

Rayat Shikshan Sanstha's

**ISMILSAHEB MULLA LAW COLLEGE,
SATARA**

PROSPECTUS

DIPLOMA IN E-BANKING

(Commenced from 2016-2017)

**Diploma Course in "E-Banking" Career oriented course recognised by
UGC and Shivaji University**

Rayat Shikshan Sanstha's
Ismailsaheb Mulla Law College, Satara
- 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.
- 3) 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 PROGRAMME. 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 Course). 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 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.

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 representing 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

- 1) 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 avail of the Xerox facility.
- 7) Library card is not transferable.
- 8) 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 E Banking

Syllabus approved by Shivaji University, Kolhapur

INTRODUCTION – Introduction and Importance of E- banking

Today, individuals can perform banking activities at home, via the internet. Some online banks are traditional banks which also offer online banking, while others are online only and have no physical presence. Online banking through

traditional banks enable customers to perform all routine transactions, such as account transfers, balance inquiries, bill payments, and stop-payment requests, and some even offer online loan and credit card applications. Account information can be accessed anytime, day or night, and can be done from anywhere. A few online banks update information in real-time, while others do it daily. Once information has been entered, it doesn't need to be re-entered for similar subsequent checks, and future payments can be scheduled to occur automatically. Many banks allow for file transfer between their program and popular accounting software packages, to simplify record keeping. Despite the advantages, there are a few drawbacks. It does take some time to set up and get used to an online account. Also, some banks only offer online banking in a limited area. In addition, when an account holder pays online, he/she may have to put in a check request as much as two weeks before the payment is due, but the bank may withdraw the money from the account the day that request is received, meaning the person has lost up to two weeks of interest on that payment. Online-only banks have a few additional drawbacks: an account holder has to mail in deposits (other than direct deposits), and some services that traditional banks offer are difficult or impossible for online-only banks to offer, such as traveler's checks and cashier's checks.

2. Advantages of Course

The Banking sector in India has always been one of the most preferred avenues of employment. In the current decade, this has emerged as a resurgent sector in the Indian economy. As per the McKinsey report 'India Banking 2010', the banking sector index has grown at a compounded annual rate of over 51 per cent since the year 2001, as compared to a 27 per cent growth in the market index during the same period. It is projected that the sector has the potential to account for over 7.7 per cent of GDP with over Rs.7,500 billion in market cap, and to provide over 1.5 million jobs. Today, banks have diversified their activities and are getting into new products and services that include opportunities in credit cards, consumer finance, wealth management, life and general insurance, investment banking, mutual funds, pension fund regulation, stock broking services, custodian services, private equity, etc. Further, most of the leading Indian banks are going global, setting up offices in foreign countries, by themselves or through their subsidiaries.

Career opportunities available in the banking sector are as follows:

Credit Officer A Credit officer, also referred to as loan officer, facilitates lending from financial institutions to individuals and businesses. Credit officers are responsible for assessing and verifying the client's financial information and

helping the client get through the often complex loan process. For job opening in various officer categories, also look under Specialist Officer Job Profile or search in Notifications section.

Law Officer A Law Officer deal with legal issues received from various departments of the Bank and its associate institutions, which are mainly related to the interpretation of various statutes.

He/she is also responsible for:

- Preparing initial drafts of legislation administered/to be administered by the Bank
- Preparation of drafts of pleadings and comprehensive instructions/briefs to counsel in connection with litigation involving the Bank and its associate institutions
- Appearing before Conciliation Officers, Labour courts, Tribunals, etc. on behalf of the Bank.

Agriculture Officer An Agricultural Officer is responsible for promoting loans in rural areas related to general and agricultural purposes under the various schemes framed by government and other financial institutions. The officer needs to maintain a good professional relationship with farmers to for lead generation, client acquisition, site visit before the loan sanctioning, and follow-up for timely loan recovery.

Foreign Exchange Officer A Foreign Exchange Officer or Forex Dealer invests a corporation's funds on currencies markets with a profit motive or as part of a risk management (hedging) strategy. No formal education is needed to trade on foreign currency markets.

Information Technology (IT) Officer Information Technology (IT) Officers are required by almost every bank in order to take care of its software systems. IT Officers look into maintenance of servers, database and other networking aspects.

Personnel Manager/HR Officer A Personnel Manager handles the entire gamut of HR functions like Compensation policy, Industrial Relations, Statutory Compliances, Performance Management System, Training and Development, Staff Welfare and other relevant aspects of Human Resource Management.

Marketing Officer A Marketing Officer is responsible for the coordination of all marketing and social media and networking activities of the Bank. He/ She develops various marketing concepts, objectives, materials, advertisements, programs, press releases, and other special events approved by Senior

Management and the Board of Directors. He/ She provides guidance and coordinates implementation efforts with respect to the installation of new or existing products and services.

Assistant Manager An Assistant Manager is someone whose role would be to help oversee the running of an entire branch, or a number of small branches. Every Manager needs a strong team behind them, and an Assistant Manager would be their first point of contact. Assistant Manager would have to, on a daily basis, motivate and encourage staff to keep the branch/branches running smoothly and meeting targets.

Customer Relationship Executive A Customer Relationship Executive or a CRE has the main duty to handle the customer complaints and proactively provide a resolution. If need arises he has to escalate the complaints to his superiors. He is responsible to handle customer queries using the bank's standard guidelines. A Customer Relationship Executive is required to maintain the coordination and a strong working relationship with external and internal customers, colleagues, and customer service management. A CRE might also have a set sales target which he has to achieve within a given period of time.

Clerk A bank clerk, also called a teller, is a financial service professional. He/she serves as the primary point of contact for most bank customers, administering basic banking transactions and answering most questions. This role is seen as an entry level position.

3. Objectives of Course

The scheme is designed to ensure that Graduate Who passed out after completing this course should have knowledge, skills of aptitude for gainful employment in general & in self-employment in particular. The object of career oriented course is skill enhancing and 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.

4. Learning Outcomes

Student will achieve competency in,

- a) Understanding banking terms and concept.
- b) Learn practical aspect of banking like NEFT, RTGS, Demand Draft etc
- c) Learn and understand technological features of modern day banking.
- d) Improve and develop employability skills of the banking sector.

5. Title of the Courses

STRUCTURE – This Diploma course comprise three papers

- 1) E- Banking Paper – I (Theory) 100 Marks
- 2) E- Banking Paper – II (Theory) 100 Marks
- 3) E- Banking Paper – III (Practical, Work Experience& Project) 100 Marks
Practical (30 Marks), Work Exp. (30 Marks), Project(40 Marks)

Fees For Courses :- Rs. 1500/-

6. Eligibility of Cours :- Students who have passed Certificate Course in Ebanking COC
7. Strength of the Student :- 40 to 60 Aprox.
8. Admission/Selection Procedur :- As Per Interview and Merit
9. Duration of the Course :- One year
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

(a) Structure: Paper No. I Banking Theory 100 Marks

Paper No. II Banking Theory 100 Marks

Paper No. III Banking Practical 100 Marks

[Paper III - Practical 30 Marks, Work Experience 30 Marks,
Project Report 40 Marks]

(b) Paper III Banking Practical: Internal, Evaluation and Viva – Voce.

1. Practical 30 Marks

2. Work Experience 30 Marks

3. Project Work 40 Marks

[Project Work - Including 20 marks for Project & 20 marks for Viva - Voce]

(c)

1. Internal Marks will be given on the basis of the records maintained by the students.

2. The evaluation of internal assignments is done by the examiner and signed by the Co-Ordinator.

3. Records for internal evaluation

For Practical Journal

For Work Experience Diary should be maintained by each student and certificate from the institution.

For Project Report 2 copies of project. Report covering minimum 25 pages should be prepared by each student after visiting bank.

The topic of the project report should be related with any topic at the theory paper I & II. The project report should contain aspects like, Objective, Research, methodology, findings and draft of questionnaire.

4. One external and internal examiner will be appointed by the University for Viva-Voce.

(e) Medium of Instruction (Examination): English Standard of passing / ATKT:-
Standard Standard of Passing -

d) Standard of Passing:

Pass Class 40 – 49 %

Second Class 50 – 59 %

First Class 60 – 69 %

First Class with Dist. Above 70 % First class with Dist 70% & above marks
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.

For Theory Paper I & II will be 3 hrs. Duration

a. Objective type Questions 20 Marks

(True/False 10 Marks, Multiple Choice 10 Marks)

b. Short Notes (4 out of 6) 16 Marks

c. Short Answer (2 out of 4)	16 Marks
d. Short Answer (2 out of 4)	16 Marks
e. Essay Type	16 Marks
f. Essay Type	16 Marks

Paper III

BANKING THEORY AND SYSTEM

1) Brief History:

Origin, banking system in India, Role of RBI, Commercial and Co. — op. Banks, Functions, Responsibility, Changing Roles, NABARD, IDBI, IRBI, SEDBI, SEBI, ICICI, HDFC Bank.

2) Deposits and Advances

Types, Principles of lending, Analysis of F/S, Concept of NPAS, Recovery measures, Special features transactions in Deposit A/C.

3) Subsidiary Services:

Agency functions, merchant Banking, L/C, L/G, Travelers Cheques etc. Modern Banking Services, Tele Banking, ATM, Credit / Debit Cards, Net Banking, Other Electronic devices.

4) Bank Customer Services:

Attending complaints from customers, improving quality of services, Legal protection to customer, Recommendations of various committee, consumer's protection Act.

5) Profitability:

Measures of improving profitability (details), Features of Profit & Loss A/C heads, Controlling of leakages of income.

6) Bank Marketing Management:

Concept, Importance, Customers Satisfaction, Introduction of various products (Services) in banking business, Role of field function, Advertisement, Agent, Displays etc.

7) Personal Management:

Concept, Theory of X and Theory of Y, and other communication and Inter Personal relations, Business Correspondence and Inter Office Communication.

8) Computer Awareness:

Hardware, Software with terms and Handling knowledge.

Paper IV

BANKING PRINCIPLES AND TRANSACTIONS

1) Deposits:

Account opening, Operation, Closing, Transfer and closure of A/C, Different types of Deposits and customers. Various RBI directions relating to Banking operations. Interest Calculations (with provisions for special features of various deposits)

2) Advances:(Loans)

Types of advances, Types of Securities, Charging of Securities, Sanction, Denomination, disbursement, Recovery, Delegated Authorities, Recovery Measures, NPA and its implications, Profitability.

3) Remittances:

DD, TT, MT, PO, issuance, Controlling and Payment.

4) Inter - Bank Accounting:

Cash Department, Duties, Responsibilities of Cashiers, Cash Holding Limit, Cash Management, Security, Measures.

5) Final Accounts:

Ledger Posting, Subsidiary Ledgers, Profit & Loss Ledger, Supplementations, Main Cash Book, General Ledger, Trial Balance, Preparation of Income and Expenditure Account and Balance Sheet of Bank Branch.

6) Important Acts, Rules and their relevance in Banking:

Negotiable Instrumental Act, Contract Act, Maharashtra State Co — op. Act, Banking Regulation Act and Consumer Protection Act.

7) Bank Audit:

Procedures, Rules, Importance. and types of Audit actual, Practical procedures of Audit, Functions, Corrections, Recommendations and Remarks.

Paper V

PRACTICES IN BANKING

(A) Bank Visits (Areas for Practice Work)

- 1)** Types of Books, Ledgers (all), Pass Books, Bank Books, Trial Balance, Day Books, Loan Register, Branch Bank Reconciliation.
- 2)** Bank Balance Sheet, Profit & Loss A/C, Year Ending Entries, Final Balance Sheet, Auditing.
- 3)** Other Registers, Books
- 4)** Interest Calculation, Deposits and Loans.

(B) For Test / Practical

Paper III and IV Syllabus, Group Discussion, Personal Interviews, Case Study and Mob Banking.

(C) For Project Work

Paper III and IV Syllabus

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.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
Adv. Ketkar , LL.M., NET, C.S.