



Dhakuria Co-operative Bank Ltd.

68, Tanupukur Road, Dhakuria, Kolkata-700 031

Regn. No. : 02/1932 dt. : 09.01.1932

Memo No: DCBL/156/2025-26

Date: 14-08-2025

Notice Inviting Quotation for Gold Loan Appraiser

Dhakuria Co-operative Bank Ltd. invites **sealed quotations** from eligible and experienced individuals/firms for the **engagement of a Gold Loan Appraiser**. The selected appraiser will be responsible for the appraisal of gold ornaments and articles pledged for loans at the Bank. Interested parties are requested to submit their quotation in a sealed envelope addressing the **CEO, Dhakuria Co-operative Bank Ltd.**, on or before **25/08/2025** by **4:00 p.m.** The terms and conditions for engagement are outlined below:

Terms and Conditions for Engagement of Gold Loan Appraiser

1. The Gold Loan Appraiser shall be **present at the Bank on the day of gold loan disbursal**. Prior notice of at least **twice (2) days** will be given by the Bank.
2. The appraiser shall be responsible for **appraising the gold ornaments/instruments** using appropriate techniques and must use their **own tools and devices** for the appraisal process. Loan will be sanctioned as per appraiser's valuation and certification. For any discrepancy or false statement, the recovery of loss shall be done as per provision on the indemnity bond besides the forfeiture of security deposit.
3. The appraiser shall **certify the purity and quantity** of the gold accurately and ensure that only genuine articles are accepted.
4. In case, at any point after disbursal, if it is found that the gold pledged is **not genuine or is fake**, the **full responsibility will lie with the appraiser**. The Bank reserves the right to take **legal action** against the appraiser for such negligence or misconduct.
5. The **remuneration** for the services of the Gold Loan Appraiser to be **finalized at the time of opening of quotations**. A bidder shall quote his rate, which will be finalized as per Bank's discretion.
6. The selected appraiser shall deposit a **security amount of Rs. 50000/-** with the Bank, refundable at the end of the engagement period, subject to satisfactory performance and clearance.
7. The **initial engagement period shall be for two years**, which may be extended based on performance and requirement.
8. Either party may **terminate the agreement by giving a prior notice of two months** in writing. Also, for any misdeed or false certification, the contract may be terminated forthwith, in addition to the loss recovery process.
9. The Bank reserves the right to **amend or introduce new terms and conditions** during the engagement period. Any such changes shall be **communicated to the appraiser in writing**.

If you have any queries or require further information, please contact our office at the numbers 033-2415-8575 / 2415-4055 above or write to us at manager@dhakuriacooperativebank.com.

The **date of opening of quotations** will be communicated via telephone, and interested parties are requested to be present during the opening.

Upon successful evaluation of the quotations and terms, the **selected appraiser will be issued a work order** mentioning the **date of commencement of engagement**.



Chief Executive Officer
Dhakuria Co-operative Bank Ltd.

CDO & CEO
Dhakuria Cooperative Bank Ltd.

Shouhal 14-08-2025