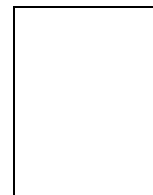


APPLICATION FOR THE POST OF JEWEL APPRAISER

Place: _____

Date: _____

The Branch Manager
Central Bank of India
_____ Branch.



Dear Sir,

Sub: Application for the post of Jewel Appraiser in your Bank on commission basis.

I came to understand that a post of Jewel Appraiser is vacant in your Bank on commission basis. I wish to apply for the same and I hereby submit my application for the post of Jewel Appraiser.

1. Name of the applicant:
2. Mob. & Phone no.
3. Father's name:
4. Full Address: _____

Ward no:

Door no:

Post office:

5. Qualification:
6. Date of birth and age:
7. Experience:
8. Religion:
9. Name & address of two guarantors:

Name	Address	Occupation	Contact No

10. Name & address of two respectable persons for reference:

Name	Address	Occupation	Contact No

Signature

Relevant papers to be enclosed by proposed applicant along with the application for engagement of jewel appraiser.

1. Application form.
2. Proof for an appraiser.
3. Copy of School certificate for age proof.
4. Copy of ration card.
5. Aadhaar Card copy
6. Copy of Election Identity card / PAN card.
7. Copy of Land tax receipt.
8. Copy of building tax receipt.
9. Experience certificate.
10. Copy of community certificate.
11. Assets and Liabilities statements of the applicant.
12. Financial report of the applicant.
13. Address and Identity proof of the two sureties.-
14. Assets and Liabilities statement of the two sureties.
15. Financial reports of the two sureties.
16. Willingness letter to deposit Rs. 50000/- as Caution deposit
17. Conduct certificate from two notable persons in the society.
18. CIBIL report of appraiser
19. Police verification report

TERMS AND CONDITIONS FOR ENGAGING APPRAISER

1. Minimum 10th pass and age between 30-60 years. One appraiser can be empanelled to one branch only.
2. Tenure of 3 years that can be extended further 3 years only subject to satisfactory report.
3. Close relative of Jewel Appraiser /employee /ex-employee cannot be empanelled.
4. CIBIL report to be generated to verify credit history.
5. Police verification Report required from Local Police Station.
6. At least 5 years experience. Certificate from SARAFA association / previous employer.
7. Skill test will be conducted by team of Jewel Appraiser to assess his knowledge of identifying jewellery /purity.
8. An Agreement in the prescribed format between the Jewel Appraiser and the Bank duly signed by the two witnesses, by the persons of good repute, should be executed in Non Judicial stamp paper of appropriate value.
9. A cash security of Rs. **50000/-** (Rupees fifty thousand only) as Term Deposit will be kept in the name of the appraiser with Bank's lien duly marked against it.
10. The following expenses to be incurred by on-boarded appraiser
 - i. Expenses on Agreement between bank and Jewel Appraiser
 - ii. Cost of extraction of CIC report.
11. The appraiser will be engaged on contractual basis.
12. The appraiser will be paid commission as per Central Office circular from time to time.
13. The engagement of appraiser will not entitle the candidate any right of benefits extended to either regular or part time employee and it is clearly indicated that the engagement made is on purely contractual basis and is for specific duty of appraising of gold loans given to customers and certify as to quality, weight, genuineness etc.
14. Branch may at its discretion dispense with the services of appraiser without assigning any reason thereof.
15. The candidate has to give an application stating among other things that he or she is ready to abide by the rule and conditions stipulated by Bank on engagement as appraiser.
16. Appraiser is advised to avoid any advances against lac filled ornaments or those with Copper rods studded with stones.

- a. The appraiser should give particulars in the jewel Appraiser certificate regarding number of articles pledged with their descriptions and fineness of each article, gross weight, net weight, purity, rate per gram and estimated value of gold/jewels.
 - b. For purpose of advances, Ornaments should be valued at their Bullion Value at the specified rates.
 - c. Ornaments should be kept in a small cloth / canvass bag /poly bag meant for the purpose in the presence of the officer of the bank and the borrower. The appraiser should be asked to tie up the bag with string or tape and seal the knot with his/her own personal seal so as to bind him to his certificate or quality etc.
 - d. In case of release of ornaments on repayment of loan, the sealed bag should be opened by the appraiser in the presence of Bank Officials and the borrower. All items of gold jewellery should be checked/ verified from the register maintained by the bank.
17. The jewel should be appraised at branch only. They should be weighed item-by-item and the description of each of the jewels and weight thereof should be recorded in a separate register to be maintained for this purpose.
 - Before relieving existing appraiser all the jewels pledged with the bank branch should be verified/ certified by new appraiser borrower wise in front of two bank officers.
18. The appraiser should be present in the Branch during business hours whenever the Branch requires his services on fixed time and date.
19. The appraiser will be paid only commission as per the rates stipulated by the Bank as per circulars from time to time.
20. The engagement as appraiser will not entitle the appraiser any rights or benefits extended either to regular or part time employees of the Bank and it should be clearly indicated that the engagement is purely on commission basis for a specific duty. The Bank may at its discretion dispense away with the services of the appraiser without assigning any reason thereof.

सेन्ट्रल बैंक ऑफ़ इंडिया



Central Bank of India

BRANCH

PRIVATE AND CONFIDENTIAL

FORM OF DECLARATION OF ASSETS AND LIABILITIES OF APPLICANT/GUARANTOR

1. Name (IN BLOCK LETTERS) : _____

2. Father's/ Husband's Name : _____

3. Residential address : _____

4. PAN Number : _____ Aadhaar _____

5. Date of birth & Age : _____ 6. Sex: Male / Female

7. Phone Number : _____ Mobile _____

8. Occupation : _____

9. Yearly income as per latest salary/Income tax return : _____

11. PARTICULARS OF IMMOVABLE PROPERTIES (A)

Location with full address and SY No.	Whether Agri. Lands House site or buildings	Extent of Land	Property stands in the name of	Ancestral or self-acquired	Value in rupees	Details of prior Encumbrances

(Supportive document like Tax paid receipt, Katha extract and Katha certificate)

11. PARTICULARS MOVABLE/LIQUID ASSETS (B)

Particulars	Amount in rupees
Cash in Hand	
Balances with banks (Total of all banks)	
Savings in post office/NSC/KVP/IVP	
Capital invested in own business	
Amounts invested in other firms/business	
Realizable book debts/LIC policies	
Details of other assets like Jewelry, Vehicle etc.	
TOTAL	

(Supportive document to be enclosed like copy of pass book, account statement, deposit receipt, Balance sheet for investment, LIC policy and RC book.)

12. LIABILITIES (D)

Borrowings from	Facility	Security given	Date of loan	Amount of loan	Balance as on date

13. SUMMARY

Value of immovable property (A)	Rs.
Value of movable/ liquid assets (B)	Rs.
Total assets (A+B) = (C)	Rs.
Less : Total liabilities (D)	Rs.
NET ASSETS (C-D)	Rs.

I/We hereby declare that the particulars given by me/us in the form are true and correct and that I/We have not suppressed any information from the Bank and that on the above statement of mine/ours, bank shall entertain mine/our business and I/We hold myself/ourselves personally liable if any statement turns out to be wrong or false.

I/We here by further undertake not to alienate, change or encumber in any way the property disclosed above until I/We fully paid off your dues or until the guarantee passed in your favor is finally released by you.

Place :
Date :

Signature of applicant

JEWEL APPRAISER REQUIREMENT FOR THE FOLLOWING BRANCHES

S.No	BRANCH	DISTRICT /CITY
1	CHITHAMUR	CHENGALPET
2	KADAMALAIPUTHUR	CHENGALPET
3	KELAMBAKKAM	CHENGALPET
4	MARAIMALAINAGAR	CHENGALPET
5	MELMARUVATHUR	CHENGALPET
6	SOTHUPAKKAM	CHENGALPET
7	PALLAVARAM	CHENGALPET/CHENNAI
8	SELAİYUR	CHENGALPET/CHENNAI
9	AMINJIKARAI	CHENNAI
10	BROADWAY	CHENNAI
11	KODAMBAKKAM	CHENNAI
12	MANDAVELI	CHENNAI
13	PERUNGUDI	CHENNAI
14	ROYAPETTAH	CHENNAI
15	SEMBIUM	CHENNAI
16	TRIPPLICANE	CHENNAI
17	WASHERMANPET	CHENNAI
18	BIG KANCHEEPURAM	KANCHEEPURAM
19	SRIPERUMBUDUR	KANCHEEPURAM
20	ARAKONAM	RANIPET
21	BANAVARAM	RANIPET
22	DHAMARAIPAKKAM	RANIPET
23	PARANJI	RANIPET
24	PATTARAI PERUMBUDUR	TIRUVALLUR
25	AMBATTUR	TIRUVALLUR/CHENNAI
26	AVADI	TIRUVALLUR/CHENNAI
27	MOGAIPPAIR	TIRUVALLUR/CHENNAI
28	ENNORE	TIRUVALLUR/CHENNAI
29	GUDIYATTAM	VELLORE
30	KEELALATHUR	VELLORE
31	VELLORE	VELLORE