

# BANK LOCKER PROJECT

- USAGE
- STORAGE
- LIMITATIONS
- DRAWBACKS
- SOLUTIONS
- ADVANTAGES



## Contents

1. Introduction.....	1
2. Usage .....	2
3. Limitations and Drawbacks.....	3-7
4. Solution.....	8
5. Advantages.....	10
6. Our drawers. ....	11
7. Proposal .....	12
8. Case study done in Bank-1- Additional Income.....	13
9. Case study done in Bank-2- Additional Income.....	14
10. Conclusion. ....	15
11. Photo Gallery .....	16
12. Usage by 90 year old.....	17



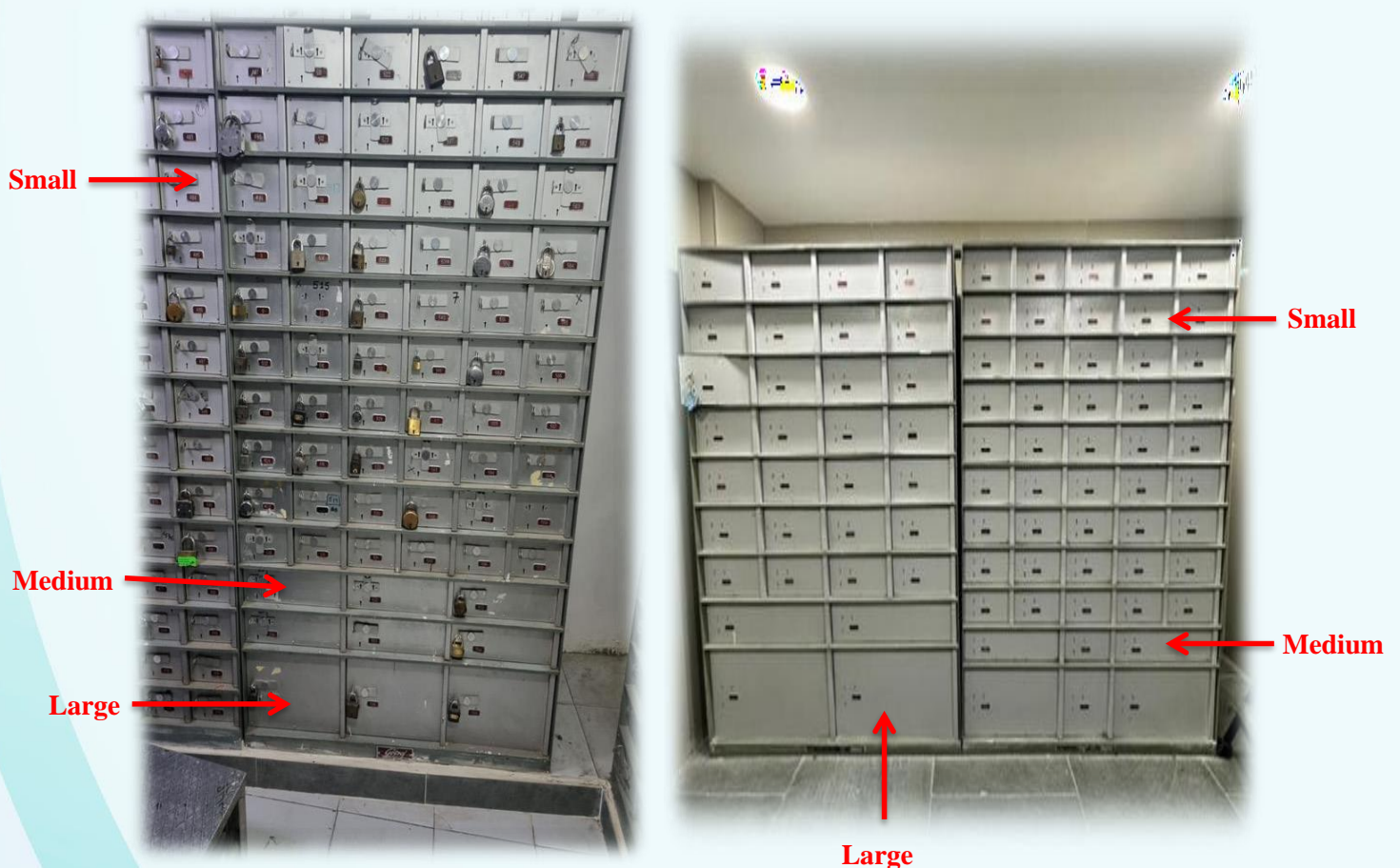
# 1. Introduction

Bank lockers are primarily used by many bank customers to store valuable items like jewellery and documents.

Lockers give safety from theft / burglary / fire and gives peace of mind to users.

Most banks have these lockers and charge rent based on size of the locker. The lockers are mostly classified as **A, B, C, D, E, F, G, H**.

Each of these is different size. Smallest one is classified as A and is most common because this has least rent. 80 to 90 % are small A size.



**The aim of this project is to find solutions to large number of vacant lockers in banks mainly in lower and upper rows because of difficulty in usage. Also to provide convenience in using these lockers.**

**Huge rental revenue is lost because of this and aim is to bring vacant locker situation to zero which will substantially increase banks revenue.**

## 2. Usage

All size of bank lockers are of same depth about 50 cm. The Width and Height varies with the locker type A, B, C, D, E, F, G, H.

Once the locker is opened, the most convenient position is same height as your arm height for any locker above or below the user arm height, it becomes difficult to use.



To use locker fully and optimally, the hand of user must reach till the end of locker. If not , then this can be big limitation which is discussed later in Drawbacks.



## 3. Limitations and Drawbacks

### 3(a) USAGE ON LOWER ROWS.

**Can the User comfortably and FULLY use the locker for lower rows ?**

**NO**

It becomes extremely uncomfortable to use lower row lockers. One has to bend down or be on knees or sit down. Even in these 3 positions, it is unlikely that the user arm reaches till end locker.



**VERY UNCOMFORTABLE**

### 3(b) USAGE ON HIGHER ROWS.

**Can the user comfortably use the locker located at higher row?**

**NO**

This is also very uncomfortable. Many banks have 2-3 step (see photo) kept to use. Even with this, it is very uncomfortable to FULLY use. Using these steps is very unsafe for senior citizens. Possibility of falling is there.



**She is 90 year old & can she ever climb these steps?**

**No-Unsafe**



**Steps provided to reach higher row Unsafe for senior citizens.**



### 3(c) ACCESSIBILITY

**As written in USAGE, the depth of locker is around 50 cm. If the arm length of person is less because of his less height, he/she will not be able to reach till end of locker. Here if some item gets pushed till back and becomes beyond reach of user, what does he do to retrieve the item ?**

**It may be noted that average height of India women is 5 feet and arm length of 5 feet high person is less than 50 cm. He/ she will not be able to reach locker end and above situation will arise.**



### 3(d) MULTIPLE ITEMS USAGE & SELECTION.

**Multiple items are stored in locker and the user wants to take out one.**

It can be a nightmare because the user has to take out all items one by one till the desired item comes out.

On talking to various users, it was found that lower rows locker user keeps all items one by one on ground, picks one wanted and then keep back.

This is **very stressful** as the user when leaving is looking around very very carefully if any small item is left on ground.



**VERY STRESSFUL**



**Current usage -  
Keep on table or ground  
Forgetting possibility created.**

**MIDDLE AGE, SENIOR CITIZENS AND OLD AGE  
USERS CAN NOT USE THE LOWER OR HIGHER  
ROW LOCKERS.**



### 3(e) STORAGE

Current usage has limitations that very less space of the entire volume of locker is useable.



**LIMITED STORAGE**



## 4. Solution

We have a very unique solution which SOLVES ALL THE ABOVE LIMITATIONS :-

# LOCKER DRAWER

**MAKES ANY POSTION LOCKER USE BY ANY AGE GROUP USER VERY CONVENIENT.**



# LOCKER EASE OF USE BY OUR DRAWER





## 5. Advantages

### To Customer

- a. The operation of locker in any row / position becomes very comfortable.
- b. BIGGEST ADVANTAGE – STRESS FREE USAGE.
- c. Nothing will be lost or forgotten.
- d. Selection becomes very easy and comfortable.
- e. Any age group can conveniently use especially the senior old citizens.
- f. Entire volume space of locker can be used to keep items. Currently only part of space can be used.
- g. Very easy to locate items.

### To Bank

- a. Offering very user friendly item for convenience of locker use.
- b. All vacant lockers in lower & higher rows can be given on rent thereby increasing revenue and profit without any investment. This figure can be very high and every year.
- c. Making customer very happy on locker usage which will increase customer base and banks reputation of being very user friendly.
- d. Ensuring that no item of customer gets forgotten in the locker.
- e. Giving facility to customer for large storage.
- f. Enabling small height persons having smaller arm length also to fully use locker in any row.
- g. Up to 40% discount is offered for last bottom rows. This discount can be removed or reduced.

## 6. Our drawers

# LOCKER DRAWER

The size A, B, C, D, E, F, G,  
H1, & L1 is same as bank  
locker sizes

All dimensions are in mm  
H x W x D

**LD-A**



A : 90x130x480  
MRP-₹ 560/-

**LD-B**



B : 130x160x480  
MRP-₹ 590/-

**LD-C**



C : 90x290x480  
MRP-₹ 780/-

**LD-D**



D : 160x220x480  
MRP-₹ 900/-

**LD-E**



E : 130x350x480  
MRP-₹ 990/-

**LD-F**



F : 240x290x480  
MRP-₹ 999/-

**LD-G**



G : 160x420x480  
MRP-₹ 1800/-

**LD-H1**



H1 : 290x120x480  
MRP-₹ 2100/-

**LD-L1**



L1 : 350x400x480  
MRP-₹ 3400/-

**Made to exact size of locker**



## 7. Proposal

We propose working with bank together on profit sharing basis. Aim is to have this facility of convenience in operation of lockers made available to all users.

Most banks have number of lockers which are vacant because of being in lower or higher rows which is very user unfriendly. By offering this drawer facility, most of such difficult to use locker positions can be easily given on rent and customers will be glad to take.

### **AIM**

**--- 0 Vacant locker**

**---- 100 % lockers have drawers.**

#### **Proposal Suggestion 1**

Bank makes using locker drawer mandatory for all lockers on grounds of convenience & safety. This will be very useful to all users especially mid age, senior and old citizens who can neither bend nor go up the steps. Deliveries are made direct to locker user.

#### **Proposal Suggestion 2**

All branches having lockers are informed about this product and our association. Very attractive posters are sent to each branch showing convenience. Customers place order thru their branch. Targets for branch can be set.

**Printing of bank logo can be done**

Sale in both the above cases is direct to customer with profit share with bank.

## 8. Case study done on one bank whose count of each locker was received in RTI.

**Re: Your application under the RTI Act, 2005.**

Please refer to your application dated 01.08.2021 (Ref. BOMAH/R/E/24/00388) under the RTI Act 2005. In this regard, we provide you the information received from the concerned department as under:

Sr. No	Information Sought	Reply																						
1	Please inform total number of your bank branches all over India who have locker facility	1222.																						
2	Please inform total number of each size lockers installed all over India by your bank. For multiple sizes, total number of each size installed all over India may please be informed.	<table border="1"> <thead> <tr> <th>Locker Type</th> <th>Count</th> </tr> </thead> <tbody> <tr><td>A</td><td>129542</td></tr> <tr><td>B</td><td>18594</td></tr> <tr><td>C</td><td>15933</td></tr> <tr><td>D</td><td>4917</td></tr> <tr><td>E</td><td>3333</td></tr> <tr><td>F</td><td>6797</td></tr> <tr><td>G</td><td>647</td></tr> <tr><td>H1</td><td>185</td></tr> <tr><td>H</td><td>1125</td></tr> <tr><td>L</td><td>381</td></tr> </tbody> </table>	Locker Type	Count	A	129542	B	18594	C	15933	D	4917	E	3333	F	6797	G	647	H1	185	H	1125	L	381
Locker Type	Count																							
A	129542																							
B	18594																							
C	15933																							
D	4917																							
E	3333																							
F	6797																							
G	647																							
H1	185																							
H	1125																							
L	381																							

Bank Name	Bank 1				
Sr No	Locker Size	Count (1)	MRP of Drawer	Suggested 20 % of MRP for Bank (2)	Total Income (1X2)
1	A	129542	560	112	₹ 1,45,08,704
2	B	18594	590	118	₹ 21,94,092
3	C	15933	780	156	₹ 24,85,548
4	D	4917	900	180	₹ 8,85,060
5	E	3333	990	198	₹ 6,59,934
6	F	6797	999	200	₹ 13,58,041
7	G	647	1800	360	₹ 2,32,920
8	H	1125	2100	420	₹ 4,72,500
<b>Total Count (T.C.) = 180888</b>				<b>Grand Total Income = ₹ 2,27,96,799</b>	

\*Assuming 20% of T.C. to be vacant – 20% of 180888 = 36,177.

- Target to bring this to 0. Assuming ₹ 2000/- average increased rent income on these vacant lockers, total income (36177x2000) = 72,354,000 ₹ /-

- **Total income to Bank with 0 investment (72,354,000 + 2,27,96,799) = ₹ 9,51,50,799/-**

**-Huge figure. Lets talk.**



## 9. Case study done on 2nd bank whose count was received in RTI.

प्रिय महोदय Dear Sir,

प्रार्थना सूचना के अधिकार अधिनियम 2005 के अंतर्गत Request under RTI Act 2005

We refer to your application dated 01.08.2024 which was received by CPIO office on 01.08.2024 seeking information under RTI Act, 2005.

प्रश्न सं. Query No.	उत्तर Reply																												
1	Total 2362 Branches of our Bank having locker facility.																												
2	Number of lockers are as follows:																												
	<table border="1"> <thead> <tr> <th>Locker Size</th> <th>Count</th> </tr> </thead> <tbody> <tr><td>A</td><td>336612</td></tr> <tr><td>B</td><td>68250</td></tr> <tr><td>C</td><td>28998</td></tr> <tr><td>D</td><td>23455</td></tr> <tr><td>E</td><td>6281</td></tr> <tr><td>F</td><td>15855</td></tr> <tr><td>G</td><td>3882</td></tr> <tr><td>H</td><td>3672</td></tr> <tr><td>H1</td><td>672</td></tr> <tr><td>K</td><td>900</td></tr> <tr><td>L</td><td>951</td></tr> <tr><td>L1</td><td>341</td></tr> <tr><td>L2</td><td>936</td></tr> </tbody> </table>	Locker Size	Count	A	336612	B	68250	C	28998	D	23455	E	6281	F	15855	G	3882	H	3672	H1	672	K	900	L	951	L1	341	L2	936
Locker Size	Count																												
A	336612																												
B	68250																												
C	28998																												
D	23455																												
E	6281																												
F	15855																												
G	3882																												
H	3672																												
H1	672																												
K	900																												
L	951																												
L1	341																												
L2	936																												

Bank Name	Bank 2				
Sr No	Locker Size	Count (1)	MRP of Drawer	Suggested 20 % of MRP for Bank (2)	Total Income (1X2)
1	A	336612	560	112	₹ 3,77,00,544
2	B	68250	590	118	₹ 80,53,500
3	C	28998	780	156	₹ 45,23,688
4	D	23455	900	180	₹ 42,21,900
5	E	6281	990	198	₹ 12,43,638
6	F	15855	999	200	₹ 31,67,829
7	G	3882	1800	360	₹ 13,97,520
8	H	3672	2100	420	₹ 15,42,240
<b>Total Count (T.C.) = 487005</b>				<b>Grand Total Income = ₹ 6,18,50,859</b>	

\*Assuming 20% of T.C to be vacant – 20% 487005 of = 97401.

- Target to bringing this to 0. Assuming ₹ 2000/- average increased rent income on these vacant lockers, total income(97401x2000) = ₹ 19,48,02,000/-

- **Total income to Bank with 0 investment (19,48,02,000+6,18,50,859) = ₹ 25,66,52,859/-**

**-Huge figure. Lets talk.**

## 10. Conclusion

The cost of small locker is around Rs. 500/- which is very easily affordable and sellable for the conveniences it is providing. If even 60 % Lockers users can be convinced to take this, will be huge profit increase to bank.

With zero investment, if this project is done professionally, it is win win situation for

- the bank with increased profit and customer satisfaction
- the locker user as for very low cost , massive convenience and safety is provided.



# 11. Photo Gallery







usage by 90 year old Mrs. Raksha Vedi.



Comments “This is so comfortable, Bank must give to all”



[www.kaseitup.com](http://www.kaseitup.com)