

Affiliated to Mumbai University

Near Shedung Toll Plaza, Old Mumbai-Pune Highway, Panvel, Dist Raigad, Navi Mumbai-410206

Value Added Course

Certificate Course on Debt Recovery

October 12, 2021 to November 25, 2021

Coordinated By - Department of Law

Faculty Name- Dr. Ramesh Rai

St. Wilfred's College of Law



PRINCIPAL ST. WILFRED'S COLLEGE OF LAW SHEDUNG-PANVEL 410206



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Value Added Course Certificate Course on Debt Recovery Index

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Ref. No.2021-22/05

Date: September 16, 2021

NOTICE

It is to inform all the members of Program Academic Advisory Cell (PAC) that there will be a meeting on September 25, 2021 at 12.00 PM in Seminar Room to discuss about the various academic activities for the upcoming session. All concerned are requested to attend the meeting on time and be prepared to contribute to the discussion.

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Ref. No.2021-22/06

Date: September 18, 2021

CIRCULAR

It is to inform all the members of Program Academic Advisory Cell (PAC) that therewill be a meeting on September 25, 2021 At 12.00 PM in Seminar Room to discuss about the various academic activities for the upcoming session. All concerned are requested to attend the meeting on time and be prepared to contribute to the discussion.

Dr M. Pendugr Principal



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MEETING MINUTES



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MEETING MINUTES

DATE: September 25, 2021

TIME:12 PM

PLACE:Seminar Hall

Attendees:

Dr. Ramesh Rai Dr. Bhanu Saxena Dr. Avni Mistri	Professor Assistant Professor	Romean
	Assistant Professor	
Dr. Asoni Mistel		
Dr. Avni wisiri	Assistant Professor	Armi
Ms. Anjali Patil	Assistant Professor	Ampall
Ms. Reena Pandey	Assistant Professor	Reemon
Dr.Pankaj Dwivedl	Assistant Professor	B
Ms. Bhagyashree Kamble	Assistant Professor	B
Dr. Bhanu Saxena	Assistant Professor	Bhash
	Ms. Anjali Patil Ms. Reena Pandey Dr.Pankaj Dwivedl Ms. Bhagyashree Kamble	Ms. Anjali Patil Assistant Professor Ms. Reena Pandey Assistant Professor Dr.Pankaj Dwivedl Assistant Professor Ms. Bhagyashree Kamble Assistant Professor

Agenda:

- 1. To organise alumni, meet and farewell for the final year students.
- 2. To conduct students exit survey.
- 3. To discuss important questions for examination.
- 4. Soft skills training for placement and internship.
- 5. Analysis of slow learner and their mentoring.
- 6. To discuss about the conduction of practical examination.
- 7. Submission of dissertation and projects by students.
- 8. To organise seminar by final year students
- 9. To conduct remedial classes for weak learners on difficult topics on Saturdays
- 10. To organise science exhibition, surveys etc.
- 11. To organise value added course for 1st, second and third year students

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Minutes:

The meeting was called to order by principal at 12 pm in seminar room. The attendees were welcomed, and the agenda for the meeting was presented.

- 1. **To organise alumni, meet and farewell for the final year students**: The principal proposed organising an Alumni meet to facilitate interactions between current students and successful graduates. The event will serve as an opportunity for networking, mentorship, and sharing experience. Additionally a farewell program will be arranged to bid farewell to the final year students and celebrate their achievements. The specific dates and details of these events will be decided in consultation with the concerned faculty members and student representatives.
- 2. **To conduct student exit survey**: The Principal suggested conducting a student exit survey to gather feedback from graduating students. The survey will focus on their overall college experience, including academic programs, infrastructure, faculty support, extracurricular activities, and placement opportunities. The feedback received will help in assessing the college's strengths and areas for improvement.
- 3. To discuss important questions for examination: The Principal highlighted the need to discuss and finalize the important questions for the upcoming University examination. Faculty members were encouraged to collaborate and share their expertise in determining the key topics and questions that students should focus on during their exam preparation. This will ensure that students are well-prepared for the examination.
- 4. **Soft skills training for placement and internship**: To enhance students' employability and prepare them for the professional world, the Principal proposed conducting soft skills training programs. These programs will focus on improving students' Communication Skill Programme, teamwork abilities, time management, and overall personality development.
- 5. The training will specifically target placement and internship opportunities, equipping students with the necessary skills to succeed in their future careers.
- 6. **Analysis of slow learners and their mentoring**: The Principal emphasized the importance of identifying and addressing the needs of slow learners. It was suggested to analyse the performance and progress of such students and provide them with personalized mentoring and support. Faculty members were requested to closely monitor the academic progress of slow learners and implement strategies to help them overcome their challenges.
- 7. To discuss the conduction of practical examination: The Principal proposed a discussion on the conduction of practical examinations. The logistics, evaluation criteria, and assessment procedures for the practical exams will be determined and communicated to the faculty members. It was emphasized that the practical





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examinations should provide a fair and comprehensive assessment of students' practical knowledge and skills.

- 8. **Submission of dissertations and projects by students**: The Principal reminded the faculty members about the submission deadline for dissertations and projects by the students. Clear instructions and guidelines regarding the format, content, and submission process should be provided to the students to ensure a smooth submission process.
- 9. To organize seminars by final year students: To showcase the research and academic achievements of the final year students, the Principal suggested organizing seminars where they can present their findings and share their knowledge with the college community. This will provide a platform for intellectual exchange and foster a culture of academic engagement.
- 10. To conduct remedial classes for weak learners on difficult topics on Saturdays: The Principal recommended organizing remedial classes on Saturdays to provide additional support to weak learners. These classes will focus on addressing difficult topics and concepts, helping students overcome their challenges and improve their understanding. Faculty members were encouraged to volunteer and contribute to these remedial classes.
- 11. To organize science exhibition, Panache, departmental quizzes, industrial trips, surveys, etc.: The Principal proposed organizing various extracurricular activities and events, such as science exhibitions, cultural events like Panache, departmental quizzes, industrial trips, and surveys. These activities will provide students with opportunities for practical learning, creative expression, and holistic development.
- 12. To organize Value added courses for Semester 2nd Students: The Principal elaborated on the importance of providing value-added courses to enhance the academic experience and skill set of students. Various suggestions were put forth regarding the types of value-added courses that could be beneficial for Semester 2nd students. Suggestions included courses related to Communication Skill Programme, coding, financial literacy, and career development.

Action Items:

1. The Principal will coordinate with faculty members and student representatives to finalize the dates and details of the Alumni meet and farewell program.

2. Faculty members will develop and conduct the student exit survey, ensuring comprehensive feedback is collected.

3. Faculty members will collaborate to finalize important questions for the upcoming examination.

4. The administration will organize soft skills training programs, focusing on placement and internship opportunities.

5. Faculty members will identify slow learners, provide personalized mentoring, and monitor their progress.





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6. Faculty members will discuss and plan the conduction of practical examinations, ensuring fairness and thorough assessment.

7. The administration will remind students about the submission deadline for dissertations and projects, providing clear guidelines.

8. The administration will facilitate the organization of seminars by final year students, allowing them to showcase their research and knowledge.

9. Faculty members will schedule remedial classes for weak learners on Saturdays, focusing on difficult topics.

10. The administration will coordinate the organization of science exhibitions, Panache, departmental quizzes, industrial trips, surveys, and other extracurricular activities.

11. The Academic Committee will compile a list of potential value-added courses based on the suggestions provided during the meeting.

These action items will be followed up on in subsequent meetings to track progress and ensure the successful implementation of the proposed agendas.

Closing:

Principal expressed gratitude to the staff members for their active participation and valuable input during the meeting. It was emphasized that their collaboration and dedication are essential in implementing the discussed agendas successfully. The staff members were encouraged to further develop and refine these proposals and work collectively towards the holistic development of the students.

The meeting concluded at 02.00 PM. The next meeting will be scheduled and communicated to the committee members accordingly.

Dr M. Penduge Principal



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Ref. No.2021-22/42

Date October 5, 2021

Notice

We are pleased to inform all the students that the Value Added Course (VAC) – Certificate Course on Debt Recovery will commence from October 12, 2021 to November 25, 2021. This course is designed to provide additional skills and knowledge beyond the regular curriculum, enhancing your learning experience and improving your career prospects.

Details of the VAC Classes:

Start Date: October 12, 2021

Timings: 3:00 PM to 4:00 PM (Monday to Saturday)

Faculty Coordinator- Dr. Ramesh Rai

CC –

HOD of all departments



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Ref. No.2021-22/44

Date-October 7, 2021

Circular

We are pleased to inform all the students that the Value Added Course (VAC) - Certificate Course on Debt Recovery will commence from October 12, 2021 to November 25, 2021. This course is designed to provide additional skills and knowledge beyond the regular curriculum, enhancing your learning experience and improving your career prospects.

Details of the VAC Classes:

Start Date: October 12, 2021

Timings: 3:00 PM to 4:00 PM (Monday to Saturday)

Faculty Coordinator- Dr. Ramesh Rai

CC-

HOD of all departments

D. M. Pendug Principal



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Certificate Course on Debt Recovery

COURSE OUTCOME

1. Understand Legal Framework:

• Gain a thorough understanding of the laws and regulations governing debt recovery, including relevant acts and legal precedents.

2. Identify Debt Recovery Strategies:

• Learn various debt recovery strategies and techniques, including negotiation, mediation, arbitration, and litigation.

3. Draft Legal Documents:

• Develop the ability to draft essential legal documents related to debt recovery, such as demand letters, notices, and settlement agreements.

4. Navigate Court Procedures:

• Acquire knowledge of court procedures and practices related to debt recovery cases, including filing suits, presenting evidence, and executing judgments.

5. Implement Effective Communication:

• Enhance communication skills to effectively interact with debtors, creditors, legal professionals, and other stakeholders involved in the debt recovery process.

6. Evaluate Financial Situations:

• Gain skills in assessing the financial situation of debtors to determine the most appropriate recovery approach and maximize recovery outcomes.

7. Manage Debt Recovery Cases:

• Learn how to manage and monitor debt recovery cases efficiently, ensuring compliance with legal requirements and ethical standards.

8. Understand Bankruptcy and Insolvency:

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Develop an understanding of bankruptcy and insolvency procedures and their impact on debt recovery efforts. PRINCIPAL

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9. Apply Ethical Practices:

• Emphasize the importance of ethical practices in debt recovery, ensuring fairness and integrity in all dealings.

10. Stay Updated on Industry Trends:

• Keep abreast of the latest trends, developments, and best practices in the debt recovery industry to enhance professional competence.



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SYLLABUS: Certificate Course on Debt Recovery

Module 1: Introduction to Debt Recovery

- Overview of Debt Recovery
- Importance and Objectives of Debt Recovery
- Key Terminologies in Debt Recovery

Module 2: Legal Framework for Debt Recovery

- Relevant Laws and Acts
- Recovery of Debts Due to Banks and Financial Institutions Act, 1993 (RDDBFI)
- Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI)
- Insolvency and Bankruptcy Code, 2016 (IBC)
- Negotiable Instruments Act, 1881
- Legal Rights and Obligations of Creditors and Debtors
- Recent Amendments and Legal Precedents

Module 3: Debt Recovery Strategies and Techniques

- Negotiation and Mediation
- Arbitration in Debt Recovery
- Litigation Process and Court Procedures
- Out-of-Court Settlements
- Use of Technology in Debt Recovery

Module 4: Financial Analysis for Debt Recovery

- Assessing Debtor's Financial Health
- Credit Risk Assessment
- Evaluating Financial Statements
- Determining the Most Effective Recovery Approach

Module 5: Drafting Legal Documents

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- Demand Letters
- Notices
- Settlement Agreements
- Petitions and Applications for Debt Recovery

Module 6: Court Procedures and Practices

- Filing a Suit for Debt Recovery
- Presenting Evidence in Court
- Execution of Judgments
- Role of Debt Recovery Tribunals (DRTs)
- Role of National Company Law Tribunal (NCLT) in Debt Recovery

Module 7: Bankruptcy and Insolvency Procedures

- Overview of Bankruptcy and Insolvency Processes
- Role of Insolvency Professionals
- Corporate Insolvency Resolution Process (CIRP)
- Liquidation Process
- Impact of Bankruptcy on Debt Recovery

Module 8: Communication Skills for Debt Recovery

- Effective Communication with Debtors
- Negotiation Skills
- Conflict Resolution
- Professional Ethics in Debt Recovery

Module 9: Managing Debt Recovery Cases

- Case Management Techniques
- Monitoring and Tracking Debt Recovery Cases
- Ensuring Compliance with Legal and Regulatory Requirements
- Ethical Considerations in Debt Recovery

Module 10: Trends and Best Practices in Debt Recover

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- Latest Developments in Debt Recovery
- Emerging Technologies in Debt Recovery
- Case Studies of Successful Debt Recovery
- Industry Best Practices



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Time Table

Certificate Course on Debt Recovery

W.e.f.: October 12, 2021

Days	Subject	Time
Monday	Certificate Course on Debt Recovery	3 pm to 4 pm
Tuesday	Certificate Course on Debt Recovery	3 pm to 4 pm
Wednesday	Certificate Course on Debt Recovery	3 pm to 4 pm
Thursday	Certificate Course on Debt Recovery	3 pm to 4 pm
Friday	Certificate Course on Debt Recovery	3 pm to 4 pm
Saturday	Certificate Course on Debt Recovery	3 pm to 4 pm

Dr. M. Pendyr PRINCIPAL

Copy to:

HOD of all departments



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LECTURE PLAN

TIME - Monday to Saturday (3 pm to 4pm)

Introduction to Debt Recovery

Lecture 1: Definition, importance, and objectives of debt recovery

Lecture 2: Introduction to relevant laws and regulations and Comparative analysis of debt recovery systems globally

Lecture 3: Classification of debts and different types of debtors and their legal obligations

Principles and Strategies of Debt Recovery

Lecture 4: Methods and approaches for effective debt collection with Negotiation techniques and settlement agreements

Lecture 5: Ethical guidelines and Legal implications and compliance with debt collection laws

Lecture 6: Preliminary steps in debt recovery and Use of alternative dispute resolution methods in debt recovery

Litigation and Enforcement in Debt Recovery

Practical Aspects of Debt Recovery

41000

knowledge to practical scenarios

Lecture 7: Litigation Procedures in Debt Recovery and Role of courts and tribunals in debt recovery cases

Lecture 8: Methods for enforcing debt recovery judgments and Challenges and remedies in debt enforcement

Lecture 9: Understanding debt recovery in insolvency scenarios with Legal alternatives and implications for debt recovery

Lecture 10: Analysis of real-world debt recovery cases and Application of theoretical PRINCIPAL

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Lecture 11: Role of Technology in Debt Recovery and Digital tools for monitoring and tracking debtors

Lecture 12: Identification and mitigation of risks in debt recovery operations and Strategies for minimizing legal and financial risks

Specialized Areas in Debt Recovery

Lecture 13: International Debt Recovery challenges and legal frameworks

Lecture 14: Debt recovery practices in specific industries with Case studies

Lecture 15: Strategies for debt recovery during economic crises and its Legal implications and challenges in debt recovery during downturns

Compliance, Ethics, and Professional Standards

Lecture 16: Ethical considerations in debt recovery practices and Compliance with regulatory standards

Lecture 17: Training and continuing education for debt recovery professionals and Career pathways and opportunities in debt recovery

Emerging Trends and Innovations

Lecture 18: Role of AI, automation, and data analytics in debt collection and Future trends and advancements in debt recovery practices

Lecture 19: Corporate Social Responsibility (CSR) initiatives and ethical responsibilities of debt recovery agencies

Legal Remedies and Alternatives

Lecture 20: Legal aspects of debt restructuring and insolvency proceedings and Alternative solutions to debt recovery challenges

Lecture 21: Influence of public policy on debt recovery laws and practices





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Case Studies and Practical Applications

Lecture 22: Analysis of successful debt recovery strategies and outcomes

Lecture 23: Role-playing exercises and simulations in debt collection scenarios and Application of negotiation and mediation skills in debt recovery

Assessment and Evaluation

Lecture 24: Assessment of Debt Recovery Practices

Lecture25: Evaluation of participant understanding through quizzes and assignments

Lecture 26: Review sessions to reinforce key concepts

Lecture 27: Comprehensive assessment covering course content and practical applications

Lecture 28: Presentation of case studies or research projects on debt recovery topics

Lecture29: Awarding of certificates to successful participants and Graduation ceremony and recognition of achievements

Lecture 30: Participant feedback to improve future iterations of the course



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Assessment: Certificate Course on Debt Recovery

Question Paper

Instructions:

Answer all questions.

Each question carries 10 marks

Question 1:Explain the legal framework for debt recovery in India. Discuss the key acts and regulations that govern the debt recovery process and their significance.

Question 2:Describe the steps involved in the litigation process for debt recovery. What are the key procedures and practices that must be followed in court to successfully recover debts?

Question 3:A creditor wants to recover a debt from a financially distressed company. Discuss the strategies and techniques that can be used, including both out-of-court and in-court options. How would you assess the debtor's financial health to determine the best recovery approach?

Question 4:Draft a sample demand letter to a debtor who has defaulted on a loan repayment. The letter should include all essential elements required by law to initiate the debt recovery process.

Question 5:Discuss the role of communication skills in debt recovery. How can effective communication and negotiation skills impact the success of debt recovery efforts? Provide examples of techniques that can be used to communicate effectively with debtors.



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Result Analysis: Certificate Course on Debt Recovery

Sr. No	Class	Name	Q1	Q2	Q3	Q4	Q5
1	BLS-5	PATIL RAVINA HEMANT	5	4	4	4	1
2	BLS-5	SHINDE SHRADDHA SANJAY	3	2	1	3	4
3	BLS-5	SOMANI RAMA KAMALKISHOR	4	2	3	5	1
4	LLB-3	GAIKWAD DHANASHIRI NAVNATH	2	1	2	5	4
5	LLB-3	GAIKWAD MANALI RAJENDRA	5	5	1	4	1
6	LLB-3	GAIKWAD SHRUTI MUNIDAS	2	5	3	3	4
7	LLB-3	GAVALI SATISH JAYARAM	3	1	4	3	3
8	LLB-3	GUDEKAR MIHIR JITENDRA	1	3	3	5	2
9	LLB-3	GUPTA ALPANA MEWALAL GUPTA	3	5	3	5	3
10	LLB-3	GUPTA SUNITA RAGHUVIR	5	3	2	4	3
11	LLB-3	GURAV MANDAR MADHUKAR	1	4	1	3	4
12	LLB-3	HATKAR SACHIN SHIVAJI	3	1	1	5	2
13	LLB-3	HINGAD SHUBHAM DEVILAL	4	2	1	1	2
14	LLB-3	HORA RAMANDEEP BALJEETSINGH	4	1	3	1	2
15	LLB-3	JADHAV POONAM ANNA	2	2	5	5	2
16	LLB-3	JADHAV SIDDHIVINAYAK TUKARAM	5	5	3	4	1
17	LLB-3	JAIN HARSHAD RAMESH	4	3	3	4	4
18	LLB-3	JAIN YASH HIRALAL	2	4	2	2	1
19	BLS-4	GORAKSHA DISHA MUKESH KUMAR	3	5	4	5	3
20	BLS-4	MORE VRUSHALI RAGHUNATH	3	2	1	4	1
21	LLB-2	DURGE ANKUSH GOPAL	1	4	4	4	4
22	LLB-2	GAIKWAD JAYRAM GANPAT	2	2	1	3	5
23	LLB-2	GAIKWAD SANJAY KHANDERAO	4	1	1	4	2
24	LLB-2	GAIKWAD VINAY ROHIDAS GAIKWAD	3	5	4	5	2
25	LLB-2	GANGURDE YATIN PRAKASH	4	5	4	3	4
26	LLB-2	GHARAT SANDESH KRISHNA GHARAT	1	3	4	4	3
27	LLB-2	GOYAL MANOJ KUMAR BENIMADHAV	5	2	2	4	4
28	LLB-2	GUJAR SONY MOTILAL	4	1	2	3	3
29	LLB-2	HARANSHIKARE RUPALI VIJAY	2	1	4	3	1
30	LLB-2	JADHAV RESHMA SHRIKANT	2	3	1	2	3
31	LLB-1	ABHISHEK KUMAR CHANDRASHEKHAR	2	4	2	4	4
32	LLB-1	ADHIKARI SAHIB KHAN SHAHANAWAZ	2	4	5	5	3
33	LLB-1	AKHADE SUBHASH BALU	1	4	5	4	2
34	LLB-1	AMBOLKAR SHARVARI SAMIR	3	5	3	5	1
35	LLB-1	ASAWALE ARATI ASHOK	3	4	1	3	2
36	LLB-1	AYNURE SHUBHAM SHAM	4	4	3	2	5
37	LLB-1	BABAR ADHIR SURESH	<u> </u>	5	4	1	1
38	LLB-1	BAIKAR MAHESH GOVIND	1)4	5	2	2	1
39	LLB-1	BANSODE GANESH SHRIRANG	K3	5	3	4	3
40	LLB-1	BHANUSGHARE UTKARSHA GANPAT	-3	5	1	5	5
41	BLS-2	GAIKWAD BHAVESH SANJAY	2	4	3	1	5
42	BLS-2	GAIKWAD GAURAV HIRAMAN HIRAMAN GAIKWAD	05 34	. 5	3	2	1

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43	BLS-2	GUPTA KOMAL KRISHNA	2	1	2	4	2
44	BLS-2	GUPTA PRATHAM SANTOSH	2	1	5	2	4
45	BLS-2	JOSHI KARAN KAILAS	3	5	2	3	1
46	BLS-1	BHALERAO AMIT CHIMAJI	2	5	2	4	4
47	BLS-1	BHANUSHALI PRACHI VISHAL	2	2	1	1	3
48	BLS-1	BHUTADA VIPIN SANJAY	5	4	2	4	5
49	BLS-1	BORADE KARINA DWARKANATH	1	4	3	5	5
50	BLS-1	CHAUHAN RAGINI RAMNARAYAN	3	5	1	3	5



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APPLICATION FORM

Add on Course: - Certificate Course on Debt Recovery

October 12, 2021 to November 25, 2021



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APPLICATION FORM

Add on Course: - Certificate Course on Debt Recovery

October 12, 2021 to November 25, 2021
Students Name: Patil Raving Hemout
Father's Name:Hemantp.atil
Class:BLS -5
Percentage of Marks Obtained in Last Qualifying Examination:
Date of Admission in the Institution:
Phone no. :
Mobile no. :

Details of Add on Courses

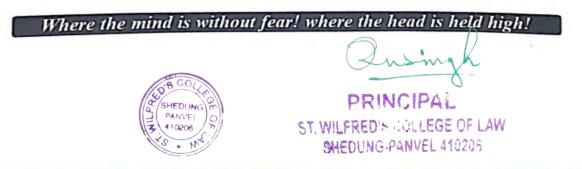
Parent's signature:-., Date: Reference

Student's Signature:-... Record

Date:- 20 300 2021

Signature of Counsellor:-

Name of Counsellor:-....





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APPLICATION FORM

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APPLICATION FORM

Add on Course: - Certificate Course on Debt Recovery

	October 12, 2021 to November 25, 2021
Students Name:	ward Jayram Gran pat
Father's Name:- Chan	pat Craikwad
Class:L.B	2.
Percentage of Marks Obtai	ned in Last Qualifying Examination:
Date of Admission in the I	nstitution:
Phone no. :	
Mobile no. :	439.35-34

Details of Add on Courses

Parent's signature:-...

Student's Signature:-....

Signature of Counsellor:-....

Name of Counsellor:-.... Remarks of Counsellor:-.... Remarks of Principal:-....





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Certificate Course on Debt Recovery

October 12, 2021 to November 25, 2021

Enrollment List:-

S.No.	Class	Name
1	BLS-5	PATIL RAVINA HEMANT
2	BLS-5	SHINDE SHRADDHA SANJAY
3	BLS-5	SOMANI RAMA KAMALKISHOR
4	LLB-3	GAIKWAD DHANASHIRI NAVNATH
5	LLB-3	GAIKWAD MANALI RAJENDRA
6	LLB-3	GAIKWAD SHRUTI MUNIDAS
7	LLB-3	GAVALI SATISH JAYARAM
8	LLB-3	GUDEKAR MIHIR JITENDRA
9	LLB-3	GUPTA ALPANA MEWALAL GUPTA
10	LLB-3	GUPTA SUNITA RAGHUVIR
11	LLB-3	GURAV MANDAR MADHUKAR
12	LLB-3	HATKAR SACHIN SHIVAJI
13	LLB-3	HINGAD SHUBHAM DEVILAL
14	LLB-3	HORA RAMANDEEP BALJEETSINGH
15	LLB-3	JADHAV POONAM ANNA
16	LLB-3	JADHAV SIDDHIVINAYAK TUKARAM
17	LLB-3	JAIN HARSHAD RAMESH
18	LLB-3	JAIN YASH HIRALAL
19	BLS-4	GORAKSHA DISHA MUKESH KUMAR
20	BLS-4	MORE VRUSHALI RAGHUNATH
21	LLB-2	DURGE ANKUSH GOPAL
22	LLB-2	GAIKWAD JAYRAM GANPAT
23	LLB-2	GAIKWAD SANJAY KHANDERAO
24	LLB-2	GAIKWAD VINAY ROHIDAS GAIKWAD
25	LLB-2	GANGURDE YATIN PRAKASH
26	LLB-2	GHARAT SANDESH KRISHNA GHARAT
27	LLB-2	GOYAL MANOJ KUMAR BENIMADHAV
28	LLB-2	GUJAR SONY MOTILAL
29	LLB-2	HARANSHIKARE RUPALI VIJAY
30	LLB-2	JADHAV RESHMA SHRIKANT
31	LLB-1	ABHISHEK KUMAR CHANDRASHEKHAR
32	LLB-1	ADHIKARI SAHIB KHAN SHAHANAWAZ
33	LLB-1	AKHADE SUBHASH BALU
34	LLB-1	AMBOLKAR SHARVARI SAMIR
35	LLB-1	ASAWALE ARATI ASHOK
36	LLB-1	AYNURE SHUBHAM SHAM
37	LLB-1	BABAR ADHIR SURESH
38	LLB-1	BAIKAR MAHESH GOVIND
39	LLB-1	BANSODE GANESH SHRIRANG
40	LLB-1	BHANUSGHARE UTKARSHA GANPAT
41	BLS-2	GAIKWAD BHAVESH SANJAY
42	BLS-2	GAIKWAD GAURAV HIRAMAN HIRAMAN GAIKWAD
43	BLS-2 COL	GUPTA KOMAL KRISHNA
44	BLS-2	
45	BUS-ZANVEL	
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46	BLS-1	BHALERAO AMIT CHIMAJI
47	BLS-1	BHANUSHALI PRACHI VISHAL
48	BLS-1	BHUTADA VIPIN SANJAY
49	BLS-1	BORADE KARINA DWARKANATH
50	BLS-1	CHAUHAN RAGINI RAMNARAYAN



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October 12, 2021 to November 25, 2021



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S. No.	Class	Name	to November 25				cto	he	r/N	iov	en	abe	r	-	-	-		1
				D	13					11.1				2.3	25	24	27	2
1	BLS-5	PATIL RAVINA HEMANT		1.21	70	To	ī									1/10		
2	BLS-5	SHINDE SHRADDHA SANJAY	part	P	P	P	ρ	A	P	ρ	ρ	1	P	P		-	P	-
3	BLS-5	SOMANI RAMA KAMALKISHOR	Shindle	P	P	P	P	P	-	-	ρ		P	P			P	
4	LLB-3	GAIKWAD DHANASHIRI NAVNATH	family	P	P	ρ	P	ρ	P	P	ρ	P	P	A	ρ	P	P	ł
5	LLB-3	GAIKWAD MANALI RAJENDRA	Curikung	P	P	P	P	P	P	P	P	P	P	P	P	A	P	1
6	LLB-3	GAIKWAD SHRUTI MUNIDAS	manner	ſ	ρ	P	P	P	A	P	P	P	P	P	P	P	P	P
7	LLB-3	GAVALI SATISH JAYARAM	C ISA	P	P	P	p	p	P	P	ρ	P	P	1	P	P	A	ρ
8	LLB-3	GUDEKAR MIHIR JITENDRA	Satirk	P	P	P	P	P	P	P	P	A	P	P	P	P	ρ	P
9	LLB-3	GUPTA ALPANA MEWALAL GUPTA	Mehir	P	P	ρ	P	P	P	ρ	P	P	P	P	P	P	P	P
10	LLB-3	GUPTA SUNITA RAGHUVIR	Alpan	P	P	P	ρ	A	ρ	A	P	P	P	P	P	P	P	P
11	LLB-3	GURAV MANDAR MADHUKAR	Ptimes P.	P	P	P	P	P	P	P	P	P	P	P	P	P	A	p
12	LLB-3	HATKAR SACHIN SHIVAJI	mare	P	P	1	P	P	P	P	P	P	P	p	P	P	P	1
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14	LLB-3	HINGAD SHUBHAM DEVILAL	Hingory	P	P	P		P	P	-	-	P					P	-
		HORA RAMANDEEP BALIEETSINGH	14.12000	P	P	A	P	P	P		P	-	P	p	P	-	p	4
15	LLB-3	JADHAV POONAM ANNA	Avonan	P	p	P	p	p	P	P	P	P	-	A	-		P	F
16	LLB-3	JADHAV SIDDHIVINAYAK TUKARAM	Jacken	P	P	P	P	4	P	P	0	0	P	4	P	-	r	1
17	LLB-3	JAIN HARSHAD RAMESH	Hassen	P	0	0	P	P	0	0	0	0	0	P	P	Po	ľ	
18	LLB-3	JAIN YASH HIRALAL	Unishay	6	0	0	0	0	0	A	6	0	0	0	D	P	2	/
19	BLS-4	GDRAKSHA DISHA MUKESH KUMAR	Disher	1	P	0	0	P	P	P	0	0	P	0	r o		P	P
20	BLS-4	MORE VRUSHALI RAGHUNATH	Varnehali	0	0	p	٨	-	P	0	0	P	r	n	P	P	P	F
21	LLB-2	DURGE ANKUSH GOPAL	Aner	r	P	P	P	P	ľ	P	00	1	r	r	r	P	P	1
22	LLB-2	GAIKWAD JAYRAM GANPAT	JUNIAN	0	0	n	r	1	r	1	r	P	P	1	1	P	r	P
23	LLB-2	GAIKWAD SANJAY KHANDERAD	danting	ſ	r	1	P	1	P	1	P	-	P	-	-	ρ	P	f
24	LLB-2	GAIKWAD VINAY ROHIDAS GAIKWAD	Fundad	4	P	P	P	Ľ.	P	+-	t a	-	ť.	P	P	P	P	P.
25	LLB-2	GANGURDE YATIN PRAKASH	Veliay	P	F	P	1	1		1	F	-	P	P	P	P	P	F
26	LLB-2	GHARAT SANDESH KRISHNA GHARAT	Youtin	f	P	P	P	P	f	P	1	-	+	1-	P	ρ	ρ	f
27	LLB-2	GOYAL MANOJ KUMAR BENIMADHAV	Nu l	P	P	P	P	P	P	P	P	+	+	P	ρ	P	P	÷
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	Near	Shedung Toll Plaza, Old Mumbal-Pu	o Mumbai Univ ne Highway, Panv	el,	DI	st F	alg	gad	I, N	lav	M	um	iba	1-4	102	208	_	_
9	LLB-2	GUJAR SONY MOTILAL	Cort		0	0	0	0	0	0	0	0	o	P	p	P	ρ	ρ
9	LLB-2	HARANSHIKARE RUPALI VIJAY	Rugdi	P	0	0	D	r o	P	0	P	P	P	P	P	A	ρ	P
30	LLB-2	JADHAV RESHMA SHRIKANT	Restore	0	p	p	P	0	P	P	P	A	-	-	P	P	P	P
11	LLB-1	ABHISHEK KUMAR CHANDRASHEKHAR	Alahista	P	p	p	D	P	P	P	p	P		P	P	P	P	P
32	LLB-1	ADHIKARI SAHIB KHAN SHAHANAWAZ	Sup	P	P	P	A	0	p	P	ρ	P	P	p	P	P	P	P
33	LLB-1	AKHADE SUBHASH BALU	Pr.s. Ichn	P	P	p	₽	P	P	P	A	P	P	P	+	P	P	¥
34	LLB-1	AMBOLKAR SHARVARI SAMIR	AS.	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
95	LLB-1	ASAWALE ARATI ASHOK	ARati	P	P	p	P	P	P	P	ρ	P	P	P	P	A	ρ	P
36	LLB-1	AYNURE SHUBHAM SHAM	shybhan	P	P	P	P	P	P	p	A	P	P	P	P	P	P	P
37	LLB-1	BABAR ADHIR SURESH	Adute	P	p	P	A	P	P	P	p	P	P	P	P	P	P	P
38	LLB-1	BAIKAR MAHESH GOVIND	mahen	P	P	P	P	P	A	P	P	P	P	P	P	P	P	P
39	LLB-1	BANSODE GANESH SHRIRANG	Gamesh	P	P	P	P	P	P	P	p	P	p	P	P	P	p	A
40	LLB-1	BHANUSGHARE UTKARSHA GANPAT	Bherresh	P	P	ρ	A	P	P	p	P	P	P	P	P	P	P	P
41	BLS-2	GAIKWAD BHAVESH SANJAY	Crawner	P	P	p	P	P	P	P	P	P	P	P	P	P	P	P
42	BLS-2	GAIKWAD GAURAV HIRAMAN HIRAMAN GAIKWAD	Himm	P	P	P	P	P	P	P	P	P	p	P	P	P	p	p
43	BLS-2	GUPTA KOMAL KRISHNA	Kamel	P	P	P	A	P	P	P	P	P	P	P	P	P	P	P
44	BLS-2	GUPTA PRATHAM SANTOSH	Prathem	P	P	P	P	P	P	P	P	p	A	P	P	1	P	p
45	BLS-2	JOSHI KARAN KAILAS	Garrow	P	P	p	ρ	p	P	P	P	P	P	P	P	P	P	D
46	BLS-1	BHALERAD AMIT CHIMAJI	Pult	P	P	P	P	P	P	P	P	P	P	4	ρ	P	P	P
47	BLS-1	BHANUSHALI PRACHI VISHAL	prachi	P	P	P	P	P	P	P	P	P	A	P	p	P	P	P
48	BLS-1	BHUTADA VIPIN SANJAY	WPIM	P	P	P	F	P	P	P	P	P	A	_	P	P	-	P
49	BLS-1	BORADE KARINA DWARKANATH	1Curring	0	0	0	0	n	0	0	0	0	0	0	0		-	0



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CHAUHAN RAGINI RAMNARAYAN

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October 12, 2021 to November 25, 2021

S. No.	Class	Name	Signature		0	ctol	be	r/N	ov	em	ber	r				
				27 32	2		109	10	1	11	1	1	K !!	10/1	11	211
1	BLS+S	PATIL RAVINA HEMANT	Relations	PP	p	p	P	P	p		P	-	P	P	P	P
2	BLS-5	SHINDE SHRADDHA SANJAY	shroutly	00	p	P	p	a	P	P	0	p	pr	21	01	1
3	BLS-5	SOMANI RAMA KAMALKISHOR	Raima	PP	ρ	0	0	0	0	0	0	0	d	01	10	p
4	LLB-3	GAIKWAD DHANASHIRI NAVNATH	Dhennerhis	00	2	0	0	0	0	P	P	0	a	PF	1	A
s	LLB-3	GAIKWAD MANALI RAJENDRA	merez	pp	P	p	0	D	p	P	0	P	p.	10		N
5	LLB-3	GAIKWAD SHRUTI MUNIDAS	tunti	00	0	n	0	0	0	1	a	1	0	r	1	P
7	LL8-3	GAVALI SATISH JAYARAM	Culful	PP	r	0	P	P	2	2	-	P		1	n	1
8	LLB-3	GUDEKAR MIHIR JITENDRA	milin	PP	P	11	P	P	P	P	E .			A P	-	2
9	LLB-3	GUPTA ALPANA MEWALAL GUPTA	Alau	PP	P	P	P	r	2	P	PI	- 1		P	1	1
10	LLB-3	GUPTA SUNITA RAGHUVIR	Formed	PP	P	r	P	P	P	H	PI	P	PF	P	t	P
11	LLB-3	GURAV MANDAR MADHUKAR	An	PP	P	P	P	2	0	2	P	PI	Pt	P	1	P
12	LLB-3	HATKAR SACHIN SHIVAJI	p=	PP	P	P	P	P	P	P	PI	P	P /	P	P	₽
13	LLB-3	HINGAD SHUBHAM DEVILAL	Jaconin d 11	PP	P	P	р	P	A	P	P	PI	P 1	P	P	P
14	LLB-3	HORA RAMANDEEP BALIEETSINGH	amon	PP	P	Ρ		P	P	PI	Pt	21	PP	P	p	P
15	LLB-3	JADHAV POQNAM ANNA	Kannadec	PP	ρ	P	P	P	P	P	P	A f	P	P	P	P
16	LLB-3	JADHAV SIDDHIVINAYAK TUKARAM	form	PP	P	A	P	P	P	P	ρ	PF	p	P	P	P
17	LLB-3	JAIN HARSHAD RAMESH	Sallar	PP	P	P	ρ	P	P	A	P	PI	PF	P	P	P
18	LLB-3	JAIN YASH HIRALAL	HUNDERAL	PP		P	ρ	P	P	f	P	P	PI	P	P	p
19	BLS-4	GORAKSHA DISHA MUKESH KUMAR	Yest	PP	P	P	P	P	P	P	A	PI	PI	P	P	p
	BL5-4		Dich.	PP	P	P	P	P	P	P	P	P	PI	P	P	A
20		MORE VRUSHALI RAGHUNATH	renchali	PP	P	A	P	P	P	P	P	PA	PF	P	P	p
21	LLB-2	DURGE ANKUSH GOPAL	Antrush	PP	ρ	P	ρ	ρ	P	₽	PF	+	PF	p	-	-
22	LLB-2	GAIKWAD JAYRAM GANPAT	-J-11Am	PP	P	A	P	P	P	P	P	P	PI	1	1	-
23	LLB-2	GAIKWAD SANJAY KHANDERAO	Sanjary	PP	P	P	P	P	P	P	p	P		P		p
24	LLB-2	GAIKWAD VINAY ROHIDAS GAIKWAD	Ving	pp	P	A	P	P	p	P	p	p	P	pp	1	p
25	LLB-2	GANGURDE YATIN PRAKASH	Sand	100	D	p	p	0	D	p	P	0	0	2 1	1	P
26	LLB-2	GHARAT SANDESH KRISHNA GHARAT	Anihor	00	P	p	0	0	A	0	P	a	P	h		-
27	LLB-2	GOYAL MANOJ KUMAR BENIMADHAY	havet	00	0	0	0	0	P	0	-	P	0	P	P	P

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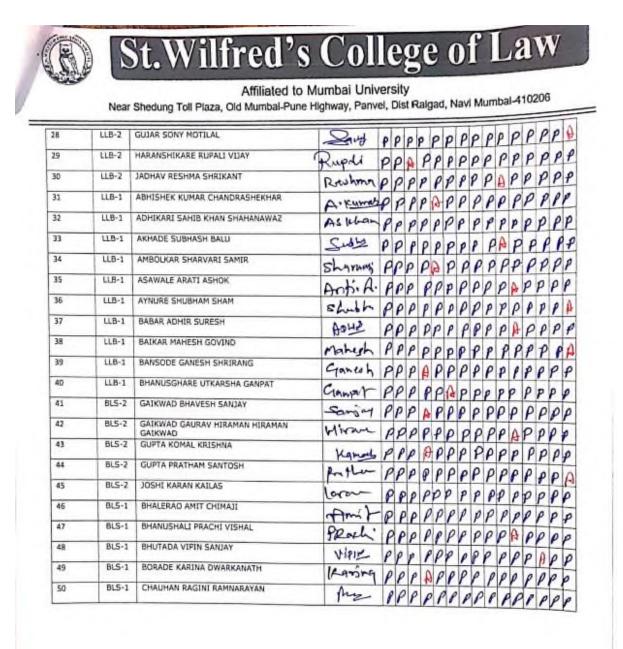


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