by the Bank. Before recording the video the Branch Head/Custodian should insert the memory card into his/her mobile phone. Thereafter the Branch has to record the process and save the video in the memory card. After recording and saving of the same in the memory card, it should be removed from the mobile phone and kept under dual custody for future reference.

- After making an inventory, the contents, if any, should be put in a box or packet which should be sealed in the presence of the witnesses and PANCHNAMA should be prepared.
- The approximate weight of the packet so sealed be mentioned at the end of the inventory.
- The box or packet should thereafter be held in safe custody.
- A note should be made at the foot of the inventory that the contents mentioned therein have been put into a box/packet and sealed in the presence of the parties and that the same has been kept in the safe custody.
- Branches should, thereafter, refer to the Regional Authority for instructions regarding the follow up action to be taken for recovery of overdue rental and delivery of items listed in the inventory. If it is decided to claim arrears etc., a letter as per APPENDIX IV should be sent to the locker hirer.
- Branches should maintain a register wherein copies of inventories of all the lockers broken open be pasted under authentication.

बैंक ऑफ़ बड़ौदा / Bank of Baroda  
(प्रधान कार्यालय अलकापुरी / HEAD OFFICE: ALKAPURI, BARODA)

\_\_\_\_\_ शाखा/Branch  
सुरक्षित जमा कक्ष विभाग  
SAFE DEPOSIT VAULT DEPARTMENT

संदर्भ सं.:एसडीवी /Ref.No.SDV/

दिनांक/ Date: \_\_\_\_\_ 2021

श्री/श्रीमती/कु./Mr. / Mrs. / Ms.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

प्रिय महोदय/महोदया,

Dear Sir / Madam,

विषय: लॉकर नं. \_\_\_\_\_  
किराया रु. \_\_\_\_\_  
देय तारीख \_\_\_\_\_

Re: Locker No. \_\_\_\_\_  
Rent Rs. \_\_\_\_\_  
Due on \_\_\_\_\_

उपर्युक्त सेफ डिपॉजिट बॉल्ट आपको किराए पर दिया गया था,  
जिसका किराया दिनांक \_\_\_\_\_ को देय बनता है/ था।

The captioned Safe Deposit Vault was rented out  
to you and rent for the same falls due / was due on  
\_\_\_\_\_.

देय तारीख को किराया भुगतान नहीं करने पर, अतिदेय  
किराया के लिए लागू दर से दंड की अलग से उगाही की जाएगी।

If rent is not paid on due date, penalty at applicable  
rate for overdue rent will be levied separately.

इस लॉकर के नवीकरण के लिए आपसे रु. \_\_\_\_\_  
की राशि यथाशीघ्र पाकर हमें खुशी होगी।

We will be happy to have remittance of  
Rs. \_\_\_\_\_ towards renewal of locker  
facility at an early date.

कृपया ध्यान दें कि यदि किराए का भुगतान नहीं किया जाता  
है, तो बैंक लॉकर के ब्रेक ओपन की कार्रवाई शुरू कर सकता  
है।

Please note if the rent is not paid, the Bank may  
initiate action including break open of the locker.

भवदीय/Yours faithfully,

अभिरक्षक/CUSTODIAN

**बैंक ऑफ़ बड़ौदा / Bank of Baroda**  
**(प्रधान कार्यालय अलकापुरी / HEAD OFFICE: ALKAPURI, BARODA)**  
\_\_\_\_\_ शाखा/Branch  
**सुरक्षित जमा कक्ष विभाग**  
**SAFE DEPOSIT VAULT DEPARTMENT**

**प्रथम अनुस्मारक/ 1<sup>st</sup> Reminder**

संदर्भ सं.:एसडीवी/Ref.No.SDV/

दिनांक/Date: \_\_\_\_\_ 2021

श्री/श्रीमती/कु./Mr. / Mrs. / Ms. \_\_\_\_\_

प्रिय महोदय/महोदया,

Dear Sir / Madam,

विषय:लॉकर नं. \_\_\_\_\_

Re: Locker No. \_\_\_\_\_

किराया रु. \_\_\_\_\_

Rent Rs. \_\_\_\_\_

देय तारीख \_\_\_\_\_

Due on \_\_\_\_\_

कृपया हमारे पत्रांक सं ----- दिनांक ----- का संदर्भ ले, उपर्युक्त सेफ डिपॉजिट वॉल्ट आपको किराए पर दिया गया था, जिसका किराया दिनांक \_\_\_\_\_ को देय था।

Kindly refer to our letter No.----- dated \_\_\_\_\_ The captioned Safe Deposit Vault was rented out to you and rent for the same was due on \_\_\_\_\_

चूंकि देय तारीख को किराया भुगतान नहीं किया गया, अतिदेय किराया के लिए लागू दर से दंड की अलग से उगाही की जाएगी।

Rent was not paid on due date, penalty at applicable rate for overdue rent will be levied separately.

इस लॉकर के नवीकरण के लिए आपसे रु. \_\_\_\_\_ की राशि यथाशीघ्र पाकर हमें खुशी होगी।

We will be happy to have remittance of Rs. \_\_\_\_\_ towards renewal of locker facility at an early date.

कृपया ध्यान दें कि यदि किराए का भुगतान नहीं किया जाता है, तो बैंक लॉकर के ब्रेक ओपन की कार्रवाई शुरू कर सकता है।

Please note if the rent is not paid, the Bank may initiate action including break open of the locker.

भवदीय/Yours faithfully,

**अभिरक्षक/CUSTODIAN**

**बैंक ऑफ़ बड़ौदा / Bank of Baroda**

**(प्रधान कार्यालय अलकापुरी / HEAD OFFICE: ALKAPURI, BARODA)**

\_\_\_\_\_ शाखा/Branch

**सुरक्षित जमा कक्ष विभाग**

**SAFE DEPOSIT VAULT DEPARTMENT**

**दूसरा अनुस्मारक/ 2<sup>nd</sup> Reminder**

संदर्भ सं.: एसडीवी / Ref.No.SDV/

दिनांक/Date: \_\_\_\_\_ 2021

श्री/श्रीमती/कु. /Mr. / Mrs. / Ms.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

प्रिय महोदय/महोदया,

Dear Sir / Madam,

विषय: लॉकर नं. \_\_\_\_\_ किराया

रु. \_\_\_\_\_

Re: Locker No. \_\_\_\_\_

Rent Rs. \_\_\_\_\_

देय तारीख \_\_\_\_\_

Due on \_\_\_\_\_

हम लॉकर किराया के भुगतान के संबंध में आपका ध्यान हमारे पत्रांक सं ----- दिनांक ----- और पत्रांक सं ----- दिनांक ----- की ओर आकर्षित करते हैं।

Kindly refer to our letter No. ----- Dated ----- and letter No. ----- Dated ----- regarding payment of locker rent.

उपयुक्त सेफ डिपॉजिट वॉल्ट आपको किराए पर दिया गया था, जिसका किराया दिनांक \_\_\_\_\_ को देय बनता था।

The captioned Safe Deposit Vault was rented out to you and rent for the same was due on \_\_\_\_\_.

देय तारीख को किराया भुगतान नहीं करने पर, अतिदेय किराया के लिए दंड अलग से आरोपित किया जाएगा।

Rent was not paid on due date, penalty at applicable rate for overdue rent will be levied separately.

इस लॉकर के नवीकरण के लिए आपसे रु. \_\_\_\_\_ की राशि यथाशीघ्र पाकर हमें खुशी होगी।

We will be happy to have remittance of Rs. \_\_\_\_\_ towards renewal of locker facility at an early date.

कृपया ध्यान दें कि यदि किराए का भुगतान नहीं किया जाता है, तो बैंक लॉकर के ब्रेक ओपन की कार्रवाई शुरू कर सकता है।

Please note if the rent is not paid, the Bank may initiate action including break open of the locker.

भवदीय/ Yours faithfully,

**अभिरक्षक/ CUSTODIAN**

बैंक ऑफ़ बड़ौदा / Bank of Baroda  
(प्रधान कार्यालय अलकापुरी /HEAD OFFICE: ALKAPURI, BARODA)  
\_\_\_\_\_ शाखा/Branch

**REGISTERED A.D.**

Place: \_\_\_\_\_

Date: \_\_\_\_\_

Dear Sir/Madam,

**Re: Safe Deposit Vault Locker No.** \_\_\_\_\_  
**Class** \_\_\_\_\_ **Date** \_\_\_\_\_

In connection with the above locker, we have to inform you that inspite of our several letters by ordinary and registered post, we have not received from you a sum of Rs. \_\_\_\_\_ only being the rental charges for \_\_\_\_\_ year/s which is payable strictly in advance.

Please note that because of non-payment of the rental for \_\_\_\_\_ year/s, we have become entitled to break open the locker. We, therefore, hereby give you notice that if within 15 days from the date of this notice the rental is not paid and the key of the locker is not returned, we will proceed to break open your locker at \_\_\_\_\_ p.m. on \_\_\_\_\_ 20\_\_\_\_ when you may remain present to witness the inventory of the contents of the locker that we may make. Please note that we will proceed with the inventory in your absence, if you fail to remain present at the appointed date and time.

In making the inventory, we will have a right to keep the contents, if any, in such other locker or place as we may deem fit and hold you responsible not only for the rent, but also for the costs of opening the locker, replacing the lost key, changing the lock etc.

**Yours faithfully,**

**BRANCH MANAGER**

बैंक ऑफ़ बड़ौदा / Bank of Baroda  
(प्रधान कार्यालय अलकापुरी /HEAD OFFICE: ALKAPURI, BARODA)

\_\_\_\_\_ शाखा/Branch

REGISTERED A.D.

Place :

Date:

Dear Sir/Madam,

Re. : Safe Deposit Vault Locker No. \_\_\_\_\_  
Class \_\_\_\_\_ Due \_\_\_\_\_

We refer to our letter no. \_\_\_\_\_ dated \_\_\_\_\_ and have to inform you that as notified therein, we had the above locker drilled open on \_\_\_\_\_ in the presence of two respectable persons. Please note that the locker was found to be empty/to contain some article/s which are held by us in safe custody for which you will have to pay the charges as per our rules and practice.

The articles found may be having sentimental or monetary value to you. If you desire to have them back, please call on us and take them on payment of our dues.

In case you do not call on us within 15 days from the date of this letter, we will have no other alternative except disposing them off notwithstanding how much sentimental/monetary value you attach to the article/s.

We now request you to remit the following amount to us without any further delay:

Charges for drilling open the locker, making key etc.	Rs.
Overdue rent	Rs.
Other sundry expenses	Rs.

-----  
TOTAL

Please note that if you fail to remit to us the above amount within 15 days from the date of this letter, we will take such legal steps against you as advised by our advocate and you will be liable for all costs that we may have to incur in this matter.

Yours faithfully,

BRANCH MANAGER