

Raju S Nair, M.Sc. (Ag.), LL. B.

Cell phone: +91- 8590022771

Email: advocaterajusnair@gmail.com

Highly organized, resourceful, dedicated and keen to take new challenges and opportunities in the role of a Panel Advocate / Lawyer. Having very good experience and wide exposure in the field of law.

CORE COMPETENCIES

- Banking and Insurance Laws
- Consumer and Competition Laws
- Contract Law
- Property Law
- Legal Auditing
- Legal compliances, appearance in High Court, Subordinate Courts etc.
- Drafting skills in documentation, rendering legal opinion
- Land and Agricultural Laws

PROFESSIONAL EXPERIENCE

The Federal Bank Ltd. – (Tenure: 1987 to 2024)

- Have more than 36 years of banking experience in sourcing, underwriting, collection and recovery of loans, right from Branches to Corporate Office. Headed two Departments and a Region of the Bank. Retired as Vice President of Loan Collection & Recovery Dept.
- Nominated as ‘Chief Literacy Officer’ by the Bank. Handled sessions in various training institutions, including College of Agricultural Banking, Reserve Bank of India. Represented the Bank in study groups, technical committees, State Level Bankers’ Committee etc. Led seminars / conferences and took the role of a subject matter specialist.
- Was a Team Member in Business Promotion Mission to Sri Lanka organized by Confederation of Indian Industry. Travelled Pan India extensively and formulated policies of the Bank including legal framework, matching with the prevalent laws of the respective states.
- Excellent knowledge in audit, demonstrated by heading Statutory Audit Team of Bank. Expert in legal compliance, legal audit etc.

As an Advocate (Tenure: 2024 to 2026)

- Empanelled in the Pro Bono Legal Aid Panel of Hon’ble High Court Legal Services Committee, KeLSA, Niyama Sahaya Bhavan, High Court Compound, Ernakulam.
- Listed in the Panel Lawyers- Taluk Legal Services Committee, Kanayannur.
- Member, Bar Council of Kerala
- Member in Kerala High Court Advocates’ Association
- Life Member in The Ernakulam Bar Association



- Worked as an advocate and became a partner in M/s Paul and George Associates, a law firm having full-fledged office at Carmel Centre, Banerji Road, Ernakulam with 6 associates, empanelled for several banks, NBFCs etc.
- Specialised in courtroom advocacy by appearing in various courts, tribunals in civil, criminal, company cases etc. Very good exposure in attending cases before the Hon'ble High Court of Kerala especially in Writ Petitions, Motor Accidents Claims Appeals etc. and also in Commercial Courts.
- During my active practice as an Advocate with Bar Council of Kerala, I was selected as an Administrator by Reserve Bank of India. Voluntarily suspended practice with Bar Council of Kerala for 6 months while working as the Administrator and resumed practice as an Advocate with effect from 01.04.2026.
- Have good experience in matters related to proceedings under SARFAESI Act, Recovery of Debts and Bankruptcy Act etc.
- Expert in legal audit, scrutiny, drafting of agreements, notices, formats.

EDUCATIONAL QUALIFICATIONS

- **Graduation in Agriculture** from Banaras Hindu University- OGPA 4.00 out of 4.00- Rank Holder with merit scholarship.
- **Post-Graduation in Agriculture** with specialization in Agronomy from Tamil Nadu Agricultural University- OGPA 3.97 out of 4.00- Dept. topper and fellowship holder.
- **Graduation in Law** from Mahatma Gandhi University, Kottayam with specialization in Labour Law (as elective).

MAJOR COURSES ATTENDED / COMPLETED

- **IIM Ahmedabad** Executive Leadership Development Programme
- Eighth Annual One-week Summer School on **Consumer and Competition Law** conducted by Cochin University of Science and Technology, Kerala
- 30-day **Criminal Litigation Program** conducted by LawSikho
- FEDAI Workshop on **Foreign Exchange Business and Regulatory Requirements of FEMA**

DATE OF BIRTH : 2nd April 1964

RESIDENTIAL & OFFICE ADDRESS

Building No. 28/ 927 A (New Building No. 55/ 2725)
 'Sreesankaram', Cheruparambath Road, Kadavanthra PO, Ernakulam- 682 020

