

Rayat Shikshan Sanstha's
**ISMILSAHEB MULLA LAW
COLLEGE, SATARA**

PROSPECTUS

Certificate Course in “Insurance”
(Commenced from 2013-14)

Certificate 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.
- 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

Certificate Course in Insurance

Syllabus approved by Shivaji University, Kolhapur

1. Introduction -

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 worldly 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 UG.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 (From 2013-2014)**
- **DIPLOMA COURSE(From 2014-2015)**
- **ADVANCED DIPLOMA COURSE(From 2015-2016)**

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

3. Objectives of Course

1) 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.

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

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

5. Fees For Courses:- Rs. 1500/-

6. Eligibility of Course:- XII or For student – Regular/repeater Students of B.S.L./ LL.B. from any Faculty

7. Strength of the Students:- 40 to 60 Aprox.

8. Admission/Selection Procedure :- As Per Interview and Merit

9. Duration of the Course :- one year

10. Medium of Instruction :- English

11. 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.

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

Scheme of Examination as per the U.G.C. guidelines

Paper No I	8 to 10 Units
Paper No II	8 to 10 Units
Paper No III	150 periods

(A) Practical – suggested topics 5 – Practical of 6 Hrs. each - 30 periods

(B) Work Experience – (Daily 4 periods for 15 days Approx - 60 periods

(C) PROJECT REPORT (About 20 to 30 pages) - 60 periods.

PAPER III

Internal Evaluation	Viva voce	Total
Practical	15	30
Work Experience	15	30
Project	20	40
50	50	100

Scheme for Internal Evaluation & viva-voce

- 1) Internal marks will be given on the basis of records maintained by the students.
- 2) The Evaluation of Internal marks is done by the Internal Examiner & signed by the Co-coordinator.
- 3) Records for Internal Evaluation
 - For Practicals Journal
 - For work experience Daily work Record be maintained by Each Student and confirmed by the Institution /organization.
 - For project Report 2 copies, of project report containing minimum 25 pages should be prepared by each student after completion of visit organization /Institution. The topic of the project report should be related with any unit of the theory paper.
 - Project report should contain aspects like, objectives, Research Methodology, findings and draft of questionnaire.
- 4) One External and Internal Examiner will be appointed by the University for viva-voce

Allocation of Marks	-	for viva-voce
Internal Examiner	-	25 Marks
External Examiner	-	25 Marks

12. Standard of passing / ATKT:-

Standard Standard of Passing -

Pass Class	-	35 to 44 %
Second Class	-	45 to 59 %
First Class	-	60 to 69 %
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.

13. Nature of question paper

CERTIFICATE COURSE IN INSURANCE

Theory papers (Paper-I & II) will be of 3 hours duration.

Nature of Question Paper.

Q 1. Objective Type Questions.

(C) Multiple choice 10 MARKS

(D) True or false 10 MARKS

Q 2. Short Notes (4 out of 6) 16 MARKS

Q 3. Short Answers Type Questions(2 Out of 4)

Q 4. Short Answer Type Questions(2 Out of 4)

Q 5. Essay Type Questions

Or

Essay Type Questions 16 MARKS

Q 6. Essay Type Questions

Or

Essay Type Questions 16 MARKS

14. Detail Course Syllabus With List of Books Recommended

CERTIFICATE COURSE IN INSURANCE

PAPER – I

INTRODUCTION TO INSURANCE AND INSURANCE PROCEDURE

LEARNING OBJECTIVES –

c) To make the learners familiar with the concept, types and foundations of familiar.

d) To expose the learners to procedural part of and documentation in insurance.

UNIT –1 INSURANCE

Risk in human life, Dangers to life and property, Methods of handling risks, Meaning and definition of insurance, Functions of insurance, Nature of insurance, Insurance and social security, Insurance and economic development, Essentials of insurance, Insurance glossary-Meaning and impotence, existing insurance glossary.

UNIT –2 CLASSIFICATION OF INSURANCE

Bases of classification of insurance, classification of insurance on the basis of nature of insurance, classification of insurance from business point of view, classification of insurance from risk point of view.

UNIT –3 PRINCIPLES AND POLICY CONDITIONS OF INSURANCE

Fundamental principles of insurance Utmost good faith Insurable interest, Indemnity, Mitigation of loss, Attachment of risk, Cause proximal, Subrogation, contribution, Applicability of principles of insurance Major policy editions in life, fire, marine and miscellaneous insurance Importance of policy conditions.

UNIT –4 INSURANCE CONTRACT

Meaning and importance of insurance contract, parties to insurance contract, Contractual obligations on the parties to insurance contract, Applicability of Indian contract Act to insurance, Nature of contract of life, fire, marine and other form of insurance, Duration and termination of insurance contract, Insurance and wager.

UNIT –5 INSURANCE PRODUCTS

Overview of policies issued by LIC, GIC and private sector Insurance companies, Ten major fast moving life policies, Major policies issued by GIC under fire, marine and other forms, Benefit packages in ten major life policies and he plans launched by private sector insurance companies. Risk coverage in the policies, Suitability of policies to buyers need.

UNIT – 6 PROCEDURE OF EFFECTING INSURANCE AND DOCUMENTATION

Procedure of affection life fire, marine and miscellaneous insurance, Documents used in effecting life, fire, marine and miscellaneous insurance – Its importance, legality / validity of document.

UNIT-7 PROCEDURE OF SETTLEMENT OF CLAIMS AN DOCUMENTATION

Settlement of claims of life insurance, Life insurance death claims, life insurance survival claims, Documentation in procedure of settlement of laims of life insurance. Settlement of claims of fire, marine and other forms of insurance, Documentation in their settlement.

UNIT-8 PROCEDURES IN PRIVATE INSURANCE COMPANIES

Procedures of effecting and settlement of claims of plans / policies launched by private sector insurance companies.

PAPER – II
MARKETING INSURANCE SERVICE

LEARNING OBJECTIVE –

To acquaint the learners with marketing insurance service and role, functions and duties of insurance Agent.

UNIT – 1 INSURANCE MARKET –

Service marketing-meaning, definition and features, Basic principles of service marketing, Insurance market concept, importance, buying motives Insurance for under privileged, Outstanding features of insurance market, Insurance market in India, Insurance market abroad.

UNIT – 2 INSURANCE SERVICE –

Meaning, features and importance, marketing of insurance service, prior and after sale service in insurance – its importance, obstacles in marketing insurance service.

UNIT – 3 INSURABLE PUBLIC AND PROERTY

Meaning, essential features of insurable public and property Identification of insurable public and property, classification of insurable interest.

UNIT – 4 ORGANISATIONAL STRUCTURE OF INSURANCE BUSINESS

Organizational structure of LIC organizational structure of GIC Organizational structure of private sector insurance companies.

UNIT –5 INSURANCE AGENT

Meaning role of insurance agent in insurance business, Functions of insurance agent, Right and duties of insurance agent, who can become insurance agent? Skills and qualities required for insurance agent, Insurance agency as a gainful occupation.

UNIT –6 APPOINTMENT OF INSURANCE AGENT

Appointment of insurance Agent, License procedure, training camps for agents, Termination of agency, Agent's compensation

UNIT –7 EXPLORING MARKET FOR INSURANCE PRODUCT

Special features of insurance product, Exploring clients for different insurance product- survey, observation, personal contacts, visits, meetings- Manual for insurance agent – contents, importance, use of manual.

UNIT –8 ETHICS OF INSURANCE AGENT

Ethics- meaning and definition, importance of ethics in insurance business.

REFERENCE BOOKS

- 1) Theory and practice of insurance – -Mohd. Arif, Khan-Educational Book House, Aligarh
- 2) Insurance – Principles and practice –M.N.Mishra S. Chand – Delhi
- 3) Principles and practice of Insurance Kothari and Bahl
- 4) Insurance – Indrajit Singh, Rakesh Katyal and Sanjay Arora.
- 5) Life assurance and Practice in India- Provokar Mitra.
- 6) Practice of Life Assurance – Insurance Institute of India.
- 7) Life Assurance Administration – Insurance Institute of India.

CERTIFICATE COURSE IN INSURANCE

PAPER - III (PRACTICAL)

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;

- (v) Accident and mis-hap news (from local, regional and state & national level news papers)
- (vi) Assessment of risk (based on mis-hap news or problems on risk assessment/case-study)
- (vii) Data collection of uninsured population, under privileged, and would-be insured local area.
- (viii) Interview of successful insurance agents of local area.

(b) SEMINARS / WORKSHOP:

Seminars / workshops shall be organized on the following:

- (iii) Filling up proposal forms and other documents
- (iv) 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.

- (e) Visits to local insurance company offices.
- (f) Dramatising the insurance procedure.
- (g) Convincing would be insured.
- (h) Handling manual for agents.

UNIT –3 PROJECT (40 MARKS)

(A) PROJECT (20 MARKS) (Internal Evaluation)

The students should prepare the project report running through minimum 25 pages.

(2 copies) on any one of the following topics.

- i. Exploration of local Insurance Market.
- ii. Benefit package in select life policies.
- iii. Working of private sector insurance companies.
- iv. Risk coverage in select five policies.
- v. Beneficiaries of crop insurance.
- vi. Beneficiaries of cattle insurance
- vii. Fast moving life policies
- viii. Motor Insurance in local area and the like.

(B) PROJECT (VIVA-VOCE) (15 MARKS)

The students may be interrogated on the project work done.

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.

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