Rayat Shikshan Sanstha's

ISMAILSAHEB MULLA LAW COLLEGE, SATARA

PROSPECTUS

DIPLOMA IN INSURANCE

(Commenced From 2016-2017)

Diploma Course in "Insurance" Career oriented course recognized by UGC and Shivaji University

- ABOUT ISMAILSAHEB MULLA LAW COLLEGE, SATARA -

Karmaveer Dr. Bhaurao Patil earnestly desired to establish a law college in addition to Arts, Science, Commerce and Education Colleges. After his sad demise in 1959, Ismailsaheb Mulla, Honorary Secretary of Rayat Shikshan Sanstha took great efforts and received permission from Shivaji University to start a Law College in Satara. He selected able and eminent lawyers from the District Bar Association of Satara as honorary lecturers and established this college on 15-5-1968 affiliated to The Shivaji University, Kolhapur. On 15-02-1975 this college was named after Adv. Ismailsaheb Mulla, the renowned, selfless and dedicated Honorary Secretary of Rayat Shikshan Sanstha, who worked for 38 years in the honorary capacity.

Ismailsaheb Mulla Law College is doing a pioneering work in the field of legal education in Satara District and surrounding area since 1968. The college conducts Three Year Law Course, Five Year Law Course and Diploma Courses in Labour Law, Cyber law, Insurance and E-Banking. The college also conducts short term certificate courses in E-Banking, Insurance, Human Rights, Computer Skills and Personality Development. From Academic Year 2017- 18, the college has also started a study Centre for Company Secretary Course, in association with ICSI, Pune Chapter.

- VISION -

We are committed to promote value based, quality legal education and research by nurturing skills and potentials of faculty and students and inculcating in them respect for law and humanity.

- MISSION -

- 1) To empower students with updated knowledge and confidence, for excellence in legal education, research and legal profession.
- 2) To provide a learning environment supported by educational tools and technology.
- To develop professional and leadership skills, integrity and accountability amongst students.
- 4) To impart affordable, innovative, relevant legal education, conducive to personal and professional growth.

- GOALS -

- 1) To provide opportunities of legal education to masses including those from rural areas.
- 2) To spread legal literacy among people to facilitate accomplishment of democratic aspirations of people.
- 3) To provide legal aid, for enforcing the rights of people and in particular to bring justice within the reach of poor and needy.
- 4) To develop legal awareness, regarding the knowledge of legal rights, ways and means to enforce them, civic responsibilities, fundamental duties, and social reforms necessary for development of the society.
- 5) To foster all-round development of the students along-with improving their professional excellence in the legal field and inculcating socially responsible attitude among them.
- 6) To aim at wider goals of empowering law students to fulfil their responsibility as a member of legal profession, in the administration of law, reforms of law and protection of individual rights as well as public interest in the society.

Our Institutional Vision, Mission and Goals are in tune with the core values of NAAC

Core Values of IMLC

— Contributing to National Development through Legal Education, Legal Aid and Legal Literacy

- Fostering Global Competencies among students through ICT enabled LMS
- Inculcating a value system among students
- Promoting the use of Technology
- Quest for Excellence

During our glorious journey of last 50 years under the aegis of Rayat Shikhan Sanstha, the academic achievements have been noteworthy. Almost every year, our students have ranked in the merit list of Shivaji University. The college pursues excellence through clinical legal training and ICT enabled teaching learning process involving Moodle Learning Management System. While providing student centric, inclusive and value based education, the college lays emphasis on enhancing lawyering abilities and advocacy skills of students equipping them with global competencies to enter in the noble legal profession with competence and confidence.

UGC GUIDELINES FOR THE COC

The UGC during Xth Plan decided to recast the vocationalisation programme at undergraduate level under a modified scheme of CAREER ORIENTED PROGRMAME. The UGC has introduced a flexible system of certificate/diploma/ advanced diploma programme, which runs parallel to the conventional B.A., B.Com. and B.Sc. degrees. The college is encouraged by UGC to formulate their own, 'Need-Based', Career-oriented courses.

The syllabi as per guidelines of the UGC on the scheme of courses is prepared by the universities/colleges on their own keeping in view the subject specific academic needs and market requirements, with the help of the subject experts.

The objective of the scheme is to introduce career and market-oriented, skill enhancing add-on courses that have utility for job, self-employment and empowerment of the students. At the end of three years, the students will be equipped with a Certificate /Diploma / Advanced diploma in an add-on orientation course along with a conventional degree in Law/ Science /Arts/ Commerce.

1. Certificate Course: The course will be of 20 credits. Each credit will have 15 hours of workload out of which 8 credits should necessarily be assigned to field work/project work/ training. The proof of this should be submitted during examination e.g. work experience certificate /dissertation/report etc. duly issued and signed by the concerned institutional authority/coordinator/faculty.

2. Diploma Course: The course will be 40 credits (20 credits earned during Certificate Course0. Each credit will have 15 hours of workload lout of this 8 credits should necessarily be assigned to field work/project work/training. The proof of this should be submitted during the examination.

3. Advanced Diploma Course: The course will be 60 credits (40 credits earned together during Certificate and Diploma Courses respectively). Each credit will have 15 hours of workload. Out of this 8 credits should necessarily be assigned to field work/project work/training. The proof of this (field work/project work/training) should be submitted during the examination.

Certificate/Diploma/advanced Diploma in Career Oriented Programmes will be awarded on the basis of examination results and credits earned. Students may be permitted to complete Certificate/ Diploma/Advanced diploma in the same subject/course or by completing the credits from other Inter-disciplinary Career Oriented courses. Since there is heavy demand for Certificate courses, irrespective of the year of the study from the students, it is decided to allow the students either to opt for certificate/diploma/Advanced Diploma courses or three certificate courses during the period of study.

PROCEDURE FOR MONITORING THE PROGRESS OF THE SCHEME

The scheme provides for regular monitoring, Institutions will be required to send information on a prescribed format to the UGC. In addition, the UGC may constitute an Expert Committee along with one or two members of the Standing Committee on Career Oriented Courses to visit institutions individually or in groups to review the implementation of the scheme. Information required for this purpose must be furnished by the institution regularly at the end of the academic session.

1. The College/University will develop a 'Career Orientation Council' which will maintain a profile of local job opportunities and will provide data support for career courses. The Council will also monitor the career courses of the college and provide necessary feed back reports periodically to the UGC.

2. The College should maintain a record of students who have completed the three-year degree course along with a 'Career Oriented Course' so that information is available about the activity/status of these graduates.

INFORMATION ABOUT ADMISSION

College Timing on all Working Days	: From 9.00 a.m to 4.00 p.m.
Office Timing	:From 9.00 a.m. to 5.00 p.m. on all working days.
Financial Transactions	: 10.30 a.m. to 1.30 p.m.
Library Timing	: From 9.00 .m. to 5.00 p.m. on all working days.

Weekly Holiday will be on Sunday.

RULES OF DISCIPLINE

- 1) All admissions shall be provisional and be subject to the confirmation by the Principal.
- 2) Students should observe discipline and silence while in the college premises.
- 3) They must be punctual in attendance and must be in the seats at the commencement of a lecture.
- 4) There will be no gathering (Annual Social) in the College. No trip will be organised in the college.

- 5) No Society of students of the College will be permitted to be formed without the previous permission in writing from the principal.
- 6) No person shall be invited to address the students or the members of any Students' Society without the previous permission from the principal.
- 7) All subjects of debate in the college must be approved by the principal and the chair shall be occupied by responsible person, approved for that purpose by the principal.
- 8) Students in their own interest should read the notices including notices containing rules, placed on the notice board from time to time and should see the University web site www.unishivaji.ac.in for necessary, updated information.
- 9) All departments of the college (Gymkhana & Library etc.) will work according to the rules made in that behalf, from time to time by the principal and the concerned committee.
- 10) Ragging is strictly prohibited in this college as per Govt. of Maharashtra Ordinance dated 19th May 1999. Any one indulging in ragging is liable to be punished strictly including expulsion from the College and / or imprisonment upto three years, and/or fine up to Rs. 25,000/-. Any incident or attempt of ragging should be immediately reported by the students to the Principal or the Ragging Prevention Committee.
- 11) As per the Supreme Court directions and the Shivaji University circular for prohibition of sexual harassment of women at work place, and for dealing with such complaints if any, a Grievance Committee is formed in this college, and all the prescribed rules regarding this will be strictly implemented.
- 12) Students should take identity card within a month from the date of admission and should always carry it with them, whenever in the college, or while representating the college at any other place. Students must produce the identity card whenever demanded by the teaching / non teaching staff in the college premises. Identity Card & Library Card are non transferable.
- 13) Students attendance for lectures, practical training programmes, tutorials and educational tours/ lectures is compulsory. Severe action will be taken against absent students, including fine for unsatisfactory or irregular attendance.
- 14) Student should not make any change in the documents like bonafide certificate, T.C., Identity Card etc. issued by the college.

- 15) Students should return the books on or before the due date and take good care of library books and reading materials.
- 16) Students should take care of the college property and should not damage the property in any manner. Strict action will be taken against such misbehaviour including fine and / or cancellation of admission.
- 17) The suggestions or complaints if any may be put in the Suggestion Box kept in the college premises or submitted to the members of the Grievance Committee or to the Principal..
- 18) Students must not use mobile phone in the lecture hall, Library or anywhere in the college premises. Noncompliance of this rule will invite heavy penalty and fine.
- 19)Dress code will be compulsory on Monday, Wednesday and Friday and on all college functions, and while representing the college in any events.

Dress code for boys: White shirt and black Trousers.

Dress code for girls: White salwar Cameez with white dupatta or White sari with white sleeve blouse or White shirt with black trousers.

20) The Principal reserves the right to make changes in the above rules & regulations.

LIBRARY RULES

- Only regular students of this college are entitled to get the books and other material from the library on the production of the Identity Card & Library Card.
- 2) Two books will be issued for 10 days, fine of Rs. 1 per day per book will be charged thereafter.
- 3) If the book is lost or damaged by the student he/she has to pay the current price of the book.
- 4) In any case Reference Books will not be issued at home on Library Card. Students can refer them in the library after submitting their I-Cards.
- 5) A student must show his/her or Identity Card & Library card when he/she visits the library.
- 6) Question paper sets, periodicals, reference books and any other material is not allowed to be carried out of the library. Students can wail of the Xerox facility.
- 7) Library card is not transferable. (7)

- Loss of I Card / Library Card should be immediately reported to the college and new I Card/ Library Card should be obtained by paying the charges and fine of Rs. 50/-.
- 9) Persons other than students can take benefit of the Library Facility by paying Annual membership fee of Rs. 500/- and Library Deposit Rs. 3000/- and will be issued one book per week. Fine of Rs. 1/- per day will be charged if the book is not returned within one week. Other Library rules will also apply to external candidates.
- 10) Library deposit will not be refunded unless.

CAREER ORIENTED COURSES

Diploma Course in Insurance

Syllabus approved by Shivaji University, Kolhapur

1. Intoduction –

In today's age of consumerism, insurance requirements have expanded to keep pace with the increasing risks. Gone are the days when life insurances ruled the roost; today we have a wide assortment of risk coverage commencing from health insurance to travel insurance to theft insurance to even a wedding insurance. With affluence and spending capacity on the surge there is a growing trend to fulfill needs, deal with responsibilities and secure one's possessions, be it good health or wordly wealth. General insurance companies have willingly catered to these increasing demands and have offered a plethora of insurance covers that almost cover anything under the sun.

Any insurance other than 'Life Insurance' falls under the classification of General Insurance.

It comprises of :-

- insurance of property against fire, theft, burglary, terrorism, natural disasters etc
- personal insurance such as Accident Policy, Health Insurance and liability insurance which covers legal liabilities.
- Errors and Omissions Insurance for professionals, credit insurance etc.
- Policy covers such as coverage of machinery against breakdown or loss or damage during the transit.

- Policies that provide marine insurance covering goods in transit by sea, air, railways, waterways and road and cover the hull of ships.
- · Insurance of motor vehicles against damages or accidents and theft

All this forms a major chunk of non-life insurance business.

The U.G.C. has initiated a major programme of vocationalisation of under gradate level Through which Ismailsaheb Mulla Law College has designed a modified scheme of career oriented programmes in E-Banking at three levels as per the guidelines of UGC as given below:

• CERTIFICATE COURSE

- DIPLOMA COURSE
- ADVANCED DIPLOMA COURSE

2. Advantages of Course

Insurance plays an important role in sharing the risks of people in an affordable form. It helps the people to quickly recover from damages and losses.

At present the number of insurance companies operating in the Indian insurance market

An insurance company mainly requires people for the following jobs.

- Underwriter
- Sales Team Manager/Leader
- Accounts Officer
- IT officer
- R & D Manager
- HR Manager/Trainer

- Claims Manager
- Agency Manager
- Investment Officer
- Risk Manager
- Investigator/Assessor
- Re-insurance Manager

• Legal Officer

3. Objectives of Course

1) The scheme is designed to ensure that Graduate Who passed out after completing this course should have knowledge, skill's of aptitude for gainful employment in general & in self-employment in particular.

4. Title of the Courses:- Diploma Course in Insurance (Course Structure)

Paper No I(Theory)100 MarksPaper No II(Theory)100 MarksPaper No III(Practical, work experience & field project)100 MarksPractical(30 Marks)Work Experience (30 Marks)Project Report (40 Marks)

5. Fees For Courses	:-	Rs. 1500/-
6. Eligibility of Course	:-	For student who have passed
		Certificate Course in Insurance COC
7. Strength of the Students	:-	40 to 60 Aprox.
8. Admission/Selection Proce	dure :-	As Per Interview and Merit
9. Duration of the Course	:-	one year
10.Medium of Instruction	:-	English

10.Teacher Qualification:-

Teacher having 5 years teaching experience in relevant subject / field **OR** Person having Certificate / Diploma /Degree in the relevant subject / field **OR** Professionals Work in the Relevant Fields.

11.Scheme of Examination:- Medium of Instruction – English

STRUCTURE —

Paper No	Ι	(Theory)		100 Marks
Paper No	II	(Theory)		100 Marks
Paper No	III	(Practical, work ex	perience & field project)	100 Marks
Practical (30) Mai	rks) Work Experienc	e (30 Marks) Project Rep	ort (40 Marks)

SYLLABUS —

Paper No	I	7 Units — 150 periods
Paper No	II	7 Units — 150 periods
Paper No	III	150 periods
(A) Practical -	suggeste	ed topics 5 - Practical of 6 Hrs. each - 30 periods
(B) Work Expe	rience -	60 periods Daily 4 periods 15 days Approx -
(C) PROJECT	REPORT	60 periods. About 20 to 30 pages

NATURE OF PAPER III

	PAPER - III (PRATICAL)
Practical –	30 MARKS
Work Experience -	30 MARKS
Project	40 MARKS
Total	100 MARKS

UNIT - 1 PRACTICAL (30 Marks)

The practical will be held on following points

(a) Survey / Data Collection.

The students shall collect the data through survey or news - search;

- (i) Accident and mis-hap news (from local, regional and state & national level news papers)
- (ii) Assessment of risk (based on mis-hap news or problems on risk assessment/case-study)
- (iii) Data collection of uninsured population, under privileged, and would-be insured local area.
- (iv) Interview of successful insurance agents of local area.
- (b) SEMINARS / WORKSHOP:

Seminars / workshops shall be organized on the following:

- (v) Filling up proposal forms and other documents
- (vi) Benefits package of insurance policies.

UNIT- 2 WORK EXPERIENCE (30 MARKS)

(A)Work Experience (Internal Evaluation) (15 MARKS)

The students should be given work experience through following sources.

- (i) Visits to local insurance company offices.
- (ii) Dramatising the insurance procedure.
- (iii) Convincing would be insured.
- (iv) Handling manual for agents.

UNIT -3 PROJECT (40 MARKS)

(C) PROJECT (20 MARKS) (Internal Evaluation)

The topic of any project report should be related with any unit of theory papers.

NAME OF UNIT NO OF LECTURES

Practical	30	
Work experience	60	
Project Report	60	
Total	150	
12. Standard of passing ,	/ ATKT:-	Standard Standard of Passing
12. Standard of passing , Pass Class	/ ATKT:-	Standard Standard of Passing 35 to 44 %
	/ ATKT:- _ _	•
Pass Class	/ ATKT:- _ _ _	35 to 44 %

A.T.K.T. Rules

- a) The A.T.K.T. will not be given in the examination of concerned course under career oriented programme.
- b) The examination of concerned course will be held after regular examination of B.S.L./ LL.B.

Rules for repeater Students -

The repeater Students have to appear for regular examination only.

The special examination will not be conducted for repeater students.

Diploma Course in "Insurance" Career oriented course recognised by UGC and Shivaji University

Learning Outcomes: Student will achieve competency in,

- a) Core principles of various insurance contracts.
- b) Understand the concept of risk management.
- c) Learn about insurance market and role of various market participants.
- d) Improve and develop marketing skills of the insurance industry.

SHIVAJI UNIVERSITY KOLHAPUR UNIVERSITY GRANTS COMMISSION Sponsored CAREER ORIENTED COURSE - DIPLOMA COURSE IN INSURANCE

COURSE OBJECTIVE

To acquint the learners with procedural part of insurance & build in them the essential qualities of Insurance Agent.

COURSE STRUCTURE.

- Paper No I (Theory) 100 Marks
- Paper No II (Theory) 100 Marks
- Paper No III (Practical) 100 Marks
- Practical (30 Marks) Work Experience (30 Marks) Project Report (40 Marks)

SYLLABUS LIFE INSURANCE PAPER - I LEARING OBJECTIVES -

- a) To mark learner familiar with the concept types and foundations of Life Insurance.
- b) To expose the learner to Procedural Part of and Documentation in Life Insurance.

c) SYLLABUS

d) LIFE INSURANCE PAPER – I

e) LEARING OBJECTIVES –

a) To mark learner familiar with the concept types and foundations of Life Insurance.

b) To expose the learner to Procedural Part of and Documentation in Life Insurance.

UNIT – I Life Insurance – The beginning of Life Insurance, Definition and Meaning of Life Insurance, Importance of Life Insurance, Uses to Business, Difference between Life Insurance and other Insurance. Contract of Life Insurance. (25 period)

 $\mathsf{UNIT}-\mathsf{II}$ Fundamental principles of Insurance – Principles Applicable to Life Insurance. (15 period)

UNIT - III Procedure of taking Life Insurance Policy. (15 period)

UNIT - IV Kinds of Life Insurance Policies - Whole Life Policy, Endowment Life

Policy, Non-Medical Life Insurance Group Life Insurance. (20 period)

UNIT - V Policy conditions and Procedure of Settlement of Claims - Life Insurance

- Policy conditions, Procedure of Settlement of Claim after death and after maturity. (25 period)
- UNIT VI L.I.C. Financial Services L.I.C. Housing Finance Ltd and it's Role, L.I.C.
- Mutual fund Schemes, (Give the Housing Scheme Loans) Type of L.I.C. Mutual Fund Schemes. (25 period)
- UNIT VII Life Insurance Corporation of India Introduction, Aims of L.I.C.

Organization structure, Important Functions, Role of L.I.C. in National Economy, Progress of L.I.C.'s Investment in Various sectors. (25 period)9

SYLLABUS GENERAL INSURANCE PAPER — II

LEARING OBJECTIVES —

- a) To make learner familiar with the concept types and foundations of General Insurance.
- b) b) To expose the learner to Procedural Part of and Documentation in General Insurance.

 ${\sf UNIT}-{\sf I}$ General Insurance — Meaning, Nature and scope of the General Insurance. (20 period)

UNIT — II Fire Insurance — Introduction, Definitions, Types of Fire, Fundamental Principles of Fire Insurance Meaning of Fire, Rights of Insurer. (25 period)

UNIT - III Procedure of Taking Fire Insurance Policy — Procedure of taking Policy, Renewals of Policy, Cancellation and forfeiture of Policies. (30 period)

UNIT - IV Policy Conditions - Various Fire Insurance Policy Conditions. (20 period)

UNIT - V Types of Fire Insurance Policy. (20 period)

UNIT - VI Settlement of Fire Insurance Claim. (15 period)

UNIT - VII General Insurance Corporation of India-Organisatimal Structure, Functions of GIC. (20 period)

REFERENCE BOOKS

- 8) Theory and practice of insurance -Mohd. Arif, Khan-Educational Book House, Aligarh
- 9) Insurance Principles and practice M.N.Mishra S. Chand Delhi

10)Principles and practice of Insurance - Kothari and Bahl

11)Insurance — Indrajit Singh, Rakesh Katyal and Sanjay Arora.

12)Life assurance and Practice in India- Provokar Mitra.

13)Practice of Life Assurance — Insurance Institute of India.

14)Life Assurance Administration —Insurance Institute of India.

DIPLOMA COURSE IN INSURANCE

PAPER - III (PRACICAL)

Practical —30 MARKS Work Experience- 30 MARKS

Project 40 MARKS Total 100 MARKS

UNIT —1 (PRACTICAL (30 Marks)

The practical will be held on following points

(a) Survey / Data Collection.

The students shall collect the data through survey or news — search;

- (i) Accident and mis-hap news (from local, regional and state & national level news papers)
- (ii) Assessment of risk (based on mis-hap news or problems on risk assessment/ case-study)

- (iii) Data collection of uninsured population, under privileged, and would-be insured local area.
- (iv) Interview of successful insurance agents of local area.
- (b) SEMINARS / WORKSHOP:

Seminars / workshops shall be organized on the following:

- (v) Filling up proposal forms and other documents
- (vi) Benefits package of insurance policies.

UNIT- 2 WORK EXPERIENCE (30 MARKS)

(A)Work Experience (Internal Evaluation) (15 MARKS)

The students should be given work experience through following sources.

- (i) Visits to local insurance company offices.
- (ii) Dramatising the insurance procedure.
- (iii) Convincing would be insured.
- (iv) Handling manual for agents.

UNIT -3 PROJECT (40 MARKS)

(C) PROJECT (20 MARKS) (Internal Evaluation)

The topic of any project report should be related with any unit of theory papers.

NAME OF UNIT - NO OF LECTURES

Practical - 30, Work experience - 60, Project Report - 60, Total = 150

CAREER ORIENTED COUNCIL FOR COC COURSES IN IMLC

- 1. Adv. K.V. Patil B.A., LL.B
- 2. Adv.D.I.S.Mulla B.A.,LL.B
- 3. Adv.D.V. Patil B.A.,LL.B
- 4. Dr. Pawar S.S. B.Com, LL.M. Ph.D., NET, SET
- 5. Mr.Y.N.Desai. B.SL,LL.M.,NET
- 6. Adv.R.N. Kulkarni B.Sc., LL.B
- 7. Prof. Y.P. Kolekar B.A.L., LL.M., NET

TEACHING STAFF

PRINCIPAL: Dr. Pawar S.S. B.Com, LL.M. Ph.D., NET, SET

PERMANENT STAFF

Dr. A.Y. Jadhav , M.A.Pol. Sc., M.A. Socio., M.A.History, Ph.D. Mr.C.N.Kamble. B.Sc.,LL.M.,NET Mrs. M.N. Suryawanshi B.S.L,LL.M., NET Mr.Y.N.Desai. B.SL,LL.M.,NET Mrs.D.P.Patil. B.SL.LL.M., SET Mr. G.Y.Nikumbh B.SL, LL.M,NET,SET Miss. R.J. Jawale , B.Com, LL.M., NET

VISITING FACULTY / C.H.B / HONORARY LECTURERS

Adv.D.I.S.Mulla B.A.,LL.B Adv.D.V. Patil B.A.,LL.B Adv.L.K.Khade B.Com.,LL.B Mrs.A.S.Shanbhag B.Com.,LL.M Adv.K.M.Pisal B.SL.,LL.B Mr.V.N.Mapuskar M.Com.,LL.M Adv.R.N. Kulkarni B.Sc., LL.B Adv. P.S. Shinde B.S.L., LL.B. Adv. P.S. Shinde B.S.L., LL.B. Adv. P.C. Inamdar B.S.L., LL.B. Adv. A.S. Gharge B.S.L., LL.B. Asst. Prof. Y.P. Kolekar B.A.L., LL.B Asst. Prof. N.R. Jadhav M.A., M.Phil, LL.B. Asst. Prof. S.S. Shinde M.A. Soci. Asst. Prof. Tripat Ramgadiya B.Com, B.Ed., M.A. Eng. Shri Mugali A. P. M.Lib. NET Librarian

ADMINISTRATIVE STAFF

Mr.K.B. AUTE - Head Clerk Shri. Shendge S.K. - Junior Clerk Mr. Mengade D.R. - Library Attendant Shri Aware D.S. - Peon

Mr Khan R.M. - Senior Clerk Mr.S.S.Pawar - Library Attendant Mrs. Bobade S.V. - Peon

FACULTY/VISITING FACULTY / C.H.B / HONORARY LECTURERS FOR COC in E-BANKING

Prof. Y. N. Desai B.S.L., LL.M., NET Adv. R.N. Kulkarni B.Sc., LL.B Adv. K. P. Mane B.A. LL.B. Prof. Y.P. Kolekar B.A.L., LL.M., NET Prof. V. N. Mapuskar M.Com., LL. M. Adv. Nivedita Ketkar, LL.M., NET, C.S.