



THE HARYANA STATE CO-OPERATIVE APEX BANK LTD;
(A Scheduled Bank)

S.C.O. No.78-80, BANK SQUARE, SECTOR 17-B, P.B. NO.7, CHANDIGARH

Telephone No. 0172-2572952, 2572941

e-Mail : tme@harcobank.org.in, tmeharcobank@gmail.com

Website: <https://www.harco.bank.in/>

NOTICE FOR EMPANELMENT OF GOLD VALUER

Applications are invited from **experienced and reputed individuals/firms** for **empanelment as Gold Valuers** for *The Haryana State Co-operative Apex Bank Ltd.* (HARCO Bank) for the purpose of **valuation of gold ornaments** in connection with **Gold Loans**, for a period of **one year**.

The detailed **terms & conditions, eligibility criteria, and experience requirements** can be accessed from the Bank's website <https://www.harco.bank.in> or by visiting the **nearest branch of HARCO Bank**. The applicants can apply directly by visiting Branch or through email.

The **last date for submission of applications** in the prescribed format is 13-02-2026.

The Bank reserves the right to **reject any or all applications** without assigning any reason.


Manager (Credit)

For Managing Director/CEO
The Haryana State Co-operative Apex
Bank Ltd., Chandigarh



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Applications are invited from experienced and qualified individuals/firms for **empanelment as Gold Valuer** for the Haryana State Co-operative Apex Bank Limited; for a period of 1 year.

Eligibility Criteria:

1. Qualification :

- Must possess requisite qualification(s) i.e. Degree or Diploma in gemology/ metallurgy/ assaying or relevant field.

2. Certifications/ Licensing :

- Must be registered or licensed with a local valuation body, jewelry council, or trade authority.
- Must have knowledge of purity testing, hallmarking, market price trends and standard valuation practices.

3. Experience :

- Minimum 10 years of experience in gold/jewelry valuation.
- Must comply with RBI/IBA/Bank guidelines on gold valuation.
- Prior empanelment with at-least two nationalised banks will be an added advantage.

4. Equipment :

- Must have access to proper valuation tools i.e. Karat meter/XRF machine, magnifiers.

5. Integrity & Record-Keeping :

- Must be financially stable with a clean background and should not be defaulter with any bank.
- Must follow ethical practices- no undervaluing or inflation prices.
- Should not have been blacklisted by any Banking Institution/NBFC/Financial Institutions.

6. Empanelment requirements :

- Should be ready to enter into an agreement/contract with the bank.
 - Should maintain confidentiality of customer and bank information.
 - Must be available at short notice to value ornaments.
 - Must have his own shop in Chandigarh city.
7. Must have business turnover of at-least Rs. 5.00 crore annually and minimum profit of Rs. 5.00 lakh annually.
 8. Must produce ITR of last 3 years.
 9. Must produce a networth certificate (CA certified/self-declared).

Scope of Work:

- Valuation of gold/jewelry pledged by customers for loans.
- Submitting accurate and timely reports.
- Maintaining records as per regulatory and bank norms.

How to Apply:

Interested applicants may collect the application form and detailed terms and conditions from our [Branch/Website] or request via email. Completed applications along with relevant documents must reach us on or before **[25.11.2025]**.

Last Date for Submission: [25/11/2025]
Mode of Submission: [Physical/Online (through e-mail)]

[Authorized Signatory]

[Designation]

[Organization Name]

APPLICATION FORM FOR EMPANELMENT / REGISTRATION AS GOLD VALUER

To,

The Managing Director,
The Haryana State Co-operative Apex Bank Limited;
S.C.O. No.78-80, BANK SQUARE,
SECTOR 17-B, P.B. NO.7, CHANDIGARH.

1. Personal Details

- **Full Name:** _____
- **Date of Birth:** _____
- **Father's / Spouse's Name:** _____
- **Nationality:** _____
- **Address for Communication:** _____
- **Mobile Number:** _____
- **Email ID:** _____

2. Technical Qualifications (related to Jewellery / Gold Assaying / Valuation)

Provide details of any diploma/certification in gemmology, metallurgy, etc.

3. Professional Experience

- **Years of experience in gold valuation:** _____
- **Current profession / occupation:** _____
- **Have you been empaneled with any bank or financial institution before?**
 - Yes
 - No
 - If yes, provide details: _____

5. Workshop / Tools Owned

- Digital weighing scale
 - Touch stone testing kit
 - Gold testing acids / spectrometer
 - Microscope / magnifying lens
 - Others: _____
-

6. Registration / License Details (if applicable)

- Valuer Registration No.: _____
 - Issued By: _____
 - Valid Upto: _____
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7. Other Details

- Are there any criminal proceedings or convictions against you?
 - Yes
 - NoIf yes, please give details: _____
 - PAN Number: _____
 - Aadhaar Number (optional): _____
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Declaration

I hereby declare that the information furnished above is true to the best of my knowledge and belief. I also understand that any false information will lead to cancellation of my empanelment.

Date: _____

Place: _____

Signature of Applicant