



NCC Bank

नेपाल क्रेडिट एण्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.

Administration Circular No: 102/2017

Date of Issue: November 23, 2017
(Marga 7, 2074)

Subject: Safe Deposit Locker Manual 2017

To: All the Staff Members of Nepal Credit & Commerce Bank Ltd.

This is to inform all the Staff Members of Nepal Credit & Commerce Bank Ltd. that the Safe Deposit Locker Manual 2017 has been revised and updated in order to streamline the operation of Safe Deposit Locker facility being provided by the Bank.

Therefore, Branch Managers are instructed to implement the enclosed "Safe Deposit Locker Manual 2017" with immediate effect.

Further, prior approval from the concerned authority through Branch Operations Department is required in case any deviation is to be made while implementing the Safe Deposit Locker Manual 2017.

Ramesh Raj Aryal
Chief Executive Officer



NCC Bank

नेपाल क्रेडिट एण्ड कर्माच बँक लि.
Nepal Credit & Commerce Bank Ltd.

Your Business Bank

Safe Deposit Locker Manual- 2017

November- 2017


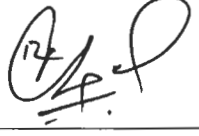
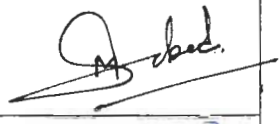

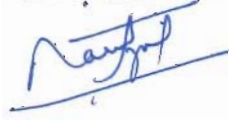


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Approving Table

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1. Introduction

Safe Deposit Locker is an ancillary facility that the Bank provides to its customer for security their valuables under the custody of the Bank. The growing social and personal security threats have necessitated using the locker services.

The Manual has been developed considering the compliance of Nepal Rastra Bank (NRB) Unified Directives 2074 (Directives No 23). Nepal Credit and Commerce Bank (NCC Bank) provides specially designed lockers with specialized services to its customers with the strong fire proof rooms. The Manual ensures to deliver the smooth and risk free services.

2. Definitions:

Bank: Nepal Credit & Commerce Bank Ltd. and its Branches.

Locker holders: Locker holders who are also account holders of the Bank having account in the Bank.

Safe Deposit Locker: Safe deposit locker of various sizes available with the bank.

Specimen Signature Card: A card recording the signature of the locker holder as his/her specimen/authorized signature to access the locker.

Authorization Letter: A letter issued by locker holder to the bank authorizing a third person to access the locker along with the specimen signature.

Master Key: The first key of safe deposit locker in possession of the Bank.

Locker holder's Key: The second key of safe deposit locker to open second lock.

Safe Deposit Locker Key Custodian: Authorized staff of the Bank as designated to hold the locker's key under approved key panel.

Rented Locker: Lockers which are rented to the locker holders

Un-rented Lockers: Lockers which are not rented

Surrender of Locker: Lockers which have been surrendered by locker holders after their use due to closure of account or any other reasons



Safe Deposit Locker Register: Register that records all rented lockers showing date of issue, locker number, name and address of locker holder with contact number, balance of lockers available for rent, security deposit held, rent charged, key number delivered and initial of custodian/s.

Safe Deposit Locker Visit Register: A register which is maintained to record locker holders' visit to access locker showing date of access, locker holder's signature confirming "In-Out" time and signature of custodian/s.

Safe Deposit Locker Access Request Slip: A slip filled by locker holder requesting the bank to access the locker.

Security Deposit: Amount deposited by the locker holder on account of security deposit against rent of locker. Such deposit is refunded up on surrender of locker.

Locker Fee: Annual fee to be charged upfront and on an annual basis as per Standard Tariff Charges (STC) of the Bank.

3. Procedures of Locker rent out

3.1 Locker Allotment

- a. Safe Deposit Lockers shall be allotted only to the account holders of the Bank. Lockers shall not be allotted to the minor.
- b. Allotments of Locker shall be done on the basis of dully filled applications.
- c. Waiting list shall be prepared on the basis of availability of the lockers.
- d. Applications are acknowledged and given a waiting list number.
- e. Lockers are to be allotted by the branches on first-come-first-served basis.

3.2 Documents Required

Following documents shall be obtained;

- a. Duly filled up applications for Locker service along with two photographs and KYC details.
- b. Specimen signature cards showing authorized signature of locker holder along with thumb print to access the locker.
- c. Authority letters, specifying the name and signature/s of person/s authorized to access his/her locker along with two photographs of such person/s in case of third person authorizations.
- d. A copy of citizenship certificate of locker holder and also of authorized person/s.

3.3 Locker Opening Procedures

- a. A responsible staff as designated by Branch Manager shall verify the signature on application form and ensure the application form is duly filled up and all required documents are obtained. After verification, the application shall be forwarded to the Operation In-Charge/Branch Manager for approval.



- b. In-charge Operation/Branch Manager shall approve application form/s after ensuring the completeness/correctness of all documents obtained.
- c. After approval of application, the locker holder shall be allocated with an appropriate Safe Deposit Locker number.
- d. As specified amount as per STC of the Bank shall be debited from locker holder's account on account of security deposit which will be held as "Line" over the deposit account of the Customer. It can be transferred on margin account too
- e. Annual locker charge shall be debited in advance from the customer's account and a standing instruction shall also be placed in the system for automatic Debit of the locker holder's account on annual basis till the closure of locker.
- f. When all the requirements are fulfilled, the key of the locker shall be handed over to the locker holder against his/ her acknowledgement signature in the agreement form which shall be verified by custodian prior to delivery of key. Customer's thumb impression must be taken on the signature specimen card.
- g. Access on the locker shall be permitted only after verification of person with his/her photograph annexed with specimen signature card along with the signature verifications.
- h. After completion of the above procedure, the rented locker shall be opened both by Bank's custodian and locker holder to ensure that the locker is empty and all are in order.
- i. As per the specific format of Safe Deposit Locker as annexed, a Safe Deposit Locker register shall be maintained and updated frequently.
- j. A Safe Deposit Locker visit register shall be maintained as per the specific format as annexed. It shall be maintained individual customer sheet of the visit.

4. Annual Rental Charges

Annual rent shall be collected as per the STC of the Bank. The charges are taken as per following manner.

- a. Lockers are rented out for a minimum period of one year. Rent is payable in advance.
- b. A deposit amount verifying on the size of the locker is held to the amount set/determined by the Bank.
- c. Staff members shall be given 50% waiver on annual locker charge and no need to maintain the margin.



- d. In order to facilitate easy and hassle free locker rent recovery, a Savings or Current account of locker holder shall be linked to the locker.
- e. If there is insufficient balance to take annual rental charge, system should generate the exception report of due charges. The overdue has to be regularly reviewed in the Branch.
- f. Branch Manager/ Operation In-charge shall review on the same day and the locker holder shall be informed verbally/ or in writing to update his/her account balance for locker fee, i.e, "first reminder for the payment of locker fee dues".
- g. In this case, locker holder's account shall be debited manually upon availability of fund, noted in the Locker overdue rent register.
- h. If, again the locker holder has not deposited yet the due amount, the locker holder shall be informed as final request, i.e, "Final request for payment of overdue locker rent" in the gap of one month.
- i. The operation of the locker will not be allowed to the locker holder after issuance of final reminder until the due is repaid.
- j. Upon completion of the rented period, if the key is not surrendered to the Bank, the same is automatically deemed renewed.

5. Access to Safe Deposit Locker and Visit Record

Following procedure will be followed for the access to Locker and record of visit.

- a. When a locker holder visits his/her locker, the locker custodian must obtain a locker access request slip with his/her authorized signature.
- b. The request slip must be verified against his/her specimen signature card held by bank prior to allowing access to the locker.
- c. After verification of signature, record of visit must be updated with recording IN time of locker holder followed by the signature.
- d. In case the locker holder use thumb impression as specimen signature, the locker custodian shall also identify the authorized person by verifying with his/her photograph annexed with specimen signature card.
- e. The locker holder must be accompanied by the custodian in the locker room. The custodian shall turn his/her key first followed by the locker holder.
- f. Locker holder shall be allowed to remain alone in the locker room and the locker holder must not be disturbed in his/her privacy.
- g. When the locker holder completes his/her work, the locker shall be locked by locker holder. Record of OUT time shall be recorded in visit register with signature of locker holder.
- h. If a locker is non operational for a year, Bank shall intimate the locker holder to operate the locker.
- i. The opening and closing of locker shall be carried out in the presence of the locker holder only except in the case of the death or loss of contact with the locker holder.



Third Person Authorizations:

- j. Third person appointed by the locker holder can operate the locker as required but cannot close it. Locker holder shall be liable for all transactions, charges and the fees levied to the locker though having authorized to third person.
- k. Duly filled up application form for the access of locker to third person should be obtained along with the necessary identification and KYC form of the third party.
- l. Signature of the locker holder and the third person should be obtained in the application form as required and should be verified.

6. Nominee

Locker holder may appoint nominee to look after the contents after his/her death.

- a. Nominee should be filled-up and signed by the applicant to receive the contents of the locker in case of death.
- b. Photo and copy of citizenship should be taken of the nominee. Other documentations and procedures would be as same as account opening.

7. Surrender of Safe Deposit Locker:

The surrender of locker shall be accepted only on the written application of the locker holder. The authentication of the signature on the written application shall be carried out by verification with the signature card.

Following are the procedures to be applied on locker surrender;

- a. All the goods/documents shall be removed from the locker and the bank should ensure that the locker is completely vacated by the locker holder before the key is handed over.
- b. The key will be surrendered to the custodian.
- c. The surrender of locker shall not be accepted if any charge/rent is due.
- d. Surrender of a rented locker by third party (person other than the locker holder) shall not be allowed.
- e. In case of locker surrendered before the contract period, charges for the unutilized period shall not be refunded.
- f. All documents, signature cards pertaining to that locker shall be withdrawn from current file as "surrendered" and filed separately.
- g. Standing instruction placed in such account for debit of annual locker fee shall be removed.
- h. Deposit taken at the time of renting locker shall be released to the locker holder after deducting locker surrender charge if any (key replacement charge), or any other prevailing charges specified in Standard Tariff Charges (STC) of the Bank.



8. Loss of Key

Following procedures should be applied on handling loss of key;

- a. A written application should be obtained when locker holder reports for loss of key to break open the locker. Verbal or telephone information can be taken initially but should be obtained written information within 24 hours.
- b. A notification regarding "Loss of Key" must be made in the visit record register immediately after the report of key loss.
- c. After verification of signature of the applicant, branch should initiate a memo for approval to break/open the locker with the necessary details and shall be forwarded to corporate office through Branch Operation Department. CEO approves to break the locker key.
- d. The locker should be broken in the presence of locker holder or his/her agent with specific signature authorization along with the Operation In-charge and Branch Manager.
- e. All the expenses relating to breaking of the locker and the replacement of new key shall be recovered from the customer.
- f. Unless the locker holder wishes to surrender his /her locker, he/she shall be allowed to continue to use same locker after replacement of key or new locker.
- g. All the records related to that locker shall be updated with new key number.
- h. The new key shall be delivered to the locker holder after obtaining his/her authorized signature in the application/agreement form itself.

9. Non-Payment of Locker Rent

In case of due rent, following procedures should be applied;

- a. The locker rent is usually paid in advance. On completion of the rented period, if the key is not surrendered, the locker is automatically renewed for a year and the advance rent recovered.
- b. A register of overdue rent is maintained for monitoring and follow up purposes.
- c. The locker operation should be stopped once the rental charge is overdue. A note having such remark should be attached to the locker visit register of that particular locker.
- d. Reminder should be sent to the locker holder. Bank should use all means of communication and ensure that adequate effort has been put to inform the locker holder.
- e. If the Bank does not get any response from the locker holder despite of adequate efforts, a notice shall be published in national level newspaper allowing a specific time period (15 days) to claim the contents of locker along with the notification that the bank can start the forced recovery action upon failure of payment of outstanding dues. Dues should be at least one year for this purpose.
- f. A memo should be initiated seeking approval from the CEO to break/open the locker forcefully due to non realization of the bank's dues.
- g. Upon approval, the locker should be broken in presence of the following official representatives:

✓ ✓ ✓ ✓



- Branch Manager
- Operation In- Charge
- Representative of Local government authorities
- Representative from Local Police

- h. A list of contents of locker should be prepared and certified with the signature of all the official representatives present during breaking of the locker. The contents of the locker must be kept safely inside the vault.

10. Death of Locker Holder

Following procedures should be applied in case of death of locker holder;

- Upon receipt of notice of death of locker holder, an appropriate note shall be made on the locker register and visit register.
- The locker shall be then sealed in the presence of Branch Manager with the intimation to Chief Operation Officer.
- If the locker holder has appointed nominee, the contents of the locker shall be delivered to the nominee with proper documents verifications. Approval of COO with legal vetting from legal department is must for handover to nominee.
- In case of joint operators, a new agreement shall be obtained from the surviving operator.
- In the event that no nominee has been appointed, only the legal heir of the locker holder shall be allowed to open the locker.
- The contents of the locker may be provided to legal heir/s after publishing the 35 days notice in the national newspaper to claim the locker contents. The following documents should be submitted;
 - Death certificate
 - Duly filled claim form
 - Nata Pramanit Patra issued by Municipality or from other concerned authorities.
 - Citizenship certificate or valid Identification of claimant.
- If claimant/nominee wants to continue the locker, fresh application form and documentation should be obtained and same procedure shall be followed.

11. Loss of contact with Locker Holder:

- In case of loss of contact with the locker holder, the bank shall have right to break open the locker in the presence of a representative from the local Government, Local level Police, a representative from respective ward office and Branch Manager. Approval of CEO should be obtained for this purpose.
- The contents found in the locker shall be recorded item wise with full description as possible which shall be signed by all the presenters.



- c. The content of the locker shall be kept in the main vault under the custody of vault key holders.
- d. At least one year should be elapsed not having contact with the customer and every effort should have been made to contact. 35 days notice should be published in national level newspaper before break the locker.

12. Management of Safe Deposit Locker Keys and Un-rented Locker

- a. The keys of the locker vault room should be in the joint custody of the Operation In-charge, Branch Manager or the person assigned as a locker In-charge.
- b. The master key must be in custody of the Operation In-charge/Branch Manager or as designated by Branch Manager.
- c. The spare keys to the locker vault room and the master key should be sealed and located in the vault of the nearest branch.
- d. Keys of un-rented lockers shall be stored in a locker cabinet under the custody of locker in-charge.
- e. All the un-rented keys stored in the cabinet must be reconciled with the balance of un-rented lockers shown in the locker register at least on quarterly basis.

13. Filing of Documents:

- a. All the documents pertaining to rented lockers shall be treated as prime documents and filed in a filing cabinet in locker number order.
- b. The documents of surrendered lockers shall be filed separately from the current documents which shall be retained as per the document retention policy of the Bank.

14. CCTV & Alarm System

Bank shall install the CCTV and security alarms system on the locker service for the protection of locker holders' belongings. Both confidentiality and security shall be considered while installing the CCTV and alarm system.

15. Insurance

Bank shall classify the safe deposit lockers according to their size and insure with the appropriate risk coverage based on the available policy schemes in the industry.

16. Regulatory Compliance

Bank shall maintain full compliance of the directives issues by NRB regarding the locker services. Following are the requirements that would be fully complied under the regulatory compliance as per Unified Directives 2074, Directives No 23.19



सेफ डिपोजिट भल्ट, लकर सेवा सञ्चालन सम्बन्धमा इजाजतपत्रप्राप्त संस्थाले सेफ डिपोजिट भल्ट, लकर सेवा (Safe Deposit Vault, Locker Service) उपलब्ध गराउँदा देहाय बमोजिमको शर्तहरूको अधिनमा रही सञ्चालन गर्न सक्ने छन् ।

१. संस्थाको चुक्ता पुँजी यस बैंकले तोके बमोजिम पुगेको हुनु पर्ने ।
२. संस्थाको सेफ डिपोजिट भल्ट सञ्चालनको लागि छुट्टै निर्देशिका/विनियम हुनु पर्ने ।
३. संस्थाले आफूसँग निक्षेप र कर्जाको कारोबार गरेका आफ्ना ग्राहकहरूलाई मात्र सेफ डिपोजिट भल्टको सेवा उपलब्ध गराउनु पर्ने ।
४. ग्राहक पहिचान पद्धति (CDD) बनाई लागु गर्नु पर्ने ।
५. लकर प्रयोगकर्तालाई उच्च जोखिम, मध्यम जोखिम, न्यून जोखिम, राजनीतिक रुपमा प्रभावशाली व्यक्ति (Politically Exposed Person) मा वर्गीकरण गरी सोही बमोजिम अनुगमन गर्नुपर्ने ।
६. सेफ डिपोजिट भल्ट सञ्चालन गर्नु अगावै सुरक्षाको लागि CCTV जडान हुनुपर्ने साथै अलार्म पद्धति (Alarm System) को व्यवस्था गरी सो अलार्म पद्धतिबाट सरकारी सुरक्षा निकायसम्म सुचना प्रवाह गर्न सकिने किसिमको व्यवस्था अनिवार्य रुपमा हुनुपर्ने र सोको जानकारी यस बैंकलाई दिनु पर्ने ।
७. साइजको आधारमा सेफ डिपोजिट भल्ट र लकरको वर्गीकरण गरी सोही अनुरूप उपयुक्त बीमा पोलिसी लिई आवश्यक सुरक्षा व्यवस्था गर्नुपर्ने ।
८. लकर प्रयोगकर्ताको मृत्युभएको अवस्थामा ग्राहकले इच्छाएको व्यक्तिलाई उक्त लकरको सम्पत्ति हस्तान्तरण गर्नुपर्ने ।
९. लकरमा कानूनले निषेध गरेका बस्तुहरू जस्तै: विष्फोटक पदार्थ, हात हतियार, आतंकवादी क्रियाकलापमा प्रयोग हुने सामग्रीहरू, लागु पदार्थ आदि लगायतका बस्तुहरू राख्न नदिन पर्याप्त व्यवस्था गर्नुपर्ने ।

17. Implementation Responsibilities:

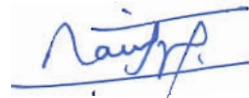
- a. Branch Manager must ensure the compliance of the Manual while operating and handling the locker.
- b. Branch Operation Department (BOD) and COO shall monitor the implementations and smoothness of locker service operations over the branches from corporate level.
- c. Compliance Department and Operation Risk Management Department monitors periodically the compliance and functions of locker in line with this Manual.
- d. Internal Audit Department shall also conduct audit about the functionality and effectiveness of the locker services in line with this Manual.

18. Forms and Formats:

Forms and formats as per Annexed shall be used while operating Safe Deposit Locker service.







NCC Bank

नेपाल क्रेडिट एण्ड कमर्श बैंक लि.
Nepal Credit & Commerce Bank Ltd.

Branch

NCC Locker Form
(एन. सी. सी. लकर फारम)

Date मिति:

[illegible]

Safe Deposit Locker No. लकर नं.

Name of the Applicant(s) निवेदक(हरू)को नाम:

I/We request you to rent me/us a safe deposit locker of (type) In your branch. I/We agree to abide by the Bank's prevalent rules, terms and conditions and comply with the rules of the Bank in force from time to time regarding the hiring of locker.

म/हामी तपाईंको शाखामा (आकार) काँ एउटा लकर बहालमा उपलब्ध गराई दिनुहुन अनुरोध गर्दछु/छौं । म/हामी बैंकको प्रचलित नियमहरू र शर्तहरू पालना गर्न मञ्जुर गर्दछु/छौं र बैंकले लकर सम्बन्धी समय समयमा लागू गरेका नियमको पालना गर्नेछु/छौं ।

Details of the Locker Required (लकरको विवरण):

S. No.	Type	Size (mm)	Deposit Amount	Annual Rental	Please Tick Required (✓)
1.	Small A	125 x 175 x 492	15,000.00	1,400.00	
2.	Small B	159 x 210 492	20,000.00	1,700.00	
3.	Medium	159 x 423 x 492	30,000.00	3,000.00	
4.	Large	321 x 210 x 492	40,000.00	4,000.00	
5.	XL Large	321 X 423 X 492	50,000.00	5,000.00	

Mode of Operation (संचालन गर्ने तरिका)

☐ Single एकल ☐ Joint संयुक्त ☐ Either कूँै एक ☐ Others (Pls., Specify) अन्तर् (कृपया उल्लेख गर्नुं होला)

Debit Authorization (रकम कट्टि गर्ने अड्डित्यारी)

Please debit my/our Account number maintained with the Bank to recover Deposit Amount and/or Annual Rentals or other charges as per Bank Policy.

यैको नियमानुसार तक्ररमा लाग्ने धरोटी रकम र वार्षिक बहाल वा अन्य शुल्कहरू त्यस बैंकमा संचालन रहेको मेरो/हाम्रो खाता नम्बर बाट कट्टि गरी असल उपर गर्न होला ।

Signature of Account Holder(s)

दातायाला(दुह)को हस्ताक्षर

Signature of Verifying Staff

जाँच गर्ने अधिकारीको हस्ताक्षर

Personal Details (व्यक्तिगत विवरण)

Name of First Applicant (IN CAPITAL LETTER) (प्रथम आवेदकको नाम):

Name of Father/Husband (बाबू/पतिको नाम):

Name of Grandfather (बुबाको नाम):

Permanent Address (स्थायी ठेगाना):

Correspondence Address (पत्राचार गर्ने ठेगाना):

[illegible]

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Nauf

Date of Birth जन्म मिति: / / Sex (लिंग): Male/Female/Others पुरुष/महिला/अन्य
 Marital Status वैवाहिक स्थिति: Single/Married एकल/विवाहित Occupation पेशा: Nationality नागरिकता:
 Citizenship/Passport Number ना.प्र.नं./राष्ट्रदानी नं.: Issued From जारी गरेको स्थान:
 Telephone Number टेलिफोन नं./Residence निवास: Office कार्यालय: Mobile मोबाइल:
 Email Address ईमेल ठेगाना:

Other Applicant Details (Joint Holding is not allowed in case any holder is (a) minor (b) illiterate)
 (अन्य आवेदकको विवरण (क) नाबालक (ख) लेखन पढ्न नजान्ने भएमा संयुक्त रुपमा लकर खोल्न नमिल्ने ।)

Name of Second Applicant (IN CAPITAL LETTER) (दोस्रो आवेदकको नाम):

.....

Name of Father/Husband (बाबु/पतिको नाम):

.....

Name of Grandfather (बाजेको नाम):

.....

Permanent Address (स्थायी ठेगाना):

.....

Correspondence Address (पत्राचार गर्ने ठेगाना):

.....

Date of Birth जन्म मिति: / / Sex (लिंग): Male/Female/Others पुरुष/महिला/अन्य
 Marital Status वैवाहिक स्थिति: Single/Married एकल/विवाहित Occupation पेशा: Nationality नागरिकता:
 Citizenship/Passport Number ना.प्र.नं./राष्ट्रदानी नं.: Issued From जारी गरेको स्थान:
 Telephone Number टेलिफोन नं./Residence निवास: Office कार्यालय: Mobile मोबाइल:
 Email Address ईमेल ठेगाना:

Details of Firm/Company (फर्म/कम्पनीको विवरण)

Name of Firm/Company (फर्म/कम्पनीको नाम):
 Firm/Company Address (फर्म/कम्पनीको ठेगाना):
 Correspondence Address (पत्राचारको ठेगाना): Email Address ईमेल ठेगाना:
 Telephone Number टेलिफोन नं./Residence निवास: Office कार्यालय: Fax फ्याक्स:
 Name of Contact Person सम्पर्क व्यक्तिको नाम: Telephone/Mobile Number टेलिफोन नं./मोबाइल नं.:

Minor Account Requirement (नाबालकको हकमा)

Name of Child (नाबालकको नाम): Date of Birth (जन्म मिति):
 Name of Father/Mother/Guardian (बुबा/आमा/अभिभावकको नाम): Relation with the Child (नाबालकसँगको नाता):
 Permanent Address (स्थायी ठेगाना): Correspondence Address (पत्राचारको ठेगाना):

I/We hereby declare that the above minor locker holder is my I shall represent the said minor for the purpose of this operation until he/she attains majority. I shall conduct the operation of locker for the benefit of minor and I indemnify the bank against the claim if any from above minor for any operation made by me in his/her locker.

म/हामी घोषणा गर्दछु/छौं, उ/उनीहरू लकरधनी नाबालक मेरो/हाम्रो हो । निज नाबालक बालिन नभएसम्म म/हामी यस लकरको संचालनमा प्रतिनिधित्व गर्ने छु/छौं । म/हामी लकरको संचालन नाबालकको हितको लागि मात्र संचालन गर्नेछु/छौं र नाबालकको उपरोक्त लकर संचालन गरेकोमा निज बाट कुनै दावी परेमा म/हामी वैकलाई क्षतिपूर्ति वा सोधभर्ना दिन भन्नुहुने छु/छौं ।

Signature of Parents/Guardian (बुबा/आमा/अभिभावकको हस्ताक्षर):

.....

.....

Nomination (if not required strike off this portion) (मनोनयन (आवश्यक नभए यो खण्ड नभनु होला ।))

I/We nominate the following person to whom in the event of my/our/minor's death will receive the content of locker Number
 rented to me from Nepal Credit and Commerce Bank Ltd., particulars whereof are given below, may be returned by NCC Bank Ltd.,
 कथमकदाचित मरो/हाम्रो/ताबालकोको मृत्यु भएमा म/हामी निम्न उल्लेखित व्यक्तिलाई मनोनयन गरी नेपाल क्रेडिट एण्ड कमर्स बैंक लि. ले बहालमा मलाई/हामीलाई दिएको
 लकर नम्बरमा रहेका वस्तुहरू प्राप्त गर्न सक्ने छु, जसको विवरण तल खुलाईएको छ र एन.सि.सि. बैंक ले फिर्ता दिन सक्ने छ ।

Name of Nominee (दुछाडिएको व्यक्तिको नाम):

Address of the Nominee (दुछाडिएको व्यक्तिको ठेगाना):

Relation with the Locker Holder (बहालवाला सँगको नाता):

Contact Number (सम्पर्क टेलिफोन नम्बर):

Signature of Lessee(s) (बहालवालाको हस्ताक्षर):

Account Holder(s) Declaration (खातावाला(हरू)को घोषणा)

I/We hereby state that the bank's staff has explained to my full satisfaction the various fee structure and charges and I/We understand and accept that these charges will be levied to me/us upon the use of Bank's product and services. I/We also recognized that these are key charges applicable for consumer banking product and services and other charges will be levied as appropriate depending on the type of transactions that I will be undertaking in future. I/We have read and understood and hereby agreed to the terms and conditions governing hiring of safe deposit locker at Nepal Credit and Commerce Bank Ltd., Information provided herein are correct and true. In the event if I/We fail to abide by such terms and conditions, I/We shall bear the damage and / or penalties as a consequence thereof. I/We also accept that the Bank reserve the right to review the policy and amend without prior information to me/us.

म/हाम्रोले उल्लेख गर्दछु/छौं कि बैंकको कर्मचारीले विभिन्न प्रकारमा दस्तुर तथा शुल्कहरूको जानकारी मलाई पुरा सन्तुष्टि हुने गरी सम्झाई बुझाई दिएका छन् र मलाई/हामीलाई बैंकको वस्तु तथा सेवाहरू उपलब्ध गरे वापत यो दस्तुरहरू लागू हुनेमा म/हामीलाई स्वीकार्य छ । म/हामीलाई भविष्यमा पनि यस्तो वस्तु तथा सेवाहरू उपलब्ध गरे वापत लाग्ने उचित (समय समयमा परिवर्तन हुने) शुल्क तिर्न पनि म/हामी मन्जुर गर्दछु/छौं । म/हामीले नेपाल क्रेडिट एण्ड कमर्स बैंक लि.मा लकर बहालमा लिई संचालन गर्ने सम्बन्धी शर्तहरू पढी बुझि स्वीकार गर्दछु/छौं । यहाँ खुलाईएको व्यहोरा ठीक साँचो छ । कथमकदाचित शर्तहरूको पालना नगरेमा म/हामी सो वापत क्षतिपूर्ति वा जरिवाना तिर्न तयार छु/छौं । बैंकले मलाई/हामीलाई पूर्व सूचना विना नीति पुत्रावलोकन तथा संशोधन गरेमा म/हामीलाई स्वीकार्य हुनेछ ।

Name of Applicant (आवेदकको नाम)

Name of Applicant (आवेदकको नाम)

Seal of the Company (कम्पनीको छाप)

Signature/Thumb Impression (सह/स्वास्थ्य)

Signature/Thumb Impression (सह/स्वास्थ्य)

For Bank's Use Only (बैंकको प्रयोजनको निमित्त)

Locker Number लकर नम्बर: Key Number साँचो नम्बर:

Entered by (काम तामेल गर्ने)

Checked by (फर्क गर्ने)

Approved by (स्वीकृत गर्ने)









**NCC Bank**नेपाल क्रेडिट एण्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.

Form No. 2

Key Number चाँची नम्बर:

Locker Number लकर नम्बर:

Branch शाखा:

NCC Locker Signature Specimen Card (एन. सी. सी. लकर दस्तखत नमूना कार्ड)

Name of Safe Deposit Locker Holder (लकर बहालाको नाम):			
Name of Locker Holder (लकर बहालवालाको नाम):		Name of Locker Holder (लकर बहालवालाको नाम):	
Signature/Thumb Impression (हस्ताक्षर/ल्याप्चे)	Photo (तस्विर)	Signature/Thumb Impression (हस्ताक्षर/ल्याप्चे)	Photo (तस्विर)
Name of Locker Holder (लकर बहालवालाको नाम):		Seal of the Company (कम्पनीको छाप)	
Signature/Thumb Impression (हस्ताक्षर/ल्याप्चे)	Photo (तस्विर)		
Special Instruction (विशेष निर्देशन):			
Remarks (टिप्पणी):			
Checked by (जाँच गर्ने)		Approved by (स्वीकृत गर्ने)	

✓

✓

✓

✓

Nautiyal



Format: 3

[illegible]

Handwritten signatures and initials in blue ink.



NCC Bank
नेपाल क्रेडिट एन्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.
Open Business Bank

Format: 4

Nepal Credit and Commerce Bank Ltd.

Application for Change of Account No.

The Manager
Nepal Credit and Commerce Bank Ltd.
_____ Branch

Date:

Dear Sir/Madam

This is to inform you that my/our account no. has been changed from (date) and I/We request you to please change my/our account no. in your records as below.

New Account No:

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

Previous Account No.:

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

Sincerely Yours,

Signature of Account Holder(s)

Name of Locker Holder(s): -----
Locker Number: _____

For Bank's Use Only

Address Changed Date

Checked By

Signature of Approving Authority

9/ ✓ 8/ ✓ 10/ ✓



NCC Bank
नेपाल क्रेडिट आन्धर बरक लि.
Nepal Credit & Commerce Bank Ltd.
Smart Business Bank

Format: 4.1

Nepal Credit and Commerce Bank Ltd.

Application for Change of Address

The Manager
Nepal Credit and Commerce Bank Ltd.
_____ Branch

Date:

Dear Sir/Madam

This is to inform you that my/our address has been changed from (date) and I/We request you to please change my/our address in your records as below.

New Address:

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

Previous Address:

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

Sincerely Yours.

Signature of Account Holder(s)

Name of Locker Holder(s):

Locker Number: _____

For Bank's Use Only

Address Changed Date

✓ ✓ ✓ ✓

Checked By

Signature of Approving Authority



Format: 5

Nepal Credit and Commerce Bank Ltd.
Application for Change of Signature Specimen

The Manager
Nepal Credit and Commerce Bank Ltd.
_____ Branch

Date:

Dear Sir/Madam

This is to inform you that my/our signature has been changed fromand I/We request you to please change my/our signature in your records as below. I/We have also attached a fresh signature Card along with the letter.

Thanking You

Sincerely Yours,

Signature of Account Holder(s)

Name of Locker Holder(s):

Locker Number: _____

New Specimen Signature of Locker Holder:

New Specimen Signature of Locker Holder:

For Bank's Use Only

Signature Changed Date

Checked By

Signature of Approving Authority

**NCC Bank**नेपाल क्रेडिट एण्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.

.....Branch

Date मिति:

--	--	--	--	--	--	--	--	--	--

Safe Deposit Locker No. लकर नं.

Authorization for NCC Locker Access to Third Party (तेश्रो व्यक्तिलाई एन. सी. सी. लकर संचालन गर्ने अख्तियारी)

Dear Sir/Madam,

I/We, the undersigned (Full Name of Locker Holder)

request you to treat and consider until you receive written direction from me to the contrary, Mr./Miss/Mrs.

..... (Full name of Authorized Agent) as fully empowered in respect to operate the above locker including the surrender of the said Locker on my/our behalf whenever deemed necessary by the said authorized agent.

महोदय,

म हामी (लकरबाहलवालाको पूरा नाम) बाट अर्को लिखित निर्देशन प्राप्त नभए सम्म

श्री/श्रीमती सुश्री (अख्तियार प्राप्त व्यक्तिको पूरा नाम) लाई उपरोक्त लकर संचालन गर्न

तथा निज अख्तियार प्राप्त व्यक्तिले मेरो/हाम्रो तर्फबाट उक्त लकर फिर्ता गर्न आवश्यक भएमा सो समेत पुरा अख्तियारी प्रदान गर्दछु/छौं।

..... will sign dated this day of 20

..... हस्ताक्षर यस प्रकार हुने छ मिति २०

Personal Details (व्यक्तिगत विवरण)

Name of Authorized Person (IN CAPITAL LETTER) (अख्तियार प्राप्त व्यक्तिको नाम):

Name of Father/Spouse (बाबु/पति/पत्नीको नाम):

Name of Grandfather (बाजेको नाम):

Permanent Address (स्थायी ठेगाना):

Correspondence Address (पत्राचार ठेगाना):

Date of Birth जन्म मिति: Sex (लिंग): Male/Female/Others पुरुष/महिला अन्य

Marital Status वैवाहिक स्थिति: Single/Married एकल/विवाहित Occupation पेशा: Nationality नागरिकता:

Citizenship/Passport Number ना.प्र.नं./राहदानी नं.: Issued From जारी गरेको स्थान:

Telephone Number टेलिफोन नं./Residence निवास: Office कार्यालय: Mobile मोबाईल:

Email Address ईमेल ठेगाना:

Specimen Signature of Authorized Agent:

(अख्तियार प्राप्त व्यक्तिको हस्ताक्षर)

Photo of
Authorized Agent
(अख्तियार प्राप्त
व्यक्तिको तस्विर)

Signature of Lessee(s)

(बहालवालाको दस्तखत)

Signature of Verifying Staff

(रुजु गर्ने अधिकारीको दस्तखत)

Signature of Approving Authority

(स्वीकृत गर्ने अधिकारीको दस्तखत)



Safe Deposit Locker Visit Register

Name of Locker holder :

Name of Authorized User :

Locker No. :

Key No.

Photo

Photo

[illegible]

[Signature]

3

2

**NCC Bank**नेपाल क्रेडिट एण्ड कमर्स बैंक लि.
Nepal Credit & Commerce Bank Ltd.

.....Branch

Letter for Loss of Locker Key**(लकरको साँचो हराएको निवेदन)**

To: The Manager,

..... Branch

NCC Bank

प्रबन्धक,

..... शाखा

Date:

मिति:

एन. सी. सी. बैंक

Ref: Loss of Locker Key

(लकरको साँचो हराएको सम्बन्धमा)

Dear Sir/Madam,

महोदय,

I/We regret to inform you that the key No. pertaining to Locker No. standing in my name/our joint names has been lost or misplaced by me/us and inspite of diligent search, remains untracked. Therefore I/We request you to kindly arrange to have the locker break open in my/our presence on any day convenient to you. The necessary charges will be paid by me/us on demand.

म/हामीले यस बैंकको लकर नम्बर लकर बहालवाला भई सञ्चालन गरी आएको लकरको साँचो नम्बर हराएको/गुमाएको एवं क्षमताले भ्याएसम्म खोज तलास गरेता पनि नभेटिएको हुनाले म/हामी बैंक समक्ष सो लकर मेरो/हाम्रो उपस्थितिमा यहाँलाई पायक पर्ने दिनमा फुटाउन/भत्काउनुहुन अनुरोध गर्दछु/छौं। यस सम्बन्धि लाग्ने सम्पूर्ण खर्चहरू म/हामी बाट माग भए बमोजिम बुझाउने छु/छौं।

Your Sincerely,

भवदीय,

Signature

दस्तखत

Name

नाम

Locker No.

लकर नं.

Address

ठेगाना

Verified by

रजु गर्नेको सही

Approved by

स्विकृत गर्नेको सही

The above locker was broken open in my/our presence on (Date) and I/we confirm that the contents of the said lockers were in order and that no article whatsoever was missing.

माथी उल्लेख गरिएको लकर मेरो/हाम्रो उपस्थितिमा मिति मा फोडिएको र भत्काइएको हो, एवं सो लकर भित्र रहेका सम्पूर्ण जिन्सी सामानहरू कुनै पनि नहराएको र सबै सुरक्षित तथा सहिसलामत पाएको छु/छौं।

Signature of the Lessee/s

बहालवालाको दस्तखत

NCCB : 00



NCC Bank
नेपाल क्रेडिट एण्ड कमर्श बैंक लि.
Nepal Credit & Commerce Bank Ltd.
Your Business Bank

Nepal Credit & Commerce Bank Ltd.

Locker Surrender Request

Date:

To the Manager
Nepal Credit & Commerce Bank Ltd.
----- Branch.

Subject: Surrender of Locker

Dear Sir,

I/We here by request you to close my/our locker as detailed under. You are authorized to debit my/our Account No.----- or deduct my/our security deposit amount for the replacement of key of my/our surrendered locker, charge if any thereon and any annual fee dues thereon.

Name of Licensee : -----
Agreement No. : -----
Locker No. : -----
Returned Key No. : -----

Sincerely,

Authorized Signature of Licensee

For Bank's use only

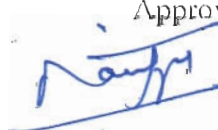
Annual Fee due if any	Rs.....
Fee for Replacement of key	Rs.....
Total	Rs.....

Prepared by:

Checked by:

Approved by:



[illegible]

Nepal Credit and Commerce Bank Ltd.

Locker Access Request Slip

Date: -----

The Manager
Nepal Credit and Commerce Bank Ltd.
_____ Branch

Dear Sir/Madam

I/We would like to request you to access my/our Safe Deposit Locker as under.

Name of Locker Holder: -----

Account Number : -----

Locker Number : -----

Authorized Signature

For Bank's Use Only

Customer Service Desk

Signature of Approving Authority



