



**Policy For  
Empanelment/ De-  
empanelment of  
Advocates/Law  
Firms**

**Law Department**

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### Document Control

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## **ANNEXURE “B”**

### **1. INTRODUCTION.**

Jammu and Kashmir Bank Ltd is a banking company under the Companies Act, 2013 and regulated by the Reserve Bank of India under the Banking Regulation Act, 1949. Bank has branches all over India. The Bank has been seeking specialized services from the advocates for recovery matters and other banking related issues. In order to have the services of the advocate readily available, need was felt for empanelling experienced/competent advocates on the panel of the Bank. Bank has been empanelling advocates from time to time in consonance with the empanelment/De-empanelment policy dated 08-04-2022. However there has been need for more objective policy for empanelment of advocates. Accordingly the present empanelment/De-empanelment policy has been put in place. The policy for empanelment of Advocates was approved by the Members of Board of Directors vide B.R.no 16 dated 21.04.2016 .The policy has been revised and approved by the Members of the Board of Directors on 29.06.2020 vide B.R.No 16.The Policy was lastly revised and approved on 8-04-2022 by Members of the Board vide B.R.No 12.It is subject to review after every two years.

### **2. SCOPE OF WORK.**

The Bank has been empanelling Advocates and Law Firms for the following:

- i) Documentation, advisory and opinion rendering for the Bank’s similar arrangements; Syndicated, Consortium, Multiple Banking And Other similar arrangements;
- ii) Documentation, advisory and opinion rendering for transactions Bank’s resource raising activities;
- iii) Documentation, advisory and opinion rendering or the Bank’s credit as also on any referrals received in connection with Bank’s business;
- iv) Representing and advising the Bank in litigation before various courts, tribunals, commissions, judicial, quasi-judicial forums and other Competent Authorities in matters filed by or against the Bank or in which in proceedings and matters the Bank otherwise have interest to be represented for its matters for recovery, resolution, settlements and matters related to financial assistances or other activities whatsoever, other criminal matters such as under Negotiable Instruments Act,1881,matters under the Right to Information Act,2005 and any other matters however including in any alternative dispute resolution mechanisms;
- v) Representing and advising the Bank in proceedings and matters pertaining to arbitration matters, service laws, company law, writ, constitutional laws, labour laws, taxation matters, criminal laws, etc.;

- vi) Representing/advising the Bank in legal proceedings which are specialized in the nature.
- vii) Conducting title search for properties proposed to be purchased or taken on lease by the Bank or otherwise deemed necessary;
- viii) Representing, advising and documenting for the Bank on aspects and issues pertaining to Information Technology, Human Resources Management, Administrative matters and matters related to staff, including staff welfare schemes together with Housing loans/vehicle loans etc.
- ix) Conducting due diligence/title searches in respect of assets constituting security cover for Banks financing or searches on various registries or portals Viz MCA,CERSAI etc.
- x) Conducting legal audit in special cases and reverification of title deeds.
- xi) Rendering opinions and advising on other adhoc matters
- xii) Miscellaneous matters not covered hereinabove.

### **3. ELIGIBILITY CRITERIA FOR EMPANELMENT.**

#### **A. Scope of Empanelment**

This policy is intended to result in the selection of a panel of Advocates/ Law firms having practice in India. The process is open to all Applicant(s) who fulfil the eligibility criteria for empanelment set out in this empanelment policy. The applications for empanelment of Advocates and Law firms will be evaluated as per the criteria specified in this policy and qualified Advocates/law firms will be placed on the panel of Empanelled Advocates/ law firms for the Bank. The empanelled Advocate/law firm (s) will be assigned work on a case to case basis and will be paid professional fee, clerkage and other miscellaneous charges as approved by the Bank. The Scope of work shall be in accordance with this policy and Panel shall be maintained for Bank's convenience. If on review, it is observed by the Bank that the Advocate/Law firm is not delivering services to the satisfaction of the Bank, the Bank may at its sole discretion discontinue the services of the Advocate/law firm and remove the Advocate from its panel of Advocates. Further, the empanelment of the Advocates/Law firms by the Bank does not guarantee assignment of any work to it. Empanelment is open to only experienced and skilled Advocates/law firms.

#### **B. Qualifications**

Applicants satisfying the following criteria are eligible to submit their application for empanelment (Qualifications);

- i) The Applicant should possess a professional degree in law from a university/college recognised by the Bar Council of India.

- ii) The Applicant should be enrolled with the respective Bar Council in accordance with the Advocates Act of 1961.
- iii) The Applicant should have renewed the Certificate of Practice, as required under the Advocates Act, 1961.
- iv) The Applicant being considered for empanelment should have to his/her/its credit at least 5 (five) years' experience of fairly good practice and preferably be on the panel of at least 1(one) of either a public sector bank, reputed private bank, foreign bank or non-banking financial, institution asset reconstruction company or Multilateral financing institutions or with regulatory authorities viz (IBBI, IRDA, SEBI, RBI etc.).The Applicants who possess law degree and have been working in law departments in a bank, financial institution, Reserve Bank of India (RBI), Securities Exchange Board of India (SEBI) or Government of India (GOI)/State Government for a period of atleast 5(five) years and have superannuated/resigned/taken voluntary retirement from either of the aforesaid institution can be considered eligible for empanelment. Such working experience shall be deemed to be fair practice as mentioned above. The experience certificate can be issued by the District Judge, or State Bar Association, or Bar Council, or Designated Senior Advocate and where the applicant has been previously working in any of the aforesaid institution by the Head of Law department or Head of the Human Resources Department of that said Institution.
- v) The applicants who have worked as Presiding Officers of Courts/Tribunals are eligible to be considered for empanelment even if such person does not fulfil the conditions of 5 years. It is clarified that that the aforesaid minimum period put in as Advocate and as Presiding Officer shall be collectively reckoned for purpose of eligibility and fair good practice.
- vi) In case of Law Firms, minimum period of 5 years will be of the Senior Partner/Partner as the case may be.
- vii) The Applicants who have previously worked as lenders' legal counsels(LLCs) for project / infrastructure financing / high ticket syndicated loan documentation and related work and with fairly good practice in conducting legal, statutory and regulatory due diligence (including Investigating the title of the immovable property offered as collateral/ Securities & other legal work on pan-India basis), vetting of project contracts, drafting and finalizing the financing & security documents and experience and expertise in negotiations, should clearly indicate such experience.
- viii) The Applicant shall undertake to submit pleading(s) for approval, timely, furnish updates and demonstrate proactive handling of assignments given.

- ix) The Applicant should undertake that after empanelment he/she/they shall not appear/advise against the Bank and will also not represent interest which may adversely affect Banks interests.
- x) The Applicant should have its own office staff and sufficient infrastructure to take care of the assigned matters at the places(s) of practice indicated in the application.
- xi) The Applicant should not have been black-listed / debarred / de-panelled by any institution of the Central or State Government or Banks / Financial Institutions or any Bar Council or other organization and that his/her name is not listed in Caution List maintained by Indian Banks Association(IBA). The Applicant should make appropriate disclosures in this regard to the Bank.
- xii) The Applicant should:
  - a) Have undoubted legal acumen and unblemished integrity, apart from having a fairly satisfactory knowledge and experience of dealing with the respective domain or practice and should be conversant with the banking business;
  - b) Be / are willing to abide by the Bank's terms and conditions for engagement including negotiated fees, reimbursement of expenses, submission of pleadings for approval, etc.;
  - c) Be/are able to give sufficient time & personal attention to the Bank's work and also that they do not represent claims adverse to those of the Bank; and
  - d) Have a good office set up with adequate manpower, technical and administrative support to render the services to the Bank effectively.
- xiii) Any additional enclosures, felt necessary by the Applicant to substantiate the scope of work, may be provided as part of the prescribed format (s) of the Application, as and by way of Additional annexures with appropriate referencing.

### **C. Disqualifications;**

The Bank may at its sole discretion and at any time during the evaluation of Application, disqualify any Applicant, if the applicant has:

- i) Made misleading or false representations in the forms, statements and Attachments submitted in proof of the eligibility requirements;
- ii) Submitted an Application that is not accompanied by required Documentation or is non-responsive;
- iii) Failed to provide clarifications related thereto, when sought;
- iv) Submitted more than one Application;

- v) Declared ineligible by the Government of India/State/UT Government/IBA for Corrupt and fraudulent practices or blacklisted;
- vi) Any other reason necessarily affecting the eligibility in the opinion of the Bank.

**4. PROCEDURE FOR SUBMITTING APPLICATIONS FOR EMPANELMENT:**

- i) The desirous Applicants should submit the Application(s), as prescribed in terms of Appendix I for Advocates and Appendix II for Law Firms, respectively enclosing therewith all supporting documents. All copies of the documents should be self-attested with necessary additional annexures if felt necessary can be enclosed in support thereof.
- ii) The Applicant(s) should demonstrate in the Applications that they meet the Eligibility criteria specified for empanelment, in the policy document. The Bank, in suitable circumstances, may waive, modify or relax all or any of the eligibility criteria, if it is in the interest of the Bank.
- iii) The applications can be submitted at branch offices, Zonal Offices or at Corporate Headquarters. However, if the applications are submitted at Zonal offices or at Corporate Headquarters, before processing the application for empanelment, Zonal office or the Corporate Headquarters may seek comments and recommendations from the branches and conduct discreet enquires through its subordinate offices. In the cases where the application is submitted at the Branch itself, the Branch should make discreet enquiry regarding the applicant advocate before recommending the advocate for empanelment.
- iv) All Applications received in response to this policy shall be examined and scrutinised by the respective Zonal Law Department to record its satisfaction as to whether applications are complete in all respects. Upon scrutiny, any application not found in desired format/ illegible/ incomplete/not containing clear information, or failing to fulfil the relevant requirement will be rejected or the said Zonal Law Department may seek information/documents as per policy if same are not provided/attached with the application for empanelment. The clarification/information or document so desired should invariably be provided not beyond three (3) working days. If found complete as per policy, Zonal Office with recommendation of the Zonal Head and Divisional Head shall forward the application for empanelment to the Internal Committee for Empanelment at Corporate Headquarters through Law Department CHQ for consideration as per policy.
- v) After receipt of application for empanelment with recommendation, Law Department CHQ shall process the case for empanelment and place the same before Internal Committee for empanelment of Advocates/Law Firms.
- vi) Internal Committee for Empanelment of Advocates/Law Firms may empanel the Advocates/law firms if they meet eligibility criteria/terms and

conditions set in this policy. The decision of empanelment of the Internal Committee shall be communicated to empanelled Advocates/Law Firms. No communication shall be sent to applicants whose application is rejected for whatsoever reason.

- vii) The decision of Internal Committee for Empanelment of Advocates/Law Firms shall be final, conclusive and binding on all the applicants and same shall not be questioned /challenged. The Bank shall, at its sole discretion, undertake any or all of the below measures;
- a) Undertake an interaction with the Advocates/law Firms, including seeking presentation before the Bank for the consideration of empanelment. The applicant will have to bear costs for such interaction/presentation, if any
  - b) Undertake enquires with the Bar Association and /or judicial authorities and/or the references provided by the Advocate/Law Firm or through other sources or means regarding the eligibility, conduct & competence of the Advocates requesting empanelment.
  - c) Visit the office premises of the advocate/Law Firm and ascertain the adequacy of infrastructure and other aspects like number of associates, assistants, clerks, availability of modes of communications.
- viii. Empanelment by the Bank does not create any right in favour of an empanelled advocate /Law firm to get appointed as a dealing lawyer/Advocate /Law firms in the Bank's matters.
- ix) The Applicants approved by the Bank for empanelment would be empanelled with the Bank and necessary communication in this regard would be sent. The Bank shall be at liberty to disclose/share the details pertaining to the Empanelled Advocates and/or works assigned in terms of its routine disclosures made in good faith and/or disclosures made pursuant to certain regulatory requirements, statutory, other directives and guidelines on Banks website/agencies/competent authorities.

#### **5. SCORING MATRIX FOR EMPANELMENT OF ADVOCATES/LAW FIRMS.**

S.No	Particulars	Scoring Parameter	Maximum Score
1.	Educational Qualification(Degree in Law) and Registration with Bar Council		10
2	Receipt of satisfactory feedback from reference		5

	checks/inquiries/interaction.		
3.	Experience	> 15 years. > 10 years. 5 to 10 years	30. 20. 10
4	Empanelled with public sector bank, reputed private bank, foreign bank or non-banking financial institution, asset reconstruction company or multilateral financing institutions or with regulatory authorities viz (IBBI,IRDA,SEBI,RBI,etc)  Or  Assignments/engagements undertaken for public sector bank, reputed private bank, foreign bank or non-banking financial institution, asset reconstruction company or multi financing institutions or with regulatory authorities viz (IBBI,IRDA,SEBI,RBI etc.)(Applicable only where applicant is not empanelled with Bank)	Empanelled with more than 2 entities.  Empanelled with 1 to 2 entities.  More than 5 assignments.  Between 1 -5 assignments.	20  10.  20.  10.
5.	Number of bank related cases(s)/matters handled during last financial year	More than 5.  1 to 5.	20.  10.
6.	Specific experience in Banking Law/Taxation/Shipping/Insurance/IPR/		10.

	Service issues etc.		
7.	Infrastructure to handle cases (the adequacy of infrastructure and other aspects like number of associates, junior advocates, assistants, clerks, availability of modes of Communication.		5.
	Total		100

- Information at S.No 1 to 3 is mandatory criteria and other information in the scoring matrix will fall under other criteria. The applicant should score minimum of 25 marks under mandatory scoring criteria and minimum of 35 marks under other criteria.
- The Internal Committee for Empanelment for the reasons to be recorded in writing may decide any relaxation in the cut off as it deem appropriate in special circumstances. One such circumstance may be non-availability of empanelled Advocate at place where empanelment of the applicant is being sought.

## **6. CONFIDENTIALITY AND PROFESSIONALISM.**

- i) The Applicants, upon empanelment, shall maintain absolute secrecy and confidentiality about the case(s) of the Bank and/or information provided by the Bank. The Applicants shall not, either during the term of empanelment or after expiry thereof, disclose any information, through any channel including media/social media, relating to the services, works assigned, business or operations of the Bank or its customers to any third person(s)/Entity.
- ii) The applicant should provide professional, objective, un-biased and impartial inputs, recommendation and advice at all times and hold the Banks interest paramount and should observe the highest standard of ethics, values, code of conduct and honesty while executing the assignment.
- iii) The Applicant must act, at all times, in the interest of the Bank and render any advice/service with professional integrity. The Applicant shall always keep in view transparency, competitiveness, economy and efficiency in regard with matters related to the subject of the contract or assignment.
- iv) An applicant is expected to undertake an assignment only in the areas of his /its expertise and where the applicant has capability to deliver efficient and effective advice/services to the Bank. Thus, applicants

- who intent to undertake assignment of only litigation or title search should specifically mention the same in their application for empanelment.
- v) The Empanelled Advocate shall not be allowed to use the Banks name symbol and other intellectual properties of the Bank under any circumstances.
  - vi) The inclusion of the Advocate/Law Firm on the Banks Panel of Advocates shall not constitute an appointment or a right for an appointment to be made by the Bank and/or for allotment of cases/matters. This discretion of allotment of cases/matters shall be vested with the Bank and the Bank reserves its right to de-panel the Advocate at any time.
  - vii) The Empanelled Advocate/Law Firm shall be required to send weekly/periodical reporting of cases entrusted with him/her to the Bank. If the panel advocate/Law Firm fails to submit such reporting of cases(s) entrusted with him/her/them, the Bank may consider this aspect while reviewing the performance and may de-panel him/her/them on this ground.
  - viii) Unless the case is specially assigned, the Advocate/Law Firm shall not on its/his/her own receive summons/notice on behalf of the Bank & even if any summons/notice is received & no Vakalatnama is given by the Bank, Law Firms/Advocates shall not otherwise deal with such case and immediately inform the Bank in this regard.
  - ix) In case of law firms any reconstitution, retirement, addition of partners should be intimated to Bank immediately. Similarly, entering into partnership by any empanelled Advocate should be communicated to the Bank.
  - x) As and when requested by the Bank for shifting of the case to another Advocate/Law Firm, the Advocate/Law Firm who/which is dealing with the case shall provide the “No Objection letter” along with case papers immediately so that Bank should not lose the opportunity to attend the case on merits.
  - xi) The advocate/Law Firm shall indemnify the Bank and hold the Bank harmless from and against any claim, losses, costs, damages, expenses, action suits and other proceedings resulting directly or indirectly from breach of any the above terms and his/her/their wilful misconduct or gross negligence in providing services to the Bank.

#### **7. CONSTITUTION OF INTERNAL COMMITTEE FOR EMPANELMENT/DE-EMPANELMENT OF ADVOCATES / LAW FIRMS.**

The Internal Committee shall comprise of:

- i) Chief General Manager (O) as Head

- ii) General Manager Law as Member
- iii) Deputy General Manager IAPM/ Law at CHQ and in his absence In charge Law Department CHQ as Member Convener
- iv) Deputy General Manager RAM, CHQ as Member.

In absence of Chief General Manager (O), CGM (BD) shall head the Internal Committee, all other vacancies will be substituted as per Business Continuity Plan in vogue.

**8. PERFORMANCE REVIEW AND DE-EMPANELMENT OF ADVOCATES/LAW FIRMS:**

- a) The Law department of the Zone shall periodically assess the performance of Advocate/Law Firm to whom the case is entrusted either by the Law Department itself or by the IAPM of the Zone or the branches .It shall be the duty of the Law Department of the Zone to obtain the feedback from the IAPM and branches of the Zone to assess the performance of the Empanelled Advocate/Law Firm.
- b) Normally the review of the performance shall be done on half yearly (calendar year) basis however in case of complaints received regarding performance of particular empanelled Advocate/Law Firm, review shall be conducted by the Law Department of the Zone and report to this effect with its recommendation of the Zonal Head and Divisional Head concerned to the Law Department CHQ for placing the same before the Internal Committee for Empanelment/De-empanelment of the Bank. A notice in writing should be sent by the Zonal Law Department to such empanelment Advocate/Law Firm seeking their comments regarding complaints or poor performance .Seven (7) working days period should be provided to the Advocate/Law firm and notice should be served on the address recorded by said Advocate/Law Firm with the Bank for correspondence. In case, response is received same shall be analysed by the Zonal Law Department and it shall record it reasons for agreement/disagreement before submitting its report to Law Department CHQ.
- c) No hard and fast rules can be made for assessing the performance of Advocate/ Law Firm. It will depend upon his/her/its way of conducting the cases, the diligence and the level of involvement, ease of availability of the advocates especially in the event of urgencies, and his/her/its readiness to go out of way to render a particular service.

- d) A Empanelled Advocate/Law Firm can also be de-panelled if he misconducts in rendering his services as Empanelled Advocate or is found guilty of any criminal act or any such wrongful act which is unbecoming of an advocate on the face of it, in which case his/its performance otherwise shall not be a ground to retain him/it.
- e) The Bank may refer the matter to Indian Banks Association (IBA) in terms of the guidelines governing the subject for including the name of the Advocate or Law Firm on the caution list and the Bank will also refer the matter to State Bar Council.
- f) Once any Advocate/ law Firm is de-panelled, the said Advocate/ Law Firm cannot be re-empanelled before the expiry of a cooling off period of five years and he/ she/it will have to submit a fresh application and will have to re-submit the required documents as per the policy of the empanelment policy in vogue at the time of making the fresh application.

**9. MATRIX FOR REVIEWING PERFORMANCE AND DE-EMPANELMENT of EMPANELLED ADVOCATES/LAW FIRMS.**

S.No	Evaluation Parameters	Score	Maximum Score
1.	Cases entrusted in which there is no progress achieved and same is attributable to the conduct of Advocate/Law Firm	>5=0 2 to 5=5 1 =10 0=20	20
2.	Cases entrusted in which adverse orders have been passed against the Bank and same is attributable to Advocate/Law Firm.	>5=0 >2=5 1 to 2= 10 0= 20	20
3.	Cases where the Advocate/Law Firm have provided defective title search report which has resulted in commission of fraud and classified as fraud by the Bank as per	A single instance marks will fetch 0	5

	extant Guidelines of RBI.		
4.	Cases where the Advocate has been non-responsive or failed to provide the periodic progress of case	> 5 instances=0. 1 to 5=3. 0=5	5
5.	Cases in which complaints have been received from customers for overcharging or mishandling of loan documentation and Title verification.	>5=0 1 to 5=2 0=5	5.
6.	Instances of breach of integrity report or confidential information of the Bank compromised.	Score will be zero if any such instance reported	15
7	Instances where Advocate failed to hand over the case file when the Bank reassigned the case or title verification to other Empanelled Advocate/Law Firm	>1 =0 1= 1 0=5	5
8	Instances where the Advocate appeared in case or received summons against the instructions of the Bank.	1=0 0=5	5
9.	Instances where the Advocate/Law Firm has depanelled by any other Bank or institution	If reported Score will be 0	5
10.	Instances where the Advocate/Law Firm being on the Panel has accepted briefs against	Any instance reported, score will be Zero	5

	the Bank		
11.	Instances where Advocate is reported to subject matter of any disciplinary proceeding under Advocate Act,1961	Any instance reported ,score will be zero	5
12	Failure to attend the review meeting without reasonable cause	Any instance reported score will be Zero	5
	Total		Maximum 100

Empanelled Advocates/Law Firms who/which score less than 50, will be rated as poor and Zonal Law Department shall on the aforesaid scoring immediately initiate note for De-empanelment. Empanelled Advocates/Law Firms who/which score from 50 to 65 (both 50 and 65 inclusive), performance shall be rated as average and such firms should be informed about their performance and for making necessary improvement. Empanelled Advocate/Law Firm who/which score from 66 to 75 (both 66 and 75 inclusive) will be rated good and above 75 will be rated excellent.

Notwithstanding the aforesaid rating score if the Empanelled Advocates have scored 0 for evaluation matrix for parameters listed at S.No 3,5,6,8,9,10 and 11, the Bank shall immediately de-panel such Advocates/Law Firms at its sole discretion.

## 10. Review and Ownership of the Policy.

The Ownership of this policy shall be with Law Department, Corporate Headquarters (the owner department). The periodicity of the review of the policy shall be after every two years. In the event of any amendment to the statutes/ rules/ regulatory guidelines applicable to the policy, same shall be deemed to be part of the policy from the effective date of amendment. Such changes shall be incorporated in the policy immediately with the approval of MD & CEO and brought to the notice of Board and / or its relevant Committee (s), in the form of an information item, in the meeting that immediately follows. The responsibility for updating the policy shall be that of the owner department.

Where a change is necessitated by exigencies like developments in industry practise, market needs etc., same shall be placed before the Board and /or its relevant committee(s) for review and approval, before they became part of the policy.



**Appendix – I: Proforma for Bio-Data of Applicant (Advocate)**

<p>Please specify whether the Application is for Pan India or specific States/UTs, if certain states-please specify the names</p>

Area of Interest\*:

(Applicant may select any or all of the following or indicate any other preferred area of expertise)

Litigation

Legal Audit

Documentation

Title Search

Any other: \_\_\_\_\_

(\*Note: Applicant(s) are advised to comprehensively describe their area of work experience and attach their updated Advocate's Profile. Any additional details which the Applicant may seek to provide, should be submitted in an annexure along with this Application)

Sr. No.	Particulars	Details
		Note: Each field has a character limit. In case of breach of the said limit, separate sheet may be attached.
1	Name in Full	

2	Date of Birth		
3	Office Address  *please indicate whether office premises are self-owned or leased.		
	Chamber Address ( If any )		
	Residential Address		
4	Telephone Number  ( Land Line & Cell Phone )	Mobile	Landline
5	Email Address		

6	<p><b>Academic Qualifications*</b></p> <p>*Confirmation: The Law Degree has been issued by a university recognised by Bar Council of India.</p>	<table border="1"> <thead> <tr> <th data-bbox="837 392 1013 481"></th> <th data-bbox="1013 392 1284 481">College / University</th> <th data-bbox="1284 392 1396 481">Year</th> </tr> </thead> <tbody> <tr> <td data-bbox="837 481 1013 582">Graduation</td> <td data-bbox="1013 481 1284 582"></td> <td data-bbox="1284 481 1396 582"></td> </tr> <tr> <td data-bbox="837 582 1013 683">LLB</td> <td data-bbox="1013 582 1284 683"></td> <td data-bbox="1284 582 1396 683"></td> </tr> <tr> <td data-bbox="837 683 1013 784">LLM</td> <td data-bbox="1013 683 1284 784"></td> <td data-bbox="1284 683 1396 784"></td> </tr> <tr> <td data-bbox="837 784 1013 884">PHD</td> <td data-bbox="1013 784 1284 884"></td> <td data-bbox="1284 784 1396 884"></td> </tr> <tr> <td data-bbox="837 884 1013 963"></td> <th data-bbox="1013 884 1284 963">College / university</th> <th data-bbox="1284 884 1396 963">Year</th> </tr> <tr> <td data-bbox="837 963 1013 1220">Others (Including professional qualification such as CA, CS, ICWA, etc.</td> <td colspan="2" data-bbox="1013 963 1396 1220"></td> </tr> </tbody> </table>		College / University	Year	Graduation			LLB			LLM			PHD				College / university	Year	Others (Including professional qualification such as CA, CS, ICWA, etc.		
	College / University	Year																					
Graduation																							
LLB																							
LLM																							
PHD																							
	College / university	Year																					
Others (Including professional qualification such as CA, CS, ICWA, etc.																							
7	<p>a. Date of Enrolment in Bar Council</p>																						
	<p>b. Registration Number</p>																						
8	<p>Whether Participating in Civil / criminal Side</p>																						

	( court(s) / tribunal / forum appearing in, please indicate )																									
9	Principal Place of Practice																									
10	<p>Details of Present empanelment with any Bank/Financial Institution/Asset Reconstruction Company/Multilateral Financing Institution/Regulatory Authorities viz RBI, IBBI, IRDA, SEBI etc.</p> <p style="text-align: center;">OR</p> <p>Assignments or engagement undertaken for any Bank/Financial Institution/ Asset Reconstruction Company/Multilateral Financing Institution/Regulatory Authorities viz RBI, IBBI, IRDA, SEBI etc.</p>	<table border="1"> <thead> <tr> <th>Name of Bank (please specify whether empanelled or engaged)</th> <th>Year of Empanelment or Engagement</th> <th>Reference/Contact person of such bank/Financial Institution (including name, email, telephone, of such contact person)</th> </tr> </thead> <tbody> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> </tbody> </table>	Name of Bank (please specify whether empanelled or engaged)	Year of Empanelment or Engagement	Reference/Contact person of such bank/Financial Institution (including name, email, telephone, of such contact person)																					
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11	Any notable documentation/litigation. Please share order sheets in case of litigation.	<table border="1"> <thead> <tr> <th data-bbox="837 353 1115 499">Name of Case/Transaction</th> <th data-bbox="1115 353 1422 499">Concerned Court/Tribunal/Transaction Detail.</th> </tr> </thead> <tbody> <tr> <td data-bbox="837 499 1115 577"></td> <td data-bbox="1115 499 1422 577"></td> </tr> <tr> <td data-bbox="837 577 1115 656"></td> <td data-bbox="1115 577 1422 656"></td> </tr> <tr> <td data-bbox="837 656 1115 730"></td> <td data-bbox="1115 656 1422 730"></td> </tr> </tbody> </table>	Name of Case/Transaction	Concerned Court/Tribunal/Transaction Detail.						
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12	Number of Cases(s)/matter(s) handled during the last financial year.									
13	Have you ever been debarred/blacklisted/de-panelled? Give details	<input type="checkbox"/> Yes <input type="checkbox"/> No Reasons:								
14	Total Experience at Bar	Total number of Years: _____								
15	Are you an Income Tax Assesse	<input type="checkbox"/> Yes <input type="checkbox"/> No								
16	PAN Details									
17	Are you appearing/have you appeared in any suit or other proceedings against the J&K Bank?									

	If Yes, give details															
18	<p>Have you suffered any Professional Misconduct Proceedings before Bar council?</p> <p>If Yes, give details.</p>															
19	Details of Professional Achievements, If any:															
20	<p><b>Office Infrastructure</b></p> <p>(Please include a brief on no. of computer system, printer facility, internet access, office assistants &amp; clerks).</p>	<table border="1"> <tr> <td>Junior</td> <td></td> </tr> <tr> <td>Number of Computer System</td> <td></td> </tr> <tr> <td>Printer Facility</td> <td></td> </tr> <tr> <td>Internet Access</td> <td></td> </tr> <tr> <td>Office Assistants</td> <td></td> </tr> <tr> <td>Clerks</td> <td></td> </tr> <tr> <td>Others</td> <td></td> </tr> </table>	Junior		Number of Computer System		Printer Facility		Internet Access		Office Assistants		Clerks		Others	
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21	Whether any of the relatives/persons known otherwise than professionally, is working in the bank. If yes, give the name, designation and posting of such relative/person.	
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**Declaration:**

1. I hereby confirm and declare that the information given hereinabove is true and correct to the best of my knowledge and belief. I hereby express interest of the Applicant named above to act as Legal Counsel on behalf of the Bank.
2. In case there is change in the status of the position indicated above, the same shall be communicated to J&K Bank forthwith.
3. Copies of relevant supporting papers/testimonials/orders etc. are attached
4. I further undertake to furnish undertakings and/or declaration as required in the form and manner acceptable to the Bank.

Seal and Signature of Applicant / Authorised  
person of Applicant.

Name of Applicant:

Full name & Designation of  
Authorised person of Applicant

Date

Enclosures:

- Copy of Law Degree Certificate. (self-attested)
- Copy of Certificate of Enrolment with State Bar Council. (self-attested)
- Practice Certificate and Renewal of Practice Certificate, wherever applicable.(self-attested)
- Experience Certificate
- Identity Card issued by State Bar council. (self-attested)

- Copies of Empanelment with other Banks & Organisation(s), if any. (self-attested)
- Advocate's Profile

**Appendix – II: Proforma for Applicant (Law Firms)**

Please specify whether the Application is for Pan India or specific States/UTs, if certain states-please specify the names

**Area of Interest\*:**

(Applicant may select any or all of the following or indicate any other preferred area of expertise)

Litigation

Legal Audit

Documentation

Title Search

Any other: \_\_\_\_\_

(\*Note: Applicant(s) are advised to comprehensively describe their area of work experience and attach their updated Advocate's Profile. Any additional details which the Applicant may seek to provide, should be submitted in an annexure along with this Application)

Sr. No.	Particulars	Details
		Note: Each field has a character limit. In case of breach of the said limit, separate sheet may be attached.
1	Name of the Law Firm	
2	Address of the Firm	

3	<p><b>Details of the Contact Person</b></p> <p>(Name, Designation, Email Id. With Mobile Number)</p>	<table border="1"> <thead> <tr> <th data-bbox="837 336 1029 492">Location</th> <th data-bbox="1029 336 1220 492">Name and Designation</th> <th colspan="2" data-bbox="1220 336 1412 492">Contact details</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>			Location	Name and Designation	Contact details																									
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5	Office E-mail ID																															
6	<p>Number of Years for which the firm is in legal advisory business/practice</p> <p>(please enclose supporting papers)</p>																															

<b>7</b>	<p>Date of year from which the firm is on panel of any Bank / Financial Institution / Asset Reconstruction company / Multilateral Financing Institutions / Non-Banking Financial Institutions / Regulatory Authorities viz RBI, IBBI, IRDA, SEBI etc.</p> <p>(please enclose supporting papers)</p>																			
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	<p><b>a. Bio-Data as per Appendix-I for the Managing Partner or at least 2 Senior Partners</b></p> <p>(please attach separate sheet if required and enclose the copies of relevant testimonials with Bio-data)</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Name of the Partner</th> <th style="width: 30%;">Whether Bio-Data enclosed</th> <th style="width: 40%;">Contact Details</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Name of the Partner	Whether Bio-Data enclosed	Contact Details															
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<p>11</p>	<p>Details of Banks with which the Firm / Partner(s) are empanelled with any Bank / Financial Institution / Asset Reconstruction Company / Multilateral Financing Institutions / Non-Banking Financial Institutions / Regulatory Authorities viz RBI, IBBI, IRDA, SEBI etc.</p> <p style="text-align: center;">OR</p> <p>Assignments or engagement undertaken for any Bank / Financial Institution / Asset Reconstruction Company / Multilateral Financing Institutions / Non-Banking Financial Institutions / Regulatory Authorities viz RBI, IBBI, IRDA, SEBI etc.</p> <p>(please attach separate sheet if required along with copies of Empanelment Letters issued by other banks)</p>	<p>Name of Bank Please specify whether empanelled or engaged)</p>	<p>Year of Empanelment or Engagement</p>	<p>Reference/Contact person of such Bank/Financial institution (include name, email, telephone of such contact person)</p>
<p>12</p>	<p>Number of Cases(s)/matter(s) handled during the last financial year.</p>			
<p>13</p>	<p>Details of the matters where firm appeared against J&amp;K Bank in any suit/DRT or any other proceedings including CIRP</p>			

14	<p>Have you ever been debarred / blacklisted / de-panelled?</p> <p>Give details</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No															
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Name of Applicant:

Full name & Designation of  
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Date

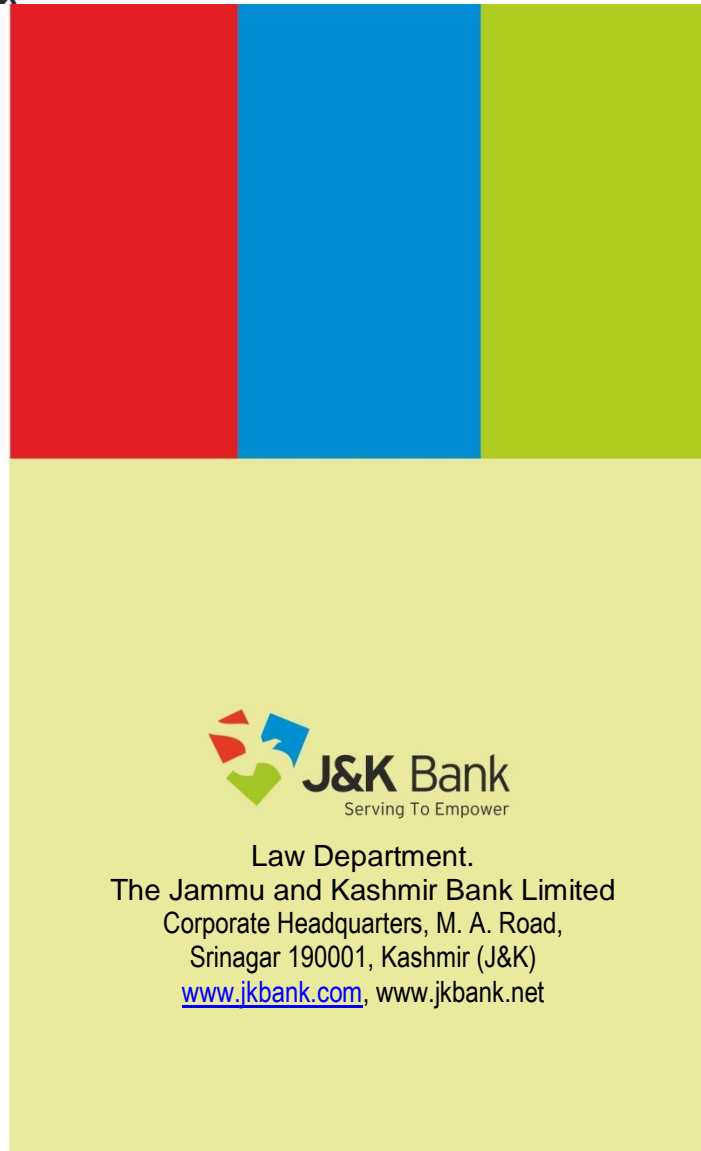
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- PAN Card copy (self-certified)
- In case of firms the documents evidencing the constitution of firm (self-certified)
- Firm Profile



Policy for Empanelment/De-empanelment of Advocates/Law Firms.



Law Department.  
The Jammu and Kashmir Bank Limited  
Corporate Headquarters, M. A. Road,  
Srinagar 190001, Kashmir (J&K)  
[www.jkbank.com](http://www.jkbank.com), [www.jkbank.net](http://www.jkbank.net)

