

Eligibility Criteria -

Advocate	
Nature of Work	Search & Title report for properties to be taken as security. Execution of all types of mortgage deed, release deed, modification deed, issuance of enforceability certificate, vetting of documents, Legal Opinion, opinion regarding stamping & Document registration, Legal Opinion, Responding to Notice, Court matters relating to cooperative courts, DRT Consumer Forum, High Court Cases, Criminal Cases
Eligibility	-Degree in Law -Member of Bar Council. - At least 10 years of actual experience as a advocate. -Preference if you have Banking Law Degree/Experience in Cooperative banks
Area of Specialisation	-Knowledge of Banking Laws and Practice. Knowledge of laws and procedure about Co-op. Courts, SARFAESI, NCLT, High Court matters. -Experience to handle Bank cases whether on panel of any other Bank and the nature of work handled. -Sufficient manpower and establishment to cope up with the work entrusted in given time. -Should promptly attend to the Bank references -Should be prepared to diligently complete the work on Bank's terms and fees.
Fees	Fees fixed by the High Court in case of court matter or The Amt fixed by the bank with maximum limit thereof. Amount prescribed by the bank for other work

Valuers	
Nature of Work	A) Valuation of Immovable Property B) Valuation of Plant & Machinery/All types of vehicles C) Valuation of Agriculture Land
Eligibility	-Member of Practising Valuers Association and at least 5 years experience as an approved assessor for government work like income tax, service tax -Preference will be given to i) IBBI Approved valuers. ii) Firms registered under section 34AB of Wealth Tax Act,1957
Valuation of Land & Building / Real Estate:	<ul style="list-style-type: none"> • Bachelor's degree in Civil Engineering / Architecture / Town Planning or equivalent. • Pass in examination related to valuation of real estate recognized by the Govt. of India for recruitment to superior services or posts conducted by any institution. • Master's / PG degree in Valuation of real estate awarded by a recognized University of India i.e. University established under State or Central Act
Valuation of Plant and Machinery/ Vehicle/Mechanical:	<ul style="list-style-type: none"> • Bachelor's degree in mechanical, electrical, chemical, production, electronic, computer, industrial engineering and any other stream of engineering as required by the Banks for conduct of valuation of Plant & Machinery and other equipments • Master's /PG degree in Valuation of plant & machinery awarded by a recognized University in India i.e. University established under State or Central Act
Valuers of Agricultural land	<p>To qualify as a valuer of agricultural land, the Valuer of agricultural land ought to have knowledge of following principles of valuation -</p> <ol style="list-style-type: none"> Cost, price, value and worth Various types of value Value elements - ingredients - characteristics Annuities - capitalization - rate of capitalization - redemption of capital Three approaches to value viz. Income, Market and cost Laws applicable to agricultural land <p>A Valuer of agricultural lands shall have the following qualifications, namely :-</p> <ol style="list-style-type: none"> He/she must be a graduate in agricultural science of a recognized university and must have worked as a farm valuer for a period of not less than three years; <p style="text-align: center;">or</p> <ol style="list-style-type: none"> He/she must be a person formerly employed in a post under Government as Collector, Deputy Collector, Settlement Officer, Land



	Valuation Officer, Superintendent of Land Records, Agricultural Officer, Registrar under the Registration Act, 1908 (16 of 1908), or any other officer of equivalent rank performing similar functions and must have retired or resigned from such employment after having rendered service in any one or more of the posts aforesaid for an aggregate period of not less than five years.
Area of Specialisation	-Real Estate, Industrial Units, Inventory, Plant, Machinery, Equipment, various Engineering Products, Vehicles, Furniture & Fixtures, Goods of general nature, stock of traders, Agriculture land. -Report to be exhaustive with basis and justification for valuation, photographs wherever applicable. -Experience to handle Bank cases whether on panel of any other Bank and the nature of work handled Sufficient manpower and establishment to cope up the work entrusted in given time. -Should promptly attend to the Bank references. -Should be prepared to diligently complete the work on Bank's terms and fees.
Fees	Amount prescribed by the Practicing Valuers Association Or amount prescribed by the bank

1. Empanelment of Valuer/Advocate is not an appointment. It is up to the bank to consider any application. The Bank will assign the work individually or collectively, subject to the terms and conditions of the Bank, to such person as may be deemed fit by the proficiency in that province as per type of work required by the Bank.
2. The person on empanelment will follow the rules laid down by their controller/association. It will also adhere to professional ethics.
3. The empanelment as Valuers/Advocates will be done at the sole discretion of the Bank and the Bank reserves its right of rejecting any of /all the applications, without assigning any reason there-of. It is clarified that the neither guarantees any/ regular assignments, nor does it tantamount to Contract of Employment with the Bank.
4. If the performance of any empanelled valuers/advocate found to be unsatisfactory or he/she is found involved in any misconduct in professional capacity/ unwarranted practice/frauds, the Bank can remove such valuers/advocates from the panel at its sole discretion. The name/s of the valuers/advocates empanelled by Bank will be informed to IBA for circulation among member Banks.
5. In case any applicant (firm / company/ individual/ proprietor/ partner/director) has been found guilty of misconduct in professional capacity in any Bank/ Institution and his/her name has been circulated/ reported by Indian Banks Association (IBA)/ Reserve Bank of India (RBI)/ Securities and Exchange Board of India (SEBI) / Governing Institute/ Any Regulatory or Statutory Authority/ Any Govt. Agency or Body, his/ her application will not be considered for empanelment as Valuer/Advocate.
6. Fees and other charges shall be as per Bank's Rule.

