



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

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September 10, 1996

The Chief Executive of all
State and Central Co-operative Banks

Dear Sir,

Operation of Safe Deposits Lockers by Customers

In an incident which occurred in the recent past, a customer was confined in a locker room of a commercial bank for 72 hours from the Saturday afternoon until Tuesday morning (Monday being a holiday) when the bank was re-opened for business. While no doubt, such instances occur due to non-adherence to operational guidelines, the fact remains that existing guidelines do not contain anything to provide relief to the persons actually trapped.

2. The matter was examined and it is suggested that the following measures/course of action may be taken by the banks when customers visit for operating the safe deposit lockers:

i) The procedure of recording check-in and check-out time by the customer should be introduced by those bank's branches which are not following such a procedure at present, and

ii) The custodian of the locker room should carry out a physical check of the locker room at the end of the day to ensure that no customer is inadvertently trapped in the locker room after banking hours. This should be made compulsory and part of the operating instructions.

3. We request you to take all necessary steps to avoid mishap of the type indicated in branches having safe deposit locker facilities.

4. You may also consider the possibility of linking up the locker room with a near-by Police Station through a telephone connection which does not need power supply.

Please acknowledge receipt to our concerned Regional Office.

Yours faithfully,

Sd/-

(AVINASH MISRA)
General Manager