

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**UNSTARRED QUESTION NO. 1363**

TO BE ANSWERED ON THE 19<sup>TH</sup> SEPTEMBER 2020/BHADRAPADA 28, 1942 (SAKA)

**Security Services in Banks**

1363. SHRI SANJAY SADASHIVRAO MANDLIK:

SHRI BIDYUT BARAN MAHATO:

SHRI SUDHEER GUPTA:

SHRI SHRIRANG APPA BARNE:

Will the Minister of FINANCE be pleased to state:

- (a) whether the security in banks and banks lockers are in vulnerable condition and security persons deployed in banks have not been provided sophisticated weapons to safeguard bank theft besides non-provision of CCTV camera in bank lockers;
- (b) if so, the details thereof and the reasons therefor along with the corrective measures taken/being taken by the Government in this regard;
- (c) whether the Public Sector Banks (PSBs) are not taking responsibility for theft or looting or tampering of bank lockers though the banks charges heavily as annually locker fees from customers;
- (d) if so, whether the Reserve Bank of India has issued any instruction to the banks that the responsibility of safety for the valuable things kept in the bank lockers lies with the customers; and
- (e) if so, the details thereof and the reasons therefor along with the corrective steps taken/being taken by the Government in this regard?

**ANSWER**

THE MINISTER OF STATE FOR FINANCE

(SHRI ANURAG SINGH THAKUR)

(a) and (b): Public Sector Banks have informed that bank branches have been provided with adequate security arrangements. As per the banks, bank branches have been provided with security equipment like closed circuit televisions (CCTVs)

and burglar alarms with passive infrared devices and fire alarm systems, besides measures for proper physical security and these arrangements are subject to regular security and audits system. Further, as per banks' inputs, they have outsourced security services, including deployment of security guards, to empanelled and duly licensed private security agencies. Banks have also informed that security guards deployed in banks have been provided with non-prohibited bore weapons and hold arms licenses.

With regard to conditions of safe deposit lockers, the banks have informed that they exercise reasonable care and precaution for protection of the strong room and the lockers provided, and that security measures taken include periodic review of security of locker rooms. Further, access to locker rooms is monitored by CCTV cameras and burglar alarms are installed.

(c) to (e): Reserve Bank of India (RBI) has advised banks *vide* circular dated 9.3.2001 that the liability of the bank depends on the facts and circumstances of the incident and that despite the conditions of the lease agreement, lessees should insure the contents of the lockers, and that the bank can be held liable if negligence is proved (having regard to the conditions of the strong room, the lockers, the safeguards, required in the light of the location etc.). Further, RBI has issued guidelines dated 17.4.2017 to banks regarding safety of bank lockers, which provide that banks exercise due care and necessary precaution for the protection of lockers provided to customers, review systems in force for their operation on an ongoing basis, take necessary steps, have well-documented security procedures, properly train staff members concerned, and ensure through internal auditors that procedures are strictly adhered to. Banks take steps in accordance with the said RBI advice/guidelines.

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