

Group Discussion / Presentation  
Teachers Day Celebration

Name of Subject : Business Administration

Class: S.Y. B. Com C

Date : 5/9/2018

Participate Students :

Sr No	Name of Student	Sign
1	Varsha Dattar	<i>Varsha Dattar</i>
2	Pooja More	<i>Pooja More</i>
3	Niksha Chandrani	<i>Niksha Chandrani</i>
4	Pooja Bagau	<i>Pooja Bagau</i>
5	Pranali Kujur	<i>Pranali Kujur</i>
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*Principal*  
Huzurpaga Mahila Yashika  
Mahavidyalaya, Pune-30.

Name of Subject Teacher & Sign:

*P. B. Shelk*

## Group Discussion / Presentation

Name of Subject : Business Administration

Class: S.Y. B.Com C

Date: 23/08/2018

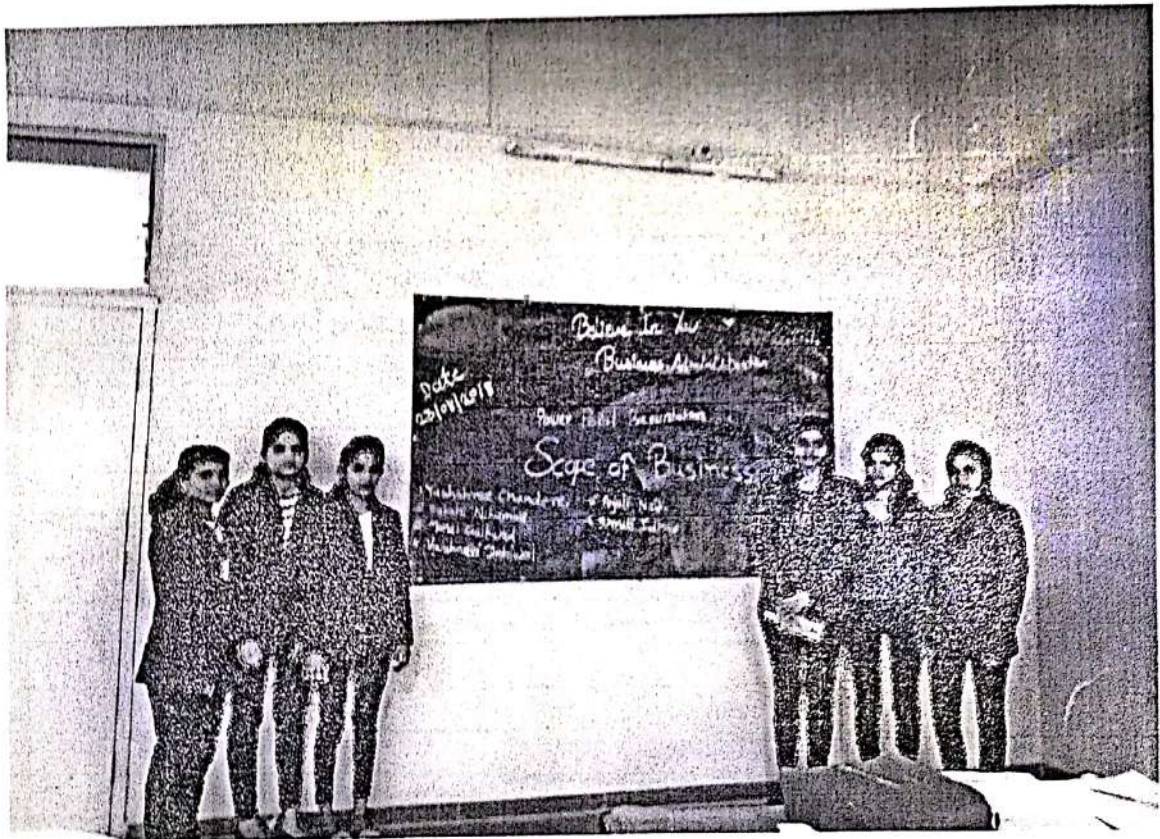
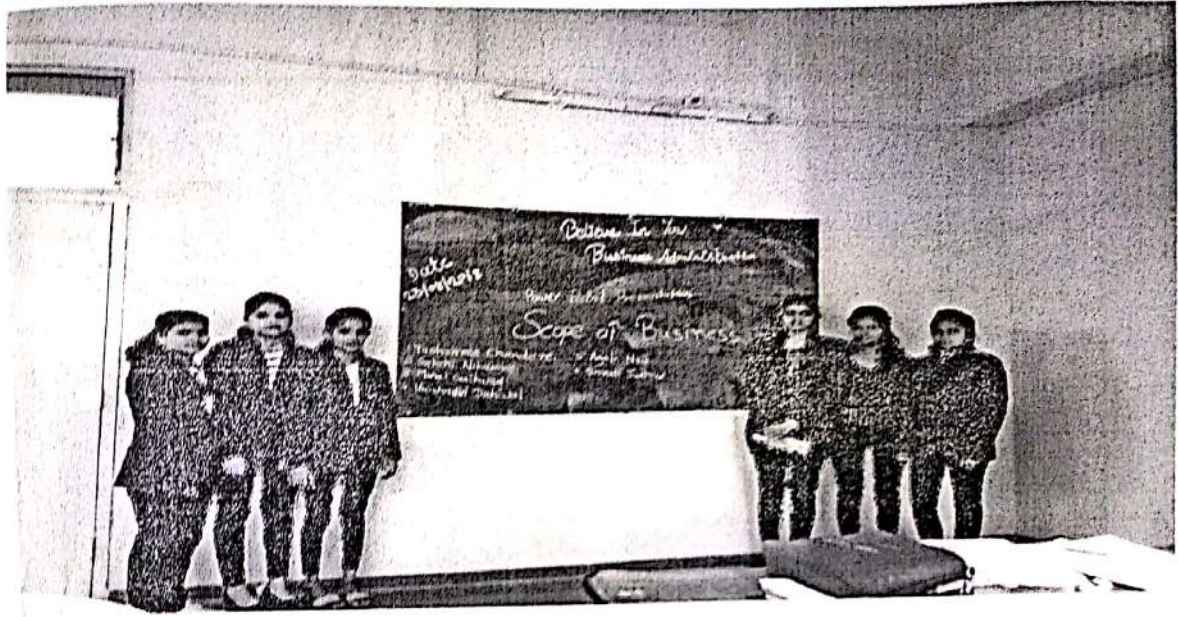
### Participate Students :

Sr No	Name of Student	Sign
1	Yashshree Sunil chandee	
2	Sakshi pirappa Nikambe	
3	Monal shrikant Gaikwad	
4	Vaishnavi Sunil Dahiwad	
5	Anjali Yallappa Naik	
6	Shruti Ashok jadhav	
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Name of Subject Teacher & Sign:  
Dr. Rupali Sheth

Principal  
Huzurpaga Mahila Vahijya  
Mahavidyalaya, Pune-30.

R.B. Sheth



*[Signature]*  
Principal  
Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

R.B. Jethi

398

Group 1 - Date: 13/2/2019

HUZURPAGA MAHILA VANIJYA MAHAVIDYALAYA

Cost & Works Account - III : T.Y.B.Com

Activity : Power Point Presentation

Date.

Sr No:	Student name;	Class	Div	Sign:
1	Group 1 - Wadkar Nikita			<i>Nikita</i>
2	Gravali Vaishnavi			<i>Vaishnavi</i>
3	Thorat Mrunal			<i>Mrunal</i>
4	Temkar Asmita			<i>Asmita</i>
5	Pardeshi Shivani			<i>Shivani</i>
6	Bhagwat Apparna			<i>Bhagwat</i>
7	Joshi Divya			<i>Divya Joshi</i>
8				
9	Sub: Cost Auditor - qualification, disqualification, duties			
10	rights			
11	Group II - Renuka shinde			<i>Renuka</i>
12	Harshada Adagale			<i>Harshada</i>
13	shrayani Patil			<i>Shrayani</i>
14	Pooja Bankhele			<i>Pooja</i>
15	Surbhi Parhad.			<i>S.S. Parhad</i>
16				
17	Sub - Cost Audit - meaning, definition, scope objective			
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Principal

Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

R.B. Sherk

399

# Business ADMINISTRATION

Special Economic zone, [SEZ]

16-17

## HUZURPAGA MAHILA VANIJYA MAHAVIDYALAYA

Activity: Guest lecturer - Business ADMINISTRATION Date:

Sr No:	Student name:	Class	Div	Sign:
1	Purva R. Chatorkar	S.Y. b.com	C	Purva
2	Pallavi Salunke	S.Y. b.com	C	Pallavi
3	Goushi More	S.Y. b.com	C	Goushi
4	Sakshi B. Bhegade	S.Y. B.com	C	Sakshi
5	Pragya Paigade	S.Y. B.com	C	Pragya
6	Kavya Kundlik	S.Y. B.com	C	Kavya
7	Shruti Jadhav	S.Y. B.com	C	Shruti
8	Shivani Sabale	S.Y. B.com	C	Shivani
9	Vaishnavi Dahiwal	S.Y. B.com	C	Vaishnavi
10	Shraddha Hengale	S.Y. B.com	C	Shraddha
11	Yashshree Chandere	S.Y. B.com	C	Yashshree
12	Anjali Naili	S.Y. B.com	C	Anjali
13	Mondli Gaikwad	S.Y. B.com	C	Mondli
14	Sakshi Nikambe	S.Y. B.com	C	Sakshi
15	Mondli Kute	S.Y. B.com	C	Mondli
16	Shruti R. Ichopade	S.Y. B.com	C	Shruti
17	Himani B. Balkwade	S.Y. B.com	C	Himani
18	Varsha Madan Datis	S.Y. B.com	C	Varsha
19	Kalbhor Shweta Vijay	S.Y. B.com	C	Shweta
20	Vishakha Vilas Chajare	S.Y. B.com	C	Vishakha
21	Kajal Utham Khatpe	S.Y. B.com	C	Kajal
22	Sharmila Sampat Gawade	S.Y. B.com	C	Sharmila
23	Pradnya Sandeep Takawale	S.Y. B.com	C	Pradnya
24	Chaitali Deepak Suryawanshi	S.Y. B.com	C	Chaitali
25	Kunjir Pranali Nitin	S.Y. B.com	C	Kunjir
26	Payal more	S.Y. B.com	C	Payal
27	Shweta Misal	S.Y. B.com	C	Shweta
28				
29				
30				

Principal

Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

R. B. Shek

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## Group Discussion / Presentation

Name of Subject: (BUSINESS MANAGEMENT) (Recent trends in mgt)

Class: S.Y.B. Com [A]

Date: 8<sup>th</sup> Feb 2018

### Participate Students :

Sr No	Name of Student	Sign
1	Wadkar Nikita Dhananjay	
2	Temkar Asmita Ashok	
3	Thorat <sup>Mrunal</sup> Vaishnavi Santosh	
4	Garvali Vaishnavi Rajesh	
5	Pardeshi Shivani Ajay	
6	Bhagwat Apoorva Kumar	
7	Joshi Divya Sunil	
8	Thorat Diksha Rajendra	
9	Raut Rutuja sanjay	
10	Bendre Vishalcha Dilip	
11	Bhuvanad priyanka Ramesh	
12	Kamble sakshi Harish	
13	Garvalkar Krunal Rohidas	
14	patel seema Bhagwanlal	
15	Benke vrushali	

Name of Subject Teacher & Sign:

Dr. Rupali Sheth

Principal  
Huzarpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

218-9  
C

Group Discussion / Presentation

Name of Subject : Business mgmt / Business promotion

Class: S.Y.B.Com A

Date: 11/9/2018

Participate Students :

Sr No	Name of Student	Sign
1	Trisha Tambhale	
2	Ruteja Thopte	
3	Priyanka Rappurohit	
4	Praykta walke	
5	Shraddha waghole	
6	Mayuri Sawant	
7	Urmila Sawant	
8		
9	Shraddha Mame	
10	Aparna shinde	
11	Shweta virkar.	
12	Sakshi - Patil	
13	sneha B. Patil	
14		
15		

Name of Subject Teacher & Sign:

Principal  
Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

R.B. Shedd

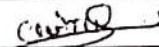
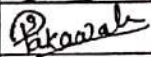
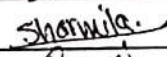

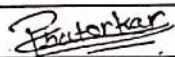

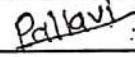
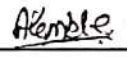
## Group Discussion / Presentation

Name of Subject: Business Administration / Objectives of Business

Class: S.Y. B.COM

Date: 10/9/2018

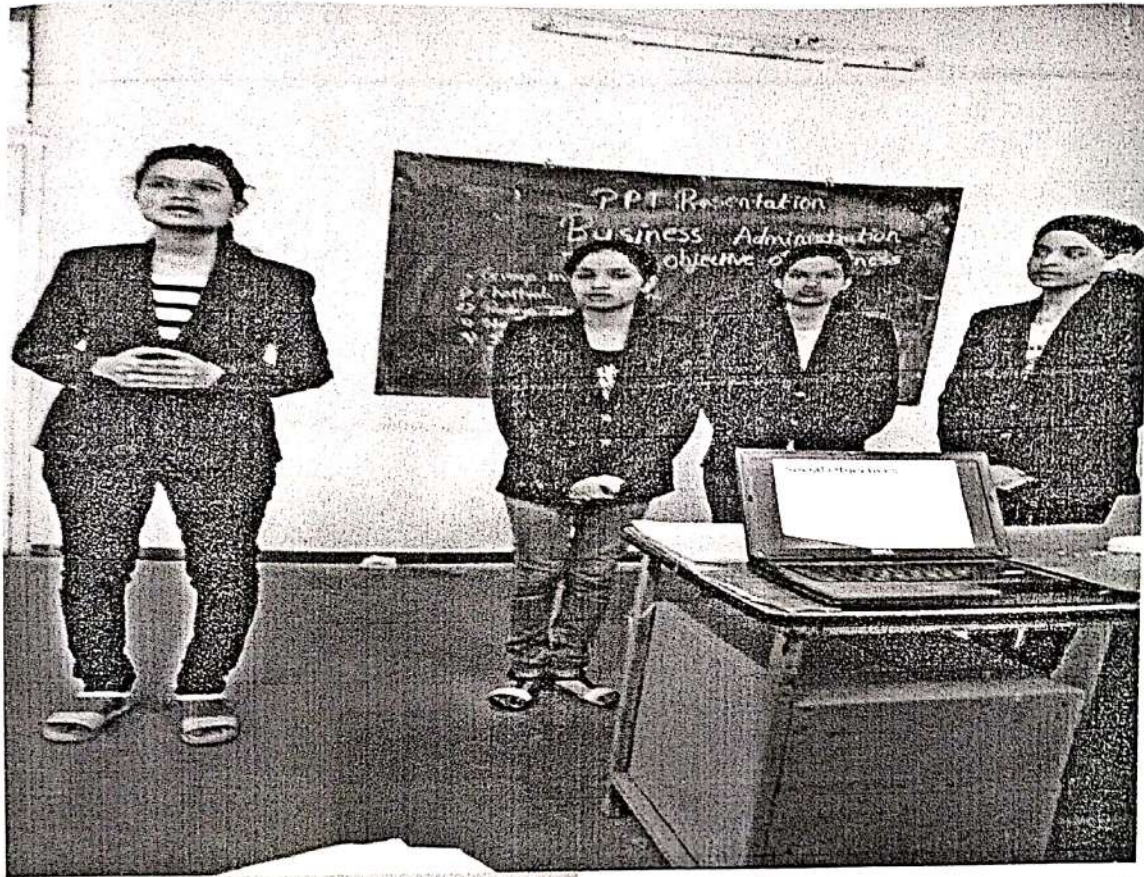
### Participate Students :

Sr No	Name of Student	Sign
1	Chaitrali Suryawanshi	
2	Poochya Takawale	
3	Shamila Gawade	
4	Shivani Sabale	
5		
6	Ind group	
7	Subject: Nature of Business	
8	Purva chatankar	
9	Gori more	
10	Pallavi selunke	
11	Akansa Kumble	
12		
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15		

Name of Subject Teacher & Sign:

P.B. Sheth





*W*  
Principal  
Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

R. B. Sheth

A. Y. 2017-18

Business Administration - III

Group Discussion / Presentation

Name of Subject : BA III - Sources of Capital & Capital Management  
Class: T.Y.B com 'C'  
Date: 1/3/18

Participate Students :

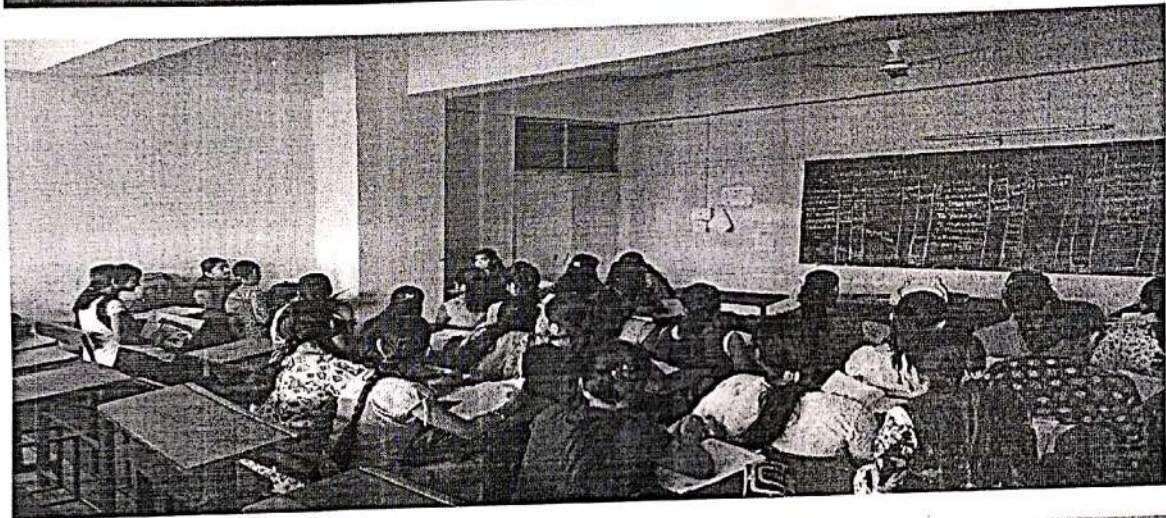
Sr No	Name of Student	Sign
1	Suryawanshi Poonam Dayanand	
2	sanjivani shripat Malap	
3	sarika Adesh Dalvi	Sarika.
4	Sanyukta Dattatraya Satpute	Sanyukta.
5	Nikita Anil Jagtap	N.A. Jagtap
6	Namrata Manohar Borhade	N. Borhade
7	Bhakti Abhay Sane	B. Sane
8	Minal Rohidas Chavan	M. Chavan
9	Komal shantaram Bhavari	K. Bhavari
10	Monali Suresh Gavhane	M.S. Gavhane
11	Harshada Rajendra zarguade	H. Zarguade
12	Shubhada Shivaji Gaitwad	S. Gaitwad
13	Pranali Pramod Wature	P. Wature
14	Payal deepak chavan	P. Chavan
15		

Name of Subject Teacher & Sign: Prof. Asmita Kulkarni

AWS

Principal

Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.



Prof. Asmita Kulkarni AMU

**Principal**  
Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

A.Y. 2017-2018

# Business Administration - III

## Group Discussion / Presentation

Name of Subject : BA - III - Sources of Capital & Capital Management.  
Class: P.Y. B com 'C'.  
Date: 1/3/18

### Participate Students :

Sr No	Name of Student	Sign
1	Chaitrali Sable.	Sable
2	Vaidehi Aswalikar.	Aswalikar
3	Meghana Dave.	Dave
4	Ghodradikar Rituja	Ritujasf
5	Kalyani Darade.	Kalyani
6	Pranali Kawashte	Pranali
7	Swati Dongare.	Dongare
8	Aishwarya Shirde	Shirde
9	Shraddha Dilip Shahane	Shraddha
10	Kamal Devinder Chavan	Chavan
11	Jadhav Vrushali Dhananjay	Jadhav
12	Shahane Gayatri Prameshwar	Shahane
13	Gone Ankit Arun	Gone AA
14	Godbole Bhargavi Mukund	Godbole
15	Pujari Shweta Shamrao	S.S. Pujari

Name of Subject Teacher & Sign: Prof. Asmita. Kulkarni

AMM

Principal

Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

20-16-17

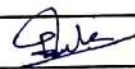
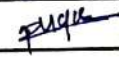
Group Discussion / Presentation

Name of Subject : Marketing & Salesmanship (Advertisement)

Class : Fy : Bcom Division B

Date : ~~14~~ Dec 2018 - 9

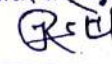
Participate Students :

Sr No	Name of Student	Sign
1	Renuka Pawar	
2	Triyanka Aswale	
3	Prajakta Dugane	
4	Urmila Thorakade	
5	Sneha Huvane	
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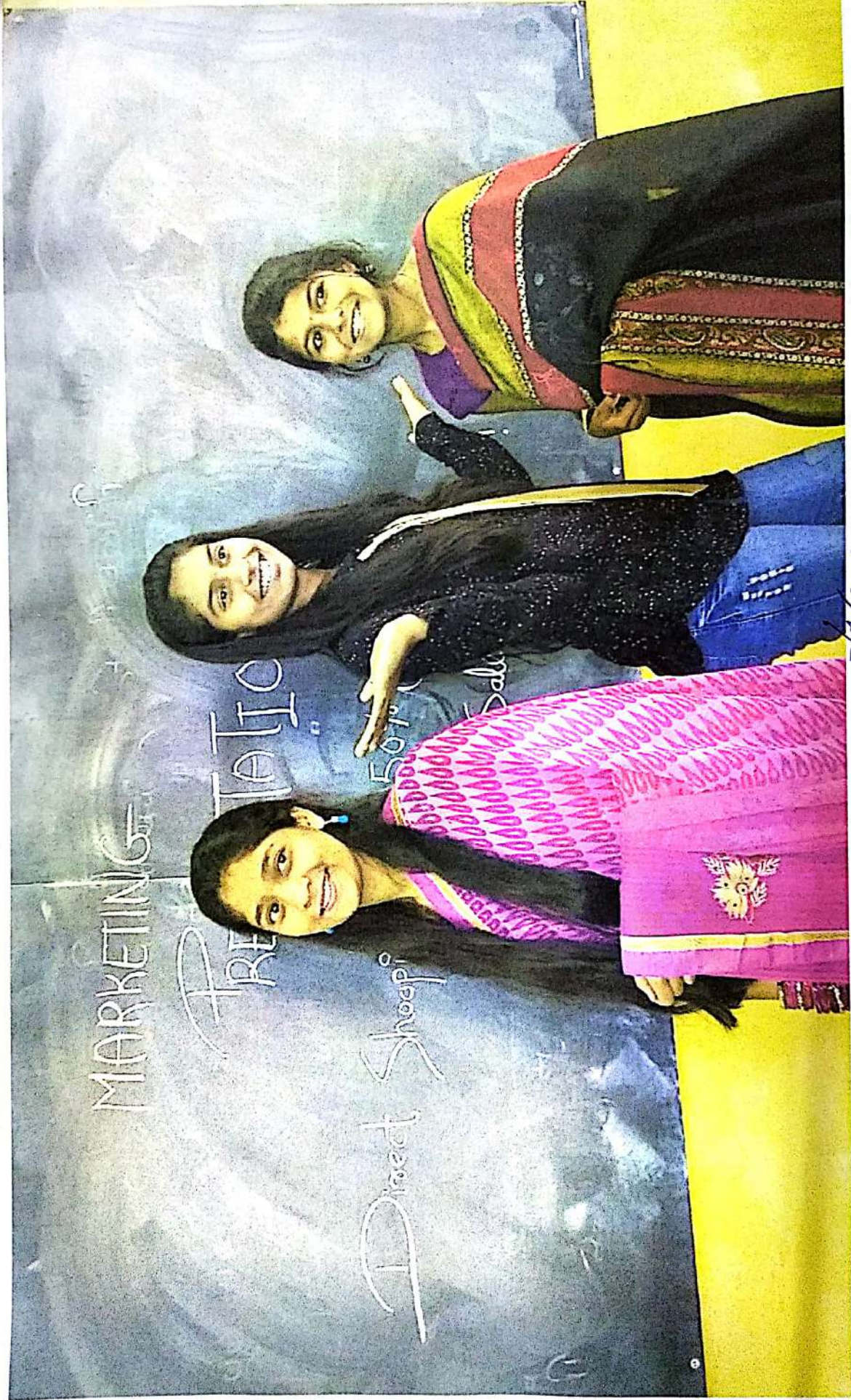
Principal

Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

Name of Subject Teacher & Sign:

Jyoti N. Mane 

225



Role  
play  
16-17

Principal  
Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

  
Jyoti Mane



Principal  
Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30,

Dr. Jyoti Mane

2-8-19  
C



Jyoti

महाराष्ट्र भर्त्स एज्युकेशन सोसायटीचे  
हुजूरपागा महिला वाणिज्य महाविद्यालय

लक्ष्मी रोड , पुणे ४११ ०३०.  
ID No. PU / PN / COMM / 169 / 2001  
फोन : महाविद्यालय : ०२० - २४४१७५३८, संस्था : ०२० - २४४५५४८४  
Email : hmvm2001@gmail.com  
Mission - (Global Education with Indian Culture)

जा.क्र. १७७/२०१८

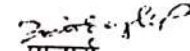
दि.१३/१०/२०१८

प्रति,  
श्री.गजानन फडके,  
पुणे.

महोदया,

शनिवार दि.१३/१०/२०१८ रोजी झालेल्या Computerised Accounting Practices या व्याख्यानासाठी आपण व्याख्याता म्हणून उपस्थित राहिलात आणि मुलींना मार्गदर्शन केलेत त्याबद्दल मनः पूर्वक धन्यवाद

कळावे,  
आपला विश्वासू,

  
प्राचार्य

डॉ.के.पी.बैरागी

हुजूरपागा महिला वाणिज्य महाविद्यालय  
लक्ष्मी रोड, पुणे.





Principal

Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

  
E. Jyoti Mane





महाराष्ट्र गर्ल्स एज्युकेशन सोसायटीचे  
हुजूरपागा महिला वाणिज्य महाविद्यालय

लक्ष्मी रोड , पुणे ४११ ०३०.  
ID No. PU / PN / COMM / 169 / 2001  
फोन : महाविद्यालय : ०२० - २४४१७५३८, संस्था : ०२० - २४४५५४८४  
Email : hmvm2001@gmail.com  
Mission - (Global Education with Indian Culture)

जा.क्र.१७७/२०१८

दि.- १३/१०/२०१८

प्रति,  
श्री.गजानन फडके,  
पुणे.

विषय - विद्यार्थीनिंना मार्गदर्शन करणेबाबत.

महोदया,

आपल्याशी दुरध्वनी वरून झालेल्या चर्चेनुसार आणि वरील संदर्भीय विषयानुसार दि.१३/१०/२०१८ रोजी Computerised Accounting Practices या विषयावर व्याख्यान देण्यासाठी येण्याचे मान्य केले आहे.त्याबद्दल मनपूर्वक धन्यवाद.

कार्यक्रमाचा तपशील खालीलप्रमाणे-

वार - शनिवार

दिनांक - १३/१०/२०१८

वेळ - सकाळी ११.०० वा.

स्थळ - ए.व्ही. हॉल तिसरा मजला



कळावे,  
आपला विश्वासू,

*B. K. Bera*  
प्राचार्य

डॉ.के.पी.बैरागी

हुजूरपागा महिला वाणिज्य महाविद्यालय  
लक्ष्मी रोड, पुणे.

*G. K.*

Principal

Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

*R. S. J.*  
C. pr. Jyoti

126	Chaitrali Jadhav	T.F.B.com(A)	C. Jadhav
127	Priyanka Nitokade	T.F.B.com(A)	Priyanka
228	Nayan Mule	T.F.B.com(A)	Nayan
229	Neha Dambe	T.F.B.com(C)	Neha

*[Handwritten signature]*

**Principal**

*[Handwritten signature]*  
C. Jadhav

Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

# Accounting standard

classmate

Date \_\_\_\_\_

Page \_\_\_\_\_

## Guest Lecturer S.Y. 'B'

1. Nikita Sreyawanshi Nikita Sreyawanshi
2. Ankita Kadam Ankita Kadam
3. Pratiksha Pawar Pawar
4. Jyoti Gharage Jyoti Gharage
5. Akshata Mazire Akshata
6. Snehal Pise Snehal
7. Sayali Bhise S. Bhise
8. Shivenjali Gaikwad Shivenjali
9. Kranti Pawar K. Pawar
10. Harshada Honkhande H. Honkhande
11. Deepali Shewadkar Deepali
12. Laxmi Gaikwad Laxmi Gaikwad
13. Radhika Dahale Radhika
14. Archana Naik Archana
15. Sneha Karcude Sneha Karcude
16. Ashwini Rajguru Ashwini
17. Aishwarya Kamthe Akamthe
18. Dhubhenshi Suresh Cholekar Dhubhenshi
19. Sayali Vikas Joshi Sayali
20. Kshitija Shrikant Chavan Kshitija
21. Akshata Anun Bidkar A. A. Bidkar
22. Shraddha Kale S. S. Kale
23. Murali Shinde M. Shinde
24. Prachi Balunkhe Prachi
25. Jayshri Waje J. S. Waje
26. Pallavi Shinde P. Shinde
27. Neha Kulkarni Neha
28. Ankita Kadam Ankita
29. Prajakta Dhasu. P. P. Dhasu.
30. Shweta Seelam Shweta

Principal

Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

(Principal)

(Jyoti Ma.)

Accounting Standard Guest Lecture

- |                                |  |                               |
|--------------------------------|--|-------------------------------|
| 1) Chaitali Nalawade           |  | <del>Chaitali Nalawade</del>  |
| 2) Reshma Pawar                |  | <del>Reshma Pawar</del>       |
| 3) Rutuja Tilekar              |  | <del>Rutuja Tilekar</del>     |
| 4) Tejbhagini Kotte            |  | <del>Tejbhagini Kotte</del>   |
| 5) <del>Deepika Satavane</del> |  | <del>Deepika Satavane</del>   |
| 6) Komal Gadekar               |  | <del>Komal Gadekar</del>      |
| 7) Swapnali Anarase            |  | <del>Swapnali Anarase</del>   |
| 8) Komal Nangare               |  | <del>Komal Nangare</del>      |
| 9) Rutuja Makar                |  | <del>Rutuja Makar</del>       |
| 10) Priyanka Jagtap            |  | <del>Priyanka Jagtap</del>    |
| 11) Pallavi Dhobre             |  | <del>Pallavi Dhobre</del>     |
| 12) Shiweta Gujar              |  | <del>Shiweta Gujar</del>      |
| 13) Sathe Pooja                |  | <del>Sathe Pooja</del>        |
| 14) Kulkarni Nikhita           |  | <del>Kulkarni Nikhita</del>   |
| 15) Suvidha Tiple              |  | <del>Suvidha Tiple</del>      |
| 16) Apeksha Thombare           |  | <del>Apeksha Thombare</del>   |
| 17) Vidya Tikone               |  | <del>Vidya Tikone</del>       |
| 18) Mayuri Lakkadaha           |  | <del>Mayuri Lakkadaha</del>   |
| 19) Nisha Lagad                |  | <del>Nisha Lagad</del>        |
| 20) Shiweta Bahirat            |  | <del>Shiweta Bahirat</del>    |
| 21) Paachi Shinde              |  | <del>Paachi Shinde</del>      |
| 22) <del>Komal Kote</del>      |  | <del>Komal Kote</del>         |
| 23) Tejasree Babar             |  | <del>Tejasree Babar</del>     |
| 24) Komal Maral                |  | <del>Komal Maral</del>        |
| 25) Shruddha Satham            |  | <del>Shruddha Satham</del>    |
| 26) Anjali Bhandal             |  | <del>Anjali Bhandal</del>     |
| 27) Pooja Pawar                |  | <del>Pooja Pawar</del>        |
| 28) Deepika Satavane           |  | <del>Deepika Satavane</del>   |
| 29) Priyanka Sangar            |  | <del>Priyanka Sangar</del>    |
| 30) Megha Pardeshi             |  | <del>Megha Pardeshi</del>     |
| 31) Pratiksha Naik             |  | <del>Pratiksha Naik</del>     |
| 32) Kaveri Gaikwad             |  | <del>Kaveri Gaikwad</del>     |
| 33) Priyankale Navgire         |  | <del>Priyankale Navgire</del> |

Principal  
Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

~~Principals~~  
C.Jyoti Mans

- 33) Komal Awasare Komal
- 34) Anuja Pardeshi Anuja
- 34) 35) Asmita Appazao Mane. Asmita
- 35) Pooja Devidas Singurpe Pooja
- 36) Rajshree Raghunath Gujarmal. Rajshree
- 37) Utkarsha Vikram Babar Utkarsha
- 38) Apurva Pinkar Auti Apurva
- 39) Kirti Deepak Phanse Kirti
- 40) Mayari Ashok Borate. Mayari
- 41) Saiyali Ashok Jagtap Saiyali
- 42) Laxmi Juttappa Kamble Laxmi
- 43) Bhagyashree Hiranman Pawar. Bhagyashree
- 44) Jyoti Mahadev Gangavane Jyoti
- 45) Komal Arun Mate Komal
- 46) Shweta Sunil Manmode Shweta
- 47) Priyanka Balu Kadam Priyanka
- 48) Anuja Vijay Pardeshi. Anuja
- 49) Akanksha Manohar Netekar. Akanksha
- 50) Kirti Deepak Bhokare. Kirti
- 51) Pooja Tukaram Todhav. Pooja
- 52) Prajka Pramod Bansode. Prajka
- 53) Prajka Gorakh Rokade. Prajka
- 54) San Megha Santosh Kamble. San Megha
- 55) Sonam Tanaji Badak. Sonam

Guest Lecture

Prof: Meenal Parojpe

Time: 9 to 10:30

T.Y. B.Com

Following students attended

Name of students	Division	Signature
1. Dipali M. Tewale	T.Y. B.Com(A)	Dipali
2. Pooja K. Dalvi	" "	Dalvi
3. Gauri S. Gaikwad	" "	Gauri
4. Aishwarya N. Dahale	" "	Ashu
5. Shailaja M. Gahlot	" "	Rajesh
6. Sayali A. Ramgude	" "	Ramgude
7. Vruttika A. Joshi	T.Y. B.Com(C)	V. Joshi
8. Jui A. Uphale	" "	Jui
9. Komal R. Adagale	" "	Komal
10. Prajakta D. Walke	" "	Prajakta
11. Mohini A. Purohit	" "	Mohini
12. Meenal M. Sawant	" "	Meenal
13. Apurva A. Ranjekar	T.Y. B.Com(A)	Apurva
14. Shubhangi H. Chaudhary	" "	Shubhangi
15. Kanchan R. Sangale	" "	Kanchan
16. Snehal D. Dhage	T.Y. B.Com(C)	Snehal
17. Srushti Jadhav	T.Y. B.Com(B)	Srushti
18. Komal Patil	-11-	Komal
19. Neha Kunjir	T.Y. B.Com(A)	Neha
20. Madhura Raut	-11-	Madhura
21. Dishu Ostwal	T.Y. B.Com(B)	Dishu
22. Janhavi Gaikwad	-11-	Janhavi
23. Gauri Kalange	-11-	Gauri
24. Amruta Dudam	T.Y. B.Com(C)	Amruta
25. Kirti Rathi	-11-	Kirti
26. Gauri Vaskehale	T.Y. B.Com	Gauri
27. Chandgude Gauri	T.Y. B.Com(C)	Chandgude
28. Pallavi Salavi	T.Y. B.Com(A)	Pallavi

Principal  
Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pur. 30.

(Signature)  
Gyoti Name

4588

Name of students	Division	Sign		
29 mayuri Andekar	T.Y. B.com 'c'	Andekar	62	S
30 Megha kambe	T. Y. B.com 'B'	Megha	63	Sh
31 Santoshi Madikhambhe	T. Y. B.com 'C'	Santoshi	64	R
32. Prajakta Pokade	T. Y. B.com 'B'	Pokade	65	K
33 Samam Badak	-11- B	Samam	66	K
34 Prajakta Bansa Bansode	-11- B	Bansa	67	P
35 Pooja Jadhav	-11- B	Jadhav	68	M
36 Kirti Bhokare	-11- B	K.Bhokare	68	P
37 Akaksha Netekar	-11- B	Netekar	64	P
38 Anuja Pardeshi	-11- B	Pardeshi	65	P
39 Monisha Prajapati	T.Y. B.com C	Prajapati	66	T
40 Aishwarya Sangle	-11-	Sangle.A.	68	K
41 Rupali Sable	-11-	Sable	69	K
42 Leena Patere	-11-	Patere	70	C
43 Pooja Khair	-11-	Khair	71	B
44 Rutuja Pandit	-11-	Pandit	72	T
45 Sapana Virsal	-11-	Virsal	73	S
46 Nikita S. Pawtekar	T.Y. B.com A	Pawtekar	74	R
47 Maya Chavan	-11-	Chavan	75	K
48 Mohini Gavali	-11-	Gavali	76	P
49 Swapnali Salvi	-11-	Salvi	77	
50 Swapna Patil	T.Y. B.com A	Patil	78	
51 Anurag P. Mane	T.Y B.com C	A.P. Mane	79	
52 Sweetsy Jain	-11-	S.P. Jain	80	
53 Harshada Mohol	-11-	Mohol	81	
54 Aishwarya Charwad	-11-	Charwad	82	
55 Arabi Phalke	-11-	A.S. Phalke	83	
56 Sunita Kiwade	-11-	Kiwade	84	
57 Trupti Mungre	T.Y. B.com A	Mungre	85	
58 Shweta Nashbe	T.Y B.com C	Nashbe	86	
59 Ankita Pawar	-11-	Pawar	87	
60 Richa Shinde	-11-	Shinde	88	
61 Rasika Joshi	T.Y. B.com A	Joshi	89	
62 Shrutti Shinde	-11- A	Shinde	90	

	Name of students	Division	Sign
62	Sayali Saste	— 11 — 'A'	<del>Saste</del>
63	Shreya Shinde	T.Y.B.COM C	Shinde
64	Rutuja Mule	— 11 —	Rudjama.
65	Kartiki Arte	— 11 —	Karte
66	Karishma Shinde	— 11 —	Karishmani.
67	Pooja Kulkarni	— 11 —	<del>Pooja</del>
62	Megha Pardeshi	T.Y.B.com(B)	Megha
68	Paiyanka Sangar	T.Y.B.com(B)	P.m Sangar
64	Pratiksha Naik	T.Y.B.com(B)	Pratiksha
65	Priyanka Nangire	T.Y.B.com(B)	Nangire
66	Komal Awasare	T.Y.B.com(B)	<del>Komal</del>
67	Kaveri Gaikwad	T.Y.B.com(B)	K.s. Gaikwad
68	Komal Guadekar	T.Y.B.com(B)	Komal
69	Reshma Pawar	T.Y.B.com(B)	Pawar
70	Chaitali Malawade	— 11 —	Chaitali
71	Rutuja Tilekar	— 11 —	Tilekar
72	Tejaswini Kolate	— 11 —	Tejaswini
73	Swapnali Anarse	— 11 —	Anarse
74	Rutuja Makar	— 11 —	Makar
75	Komal Nangare	— 11 —	<del>Komal</del>
76	Priyanka Jagtap	— 11 —	Priyanka
77	Pallavi Dhatre	— 11 —	Dhatre
78	Shweta Gujar	— 11 —	Shweta
79	Pooja D. Pathe	— 11 —	Pathe
80	Deepika Salawane	— 11 —	Salawane
81	Tejaswini Babbar	— 11 —	Babbar
82	Komal Maral	— 11 —	Maral
83	Shraddha Sudhan	— 11 —	Sudhan
84	Arushi Bandal	— 11 —	Bandal
85	Pooja Pawar	— 11 —	P. Pawar
86	Nikhita Kulkarni	— 11 —	N.P.K
87	Pratiksha Shinde	— 11 — (C)	Pratiksha
88	Pranjana Bhuiare	T.Y.B.com(C)	Bhuiare
89	Shraddha Pande	— 11 —	<del>Shraddha</del>
90	Shraddha Karunde	— 11 —	Karunde

Principal  
Huzurpaga Mahila Vaniya  
Mahavidyalaya, Pune-30.

(Jyoti Hane)



Name of students	Division	Sign
91. Suvidha Tiple	T.Y.B.Com(B)	S.R.Tiple
92. Apeksha Thombare	T.Y.B.Com(B)	AR.Thombare
93. Dipti Humbar	T.Y.B.Com(A)	Dipti Humbar
94. Shorada Utkande	T.Y.B.Com(A)	S.R.Utkande
95. Pallavi Walhekar	T.Y.B.Com(C)	Pwalhekar
96. Rnehal Patil	T.Y.B.Com(C)	Rnehal
97. vidya tikone	T.Y.B.Com(B)	vidya.u.tikone
98. Komal Karkle	T.Y.B.Com(C)	Karkle
99. Shanti Maalya	T.Y.B.Com(C)	Shanti
100. Anusara Gauri	T.Y.B.Com(C)	Anusara
101. Manali Mujumkar	T.Y.B.Com(C)	Mujumkar
102. Sonali Devgirikar	T.Y.B.Com(C)	Sonali
103. Shivani Bojja	T.Y.B.Com(C)	Shivani
104. Neha Jamdade	T.Y.B.Com(C)	Neha
105. Aika Rathod	T.Y.B.Com(C)	A.Rathod
106. Pranali wagh	T.Y.B.Com(C)	Pranali
107. Sonali Shinde	T.Y.B.Com(A)	Sonali
108. Harsha Kingar	-/-	Harsha
109. Priyanka Modak	-/-	Priyanka
110. Tejaswree Shinde	-/-	Tejaswree
111. Prajakta Pardeshi	-/-	Prajakta
112. Ankita Shinde	-/-	Ankita
113. Kirti Bandogale	-/-	Kirti
114. Zevati Anasale	-/-	Zevati
115. Nikita Tidake	-/-	Nikita
116. Prajakta Dalbhanjan	-/-	Prajakta
117. Nikita Adhav	-/-	Nikita
118. Komal Jagdale	-/-	Komal
119. Harshada Nais	-/-	Harshada
120. Devyani Patil	-/-	Devyani
121. Jyoti Kulkarni	-/-	Jyoti
122. Shubhada Gunwante	Ty A	Shubhada
123. priyanka Khot	Ty A	Priyanka
124. Akshata More	Ty A	Akshata
125. Shital Pardeshy	Ty A	Shital





Iyoti Panch

**HUZURPAGA MAHILA.VANIJA MAHAVIDYALAYA**

Lecturer :- Dr. Geeta Rashinkar class - syB

Activity: Banking Guest Lecture

Date. 24/11/2017

Sr No:	Student name:	Class	Div	Sign:
1	Waghmare Jyoti Sahay	S.Y.B.com	B	J.S.W
2	Panchal Pratiksha Namdeo	S.Y.B.com	B	Panchal
3	Gunjaj Prachi Mangesh	S.Y.B.com	B	Prachi
4	Ambavale Prajakta Shivaji	S.Y.B.com	B	Prajakta
5	Pawar Ankita Uttam	S.Y.B.com	B	Ankita
6	Shirke Sukhada Suhay	S.Y.B.com	B	Shirke
7	Godambe Kishori Pandit	S.Y.B.com	B	Kishori
8	Perla Suresh Veerswami	S.Y.B.com	B	Suresh
9	Tore Nikita Anil	S.Y.B.com	B	Nikita
10	Divekar Komal Raju	S.Y.B.com	B	Komal
11	Qvandkar Prajakta Rajesh	S.Y.B.com	B	Prajakta
12	Sureyawanshi Deepa Ganpat	S.Y.B.com	B	Deepa
13	Rathode Priya Abhimanyu	S.Y.B.com	B	Priya
14	Gopale Shubhada Shivaji	S.Y.B.com	B	Shubhada
15	Bharekar Nutan prakash	S.Y.B.com	B	Nutan
16	Chavan Sharvari Shrinivasa	S.Y.B.com	B	Sharvari
17	Waghmare Kiran Subhash	S.Y.B.com	B	Kiran
18	Mule Swati Baban	S.Y.B.com	B	Swati
19	Wable Komal Santosh	S.Y.B.com	B	Komal
20	Naugire Tejasvini Ravindra	S.Y.B.com	B	Tejasvini
21	Jayadale Pratiksha Dhunaji	S.Y.B.com	B	Pratiksha
22	Lote Manisha Genu	S.Y.B.com	B	Manisha
23	Potdar Tejshri Krishana	S.Y.B.com	B	Tejshri
24	Baygale Komal Hanumanant	S.Y.B.com	B	Komal
25	Jadhav Harshada Dattatray	S.Y.B.com	B	Harshada
26	Gaware Kajal Ravindra	S.Y.B.com	B	Kajal
27	Salunke Kavita Bhavrao	S.Y.B.com	B	Kavita
28	chavan Janhavi Jaysing	S.Y.B.com	B	Janhavi
29	Jadhav Pallavi Suresh	S.Y.B.com	B	Pallavi
30	shigwan Nikita Gopal	S.Y.B.com	B	Nikita

(Dr Jyoti mane)

Principal  
Huzurpaga Mahila Vanija  
Mahavidyalaya, Pune-30.

Guest lecture

A4. 2017-18

महाराष्ट्र गर्ल्स एज्युकेशन सोसायटीचे

# हुजूरपागा महिला वाणिज्य महाविद्यालय

लक्ष्मी रोड, पुणे ४११ ०३०.

ID No. PU / PN / COMM / 169 / 2001

फोन : महाविद्यालय : ०२० - २४४१७५३८, संस्था : ०२० - २४४५५४८४

Email : hmvm2001@gmail.com

Mission - (Global Education with Indian Culture)



जा.क. ४७०/२०१८

दिनांक : २७/०१/२०१८

प्रति

डॉ. विक्रम गुजर

पुणे

विषय- विद्यार्थिनींना व्याख्यान देण्याबाबत.

महोदया,

आपल्याशी दूरध्वनी वरून झालेल्या चर्चेनुसार आणि वरील संदर्भीय विषयानुसार शनिवार दि. २७/०१/२०१८ रोजी Costing II - Activity Based Costing या विषयाबाबत व्याख्यान देण्याचे मान्य केले आहे. त्याबाबतल मनःपूर्वक धन्यवाद।

कार्यक्रमाचा तपशील खालील प्रमाणे

वार - शनिवार

दिनांक-२७/०१/२०१८

वेळ-सकाळी १०.१५ वाजता.

स्थळ-दुसरा मजला, महाविद्यालय इमारत

कळावे,

आपला विश्वासू

डॉ. के. पी. वैरागी

प्राचार्य,

हुजूरपागा महिला वाणिज्य महाविद्यालय

लक्ष्मी रोड

AUS  
Asmita Kulkarni

Principal

Huzurpaga Mahila Vaniya  
Mahavidyalaya, Pune-30.

महाराष्ट्र गर्ल्स एज्युकेशन सोसायटीचे  
हुजूरपागा महिला वाणिज्य महाविद्यालय

लक्ष्मी रोड , पुणे ४११ ०३०.

ID No. PU / PN / COMM / 169 / 2001

फोन : महाविद्यालय : ०२० - २४४१७५३८, संस्था : ०२० - २४४५५४८४

Email : hmvm2001@gmail.com

Mission - (Global Education with Indian Culture)

जा.क्र. ४७१ / २०१८

दि. २७/०१/२०१८

प्रति,

डॉ. विक्रम गुजर  
पुणे.

महोदया,

शनिवार दि. २७/०१/२०१८ रोजी सकाळी १०.१५ वाजता झालेल्या

Costing II - Activity Based Costing या विषयासाठी आपण व्याख्याता म्हणून

उपस्थित राहिलात आणि मुलींना मार्गदर्शन केलेत त्याबद्दल मनःपूर्वक धन्यवाद!

कळावे,

आपला विश्वासू,

*Beinayal*  
डॉ. के. पी. वैरागी  
प्राचार्य

*Ans*  
Asmita Kulkarni

हुजूरपागा महिला वाणिज्य महाविद्यालय  
लक्ष्मी रोड पुणे

*ve*  
Principal  
Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

# ZURPAGA MAHILA VANIYA MAHAVIDYALAYA

Cost & Wotels Accounting - To Y. B. Com

Activity: CWA-II - Activity Based Costing Date: 27/1/2018

Sr No:	Student name:	Class	Div	Sign:
1	Nikita Rajendra Suryawanshi	T.Y. B.com	B	<i>Nikita</i>
2	Mayuri Ashok Barad.	T.Y. B.com	A	<i>Mayuri</i>
3	Kikate Vaibhavi Rajendra	T.Y. B.com	A	<i>Kikate</i>
4	Surgude Dhanashri Madhukar	T.Y. B.com	A	<i>Dhanashri</i>
5	Mali Renuka Bhima	T.Y. B.com	A	<i>R. Mali</i>
6	Sonawane Shraddha Devidas	T.Y. B.com	A	<i>Sonawane</i>
7	Chaudhari Kajal Chandrakant	T.Y. B.com	A	<i>Kajal</i>
8	Jagtap Pallavi Sanjay	T.Y. B.com	A	<i>Pallavi</i>
9	Jagtap Siddhi Deepak	T.Y. B.com	A	<i>Siddhi</i>
10	Sardeshpande Nupur Dhurinjyot	T.Y. B.com	A	<i>Nupur</i>
11	Shweta Suchir Deshmukh	T.Y. B.com	A	<i>Shweta</i>
12	Komal. Rajendra. Dhangekar.	T.Y. B.com	A	<i>Dhangekar</i>
13	Shah Pratishtha Rajkumar	T.Y. B.com	A	<i>Pratishtha</i>
14	Jadhav Nikita Gautam	T.Y. B.com	A	<i>Nikita</i>
15	Maratkar Shruti Sudam	T.Y. B.com	A	<i>S.S. Maratkar</i>
16	Jagdale Shweta Bharat	T.Y. B.com	A	<i>Shweta Jagdale</i>
17	Wadekar Ankita Vishwas	T.Y. B.com	A	<i>Ankita</i>
18	Pawar Rutuja Krishna	T.Y. B.com	A	<i>Pawar</i>
19	Ganar Vaishnavi Santosh.	T.Y. B.com	A	<i>Vaishnavi</i>
20	Kanare Nikita Narendra	T.Y. B.com	A	<i>Nikita</i>
21	Malusare Oisha Satish.	T.Y. B.com	A	<i>Oisha</i>
22	Shendge Shivani Rajendra	T.Y. B.com	A	<i>Shivani</i>
23	Jagtap Harshada Ramdas	T.Y. B.com	B	<i>Harshada</i>
24	Ghanwat Pooja Sunil	T.Y. B.com	B	<i>Pooja</i>
25	Sonawane diksha Pradeep	T.Y. B.com	A	<i>Diksha</i>
26	Shinde Pragati	T.Y. B.com	A	<i>Pragati</i>
27	Yadav Mohini Manohar	T.Y. B.com	A	<i>Mohini</i>
28	Nikita Rajesh Udekar	T.Y. B.com	A	<i>Nikita</i>
29	Suryawanshi Mansi Sopan	T.Y. B.com	A	<i>Mansi</i>
30	Sangeeta Bhagwanlal Patel	T.Y. B.com	A	<i>Sangeeta</i>
31	Smita Santosh Salvi	T.Y. B.com	A	<i>Smita</i>
32	Mamta Shankarsingh Rajpurohit	T.Y. B.com	A	<i>Mamta</i>
33	Shilankar. Netra. Prashant	T.Y. B.com	A	<i>Netra</i>
34	Narawade Trupti Rajendra	T.Y. B.com	A	<i>Trupti</i>
35	Gauri Gurudev Sawant	T.Y. B.com	A	<i>Gauri</i>

*Ans. Banta kuller*

**Principal**  
Huzurnaga Mahila Vanija  
Mahavidyalaya, Pune-30,

## HUZURPAGA MAHILA VANIJYA MAHAVIDYALAYA

Activity :			Date.	
Sr No:	Student name:	Class	Div	Sign:
36	Sonali Tamanna kamble	S.T.Y.Bcom	A	<u>Sonali</u>
37	Shilarkhane Aishwarya Dattatraya	T.Y.Bcom	A	<u>Aishwarya</u>
38	Risalkar Aishwarya Sunil	T.Y.Bcom	A	<u>A.S.P</u>
39	Anuja Anant Nimbalkar	T.Y.Bcom	A	<u>Animbalkar</u>
40	Nandini Anil Salga	T.Y.Bcom	A	<u>Nandini</u>
41	Sayali Suresh Padelkar	T.Y.Bcom	A	<u>Sayali</u>
42	mane. Amruta vilas	T.Y.Bcom	A	<u>Amruta</u>
43	Bora mapisha shashikant	T.Y.Bcom	A	<u>M</u>
44	Tharkude. pooja Balu	T.Y.Bcom	A	<u>Pooja</u>
45	Chandkar Laxmi Bharat	T.Y.Bcom	A	<u>Laxmi</u>
46	Raut- kadambani Rajendra	T.Y.Bcom	A	<u>Raut</u>
47	Paodeshi Dipali Dinesh	T.Y.Bcom	A	<u>Dipali</u>
48	Kulkarni Amruta vijay.	T.Y.Bcom	A	<u>Amruta</u>
49	Dalvi mayuri sopan.	T.Y.Bcom	A	<u>Mayuri</u>
50	Debmukh Bhagyashree prakash	T.Y.Bcom	A	<u>B.D. Debmukh</u>
51	Kalamkar Deepali Dantech	T.Y.Bcom	A	<u>D. Kalankar</u>
17				
18	<u>Asmita</u>			
19	Asmita Kulkarni	<u>Principal</u>		
20		Huzurpaga Mahila Vanijya		
21		Mahavidyalaya, Pune-30.		
22				
23				
24				
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AY. 2018-19

HUZURPAGA MAHILA VANIJYA MAHAVIDYALAYA

Cost & Works Accounting - II

Activity : Guest Lecture - Activity Based Costing Date. 12/10/18

Sr No:	Student name:	Class	Div	Sign:
1	Ajgaonkar Prnali Nazendra	TYBcom	A	<u>Prnali</u>
2	Bharekar shraddha Balasaheb	T.Y.B.com	A	<u>Shraddha</u>
3	Ghauane Ankita Brahmadev	T.Y.B.com	A	<u>Ankita</u>
4	Jate Manju Laxman	T.Y.B.com	A	<u>Manju</u>
5	Bankhete Pooja Ramesh	T.Y.B.com	A	<u>Pooja</u>
6	Parhad surbhi Sudam	T.Y.B.com	A	<u>S.S.Parhad</u>
7	Adagale Harshada Ashok	T.Y.B.com	A	<u>Harshada</u>
8	Shinde Renuka Suryakanth	T.Y.B.com	A	<u>Renuka</u>
9	Bhuwad Priyanka Ramesh	T.Y.B.com	A	<u>Priyanka</u>
10	Benke vrushali Ramchandra	T.Y.B.com	A	<u>Vrushali</u>
11	Thorat Divsha Rajendra	T.Y.B.com	A	<u>Divsha</u>
12	Raut Rutuja sanjay	T.Y.B.com	A	<u>Rutuja</u>
13	kumbhar Ashwini Ashok	T.Y.B.com	A	<u>Ashwini</u>
14	Joshi Monika Dandi	T.Y.B.com	A	<u>Monika</u>
15	Tyoti Gowade	T.Y.B.com	A	<u>Tyoti</u>
16	Bathe Sneha Sandip	T.Y.B.com	A	<u>Sneha</u>
17	Jagunde Aarti Jagdish	T.Y.B.com	A	<u>Aarti</u>
18	Pokharkar Poonam Vishnu	T.Y.B.com	A	<u>Poonam</u>
19	Kadlag Nikita Sharad.	T.Y.B.com	A	<u>Nikita</u>
20	Yadav sneha Lalbihari	T.Y.B.com	A	<u>Sneha</u>
21	Jedhe Vidya Varant	T.Y.B.com	A	<u>Vidya</u>
22	Kade Nikita dilip	T.Y.B.com	A	<u>Nikita</u>
23	Ramruti laxmi siddharan	T.Y.B.com	A	<u>Ramruti</u>
24	Talgi Megha Balkesh	T.Y.B.com	A	<u>Megha</u>
25	Gothankar Rutuja Atmakam	T.Y.B.com	A	<u>Rutuja</u>
26	More Sanjana Jaising	T.Y.B.com	A	<u>Sanjana</u>
27	Handi Akshada Ravikant	T.Y.B.com	B	<u>Akshada</u>
28	Dighe Akshata Dattatraya	T.Y.B.com	A	<u>Akshata</u>
29	Tidake Ankita Dnyaneshwar	T.Y.B.com	A	<u>Ankita</u>
30	Halonde sayali Anil	T.Y.B.com	A	<u>Sayali</u>

Ans  
Asmita Kulkarni  
Principal  
Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

# HUZURPAGA MAHILA VANIYA MAHAVIDYALAYA

## Cost & Works Accounting II

Activity: Guest Lecture - Activity Based Costing Date: 12/10/18

Sr No:	Student name;	Class	Div	Sign:
1	Karnawat Tanvi Sunil	T.Y.B.com	A	Tanvi
2	Bhosale Ashwini Umesh	T.Y.B.com	A	Ashwini
3	Kalambe Swapnali Santosh	T.Y.B.com	A	Swapnali
4	Bokil Ashwini Prasad	T.Y.B.com	A	Ashwini
5	Pahdeshi Shivani Aray	T.Y.B.com	A	Shivani
6	Joshi Diya Sunil	T.Y.B.com	A	Diya
7	Chavali Vaishnavi Rajesh	T.Y.B.com	A	Vaishnavi
8	Wadkar Nikita Dhananjay	T.Y.B.com	A	Nikita
9	Thirat Mrunal Santosh	T.Y.B.com	A	Mrunal
10	Kamkar Akshada Jayant	T.Y.B.com	A	Akshada
11	Pathak Bhagyashree Satyaajet	T.Y.B.com	A	Bhagyashree
12	Shewate Sayali Vijay	T.Y.B.com	A	S.V.S
13	Gurav Vaishnavi C.	T.Y.B.com	A	V.C.G
14	Kahe Gauri J.	-II-	A	Gauri
15	Deshmukh Monika V.	-II-	A	Monika
16	Mule Vidyanani A.	-II-	A	Vidya
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19	Ans. Asmita Kulkarni			
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Mahavidyalaya, Pune-30.

AY. 2018-19.

HUZURPAGA MAHILA VANIJYA MAHAVIDYALAYA

Business administration - III Guest lecture Financial Planning.

Date. 12-10-2018

Activity :

Sr No:	Student name;	Class	Div	Sign:
1	Mayuri Atul Varkad	T.Y. Bcom	C	Mjarkad
2	Chaitrali Shrikant Kandale.	T.Y. Bcom	C	C.S. Kandale.
3	Sonam Shahaji Kekan	T.Y. B.com	C	S.S. Kekan
4	Soujati Anil Lokhande.	T.Y. Bcom	C	<del>Akhande</del>
5	Tanuja Sambhaji Kokate	T.Y. Bcom	C	Kokate
6	Shital Namdev Sangle	T.Y. Bcom	C	Sangle. S.M.
7	Yashashmi Rajendra Dudhane	T.Y. Bcom	C	YR Dudhane
8	Seema Lahu Bharekar	T.Y. Bcom	C	Seema
9	Poonali Shabji Trilalcar	T.Y. Bcom	C	Trilalcar
10	Rutika Sanjay Dargade	T.Y. Bcom	C	Dargade
11	Shweta Umakant Mahamuni	T.Y. Bcom	C	Mahamuni
12	Dooja Rajendra Sawant.	T.Y. B.com	C	Sawant
13	Shamali Subhash Kadam	T.Y. B.com	C	Kadam
14	Pradnya Amar Waghmare	T.Y. B.com	C	Waghmare
15	Gayatri Pradeep Deskiule	T.Y. B.com	C	Gayatri P.D.
16	Vaishnavi Pradeep Kumbhar.	T.Y. B.com	C	Kumbhar
17	Vaishnavi Ravindra Pachkudave	T.Y. B.com	C	Pachkudave
18	Pranjita Dilip Borkar	T.Y. B.com	C	Borkar
19	Pranita Prashant Gulge	T.Y. B.com	C	P.R. Gulge
20	Karshika Rajendra Bhatiya	T.Y. B.com	C	Bhatiya.
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22	AMS			
23	Asmita Kulkarni			
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Mahavidyalaya, Pune-30.

Group Discussion / Presentation

ROLE - PLAY  
(Non-verbal Communication)

Name of Subject : Busn. Communication Skills

Class: FYBBA

Date: 20.07.17

Participate Students :

Sr No	Name of Student	Sign
1	Rupali Bhimaram Mavani	Rupali
2	Pallavi Ravindra Sawant	Pallavi
3	Varshini Madhav Shetty	Varshini
4	Chaitrali Sandeep Abhinkar	Chaitrali
5	Rutuja Surve	Rutuja
6	Shivani Kante	Shivani
7	Payal Kinad	Kinad
8	Mahi Kamble	Mahi
9	Apurva Pokharkar	Apurva
10	Dipal Talekar	Dipal
11	Komal Kumbhar	Kumbhar
12	Dhumal Pooja Bhausaheb	Pooja
13	Amisha Tank	Amisha
14	Yashshree Ghag	Ghag
15	Renuka Limkar	Renuka

Name of Subject Teacher & Sign:

Christina Dhende

Principal

Huzurpaga Mahila Vanija  
Mahavidyalaya, Pune-30.

Group Discussion / Presentation

ROLE - PLAY

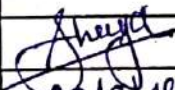
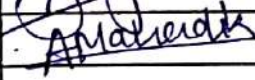
(Non-verbal Communication)

Name of Subject : Business Communication Skills


Class: FYBBA

Date: 20.07.17

Participate Students :

Sr No	Name of Student	Sign.
1	Shreya P. Nikalje	
2	Anushka Mahadik	
3		
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Name of Subject Teacher & Sign:

Christina Dhende  


  
Principal

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F.Y.B.B.A. 2017-18



(C. Dhende)

W

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Mahavidyalaya, Pune-30.

Group Discussion / Presentation

ROLE-PLAY  
(Advertising)

Name of Subject: Principles of Marketing

Class: FYBBA


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Participate Students :

Sr No	Name of Student	Sign
1	Amisha Tank	<del>Amisha</del>
2	Renuka Limkar	<del>Renuka</del>
3	Shreya Nikalje	<del>Shreya</del>
4	Yashwree Ghag	<del>Yashwree</del>
5	Shriuti Raut	<del>Shriuti</del>
6	Jyoti Thepte	<del>Jyoti</del>
7	Rupali Mavani	<del>Rupali</del>
8	Aboli Joshi	<del>Aboli</del>
9	Komal Purohit	<del>Komal</del>
10	Padnya Kamble	<del>Padnya</del>
11	Aisha B.	<del>Aisha</del>
12	Rutuja Bhave	<del>Rutuja</del>
13	Chaitrali Abhinkar	<del>Chaitrali</del>
14	Shruti Nikalje	<del>Shruti</del>
15	Shivani Kante	<del>Shivani</del>

Name of Subject Teacher & Sign:

 Christina Dhule

  
Principal

Huzaraba Mahila Vanijya  
Mahavidyalaya, Pune-30.

Group Discussion / Presentation

ROLE - PLAY  
(Advertising)

Name of Subject : ~~Business~~ ~~Common~~ Principles of Marketing

Class: FYBBA

Date: 13.02.18

Participate Students :

Sr No	Name of Student	Sign.
1	Mahi Kamble	MaDK
2	Dipal Takekar	Pipal
3	Komal Kumbhar	Kumbhar
4	Apurva Pokharkar	Apurva
5	Dhurnal Pooja Bhawaheb	Pooja
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Name of Subject Teacher & Sign:



Christina Dhasa

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(C. Shende)

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Group Discussion / Presentation

ROLE - PLAY  
(Advertising)

Name of Subject : ~~Business~~ ~~Common~~ Principles of Marketing

Class: FYBBA

Date: 13.02.18

Participate Students :

Sr No	Name of Student	Sign.
1	Mahi Kamble	MaDK
2	Dipal Talekar	Dipal
3	Kamal Kumbhar	<del>Kumbhar</del>
4	Apurva Pokharkar	Ahuznef
5	Dhurnal Pooja Bhawaheb	Uga
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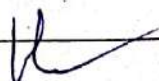
Name of Subject Teacher & Sign:



Christina Dhawade

Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

Principal



Group Discussion / Presentation

ROLE-PLAY  
(Advertising)

Name of Subject: Principles of Marketing

Class: FYBBA

Date: 13.02.18

Participate Students :

Sr No	Name of Student	Sign.
1	Amisha Tank	
2	Renuka Limkar	
3	Shreya Nikalje	
4	Yashwree Ghag	
5	Shruti Raut	
6	Jyoti Thepte	
7	Rupali Mavani	
8	Aboli Joshi	
9	Komal Purohit	
10	Padnya Kamble	
11	Sisha B.	
12	Rutuja Shive	
13	Chaitrali Abhinkar	
14	Shweta Nikalje	
15	Shivani Kante	

Name of Subject Teacher & Sign: Christina Shinde  
Principal  
Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

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(C. Dhende)



**Principal**  
Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

Group Discussion / Presentation

ROLE - PLAY

(Non-verbal Communication)

Name of Subject : Business Communication Skills

Class: FYBBA

Date : 20.07.17

Participate Students :

Sr No	Name of Student	Sign.
1	Shueya P. Nikalje	Shueya P. Nikalje
2	Anushka Mahadik	Anushka Mahadik
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Name of Subject Teacher & Sign:

Christina Dhende

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Mahavidyalaya, Pune-30.

## Group Discussion / Presentation

### ROLE - PLAY (Non-verbal Communication)

Name of Subject : Busn. Communication Skills

Class: FYBBA

Date : 20.07.17

#### Participate Students :

Sr No	Name of Student	Sign
1	Rupali Bhimaram Mavani	Rupali
2	Pallavi Ravindra sawant	Pallavi
3	Varshini Madhav shetty	Varshini
4	chaitooli Sandeep Abhinkar	Abhinkar
5	Ratija surve	Ratija
6	Shivani Kante	Shivani
7	Payal Kirad	Kirad
8	Mahi Kamble	MADK
9	Apurva Polharkar	Apurva
10	Dipal Talekar	Dipal
11	Komal kumbhar	Kumbhar..
12	Dhumal Pooja Bhausaheb	Pooja
13	Amisha Tank	Amisha
14	Yashshree Ghag	Ghag
15	Renuka limkar	limka

Name of Subject Teacher & Sign:

Christina Dhende

Principal

Huzurpaga Mahila Vasthya  
Mahavidyalaya, Pune-30.

## Group Discussion / Presentation

Name of Subject : Principles of Finance

Class: FY. BBA.

Date :

### Participate Students :

Sr No	Name of Student	Sign
1	Rucha Bhalerao - Role of Finance Mgr.	
2	Yashashree Chag - Financial Forecasting	<u>Yashag</u>
3	Komal Kamble - Mutual Fund	<u>Km</u>
4	Sayali Bhushet - Financial Mgmt.	<u>Sayali</u>
5	Aboli Joshi - Equity Shares	
6	Nisa Shaikh - Public Deposits	
7	Komal Parohit - Bonus Share	<u>Komal</u>
8	Renuka Limkar - Financial Planning	<u>Renuka</u>
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Name of Subject Teacher & Sign:

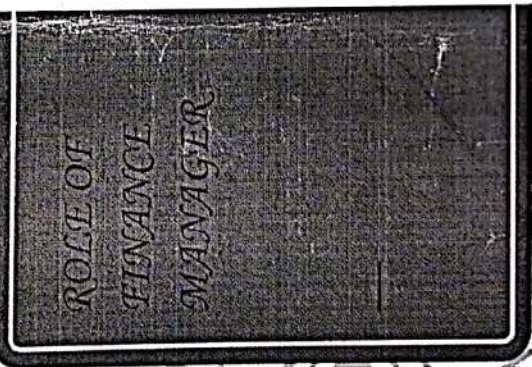
(C. Dhende)

## Introduction

- A finance manager is the person responsible for carrying out finance functions. A finance manager occupies a key position in the modern enterprise. The role of finance manager is becoming more and more pervasive, intensive and significant in solving the complex management problems of today's business organization.

## 2. Incidental finance functions

- Record keeping and reporting to finance or accounts manager.
- Safeguarding of the important and valuable papers, securities, and insurance policies.
- Day to day supervision of cash receipts and payments and protection, security of cash balances.



## Functions/Role of financial manager

1. Executive finance function
  - Financial forecasting
  - Investment policy decisions
  - Dividend policy decision
  - Cash flows and requirements
  - Deciding upon borrowing policy
  - Negotiations with external agencies
  - Check financial performance of every department

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C.Dhunde



Yashashree. Ghag.

Financial Forecasting  
Available tap to add title  
Presented by - Yashashree Ghag

### Objectives of Financial Forecasting

- Adequate financial planning is a key element in the success of any business venture.
- Short-term and long-term planning:
  - Common objective: development of financial planning and control system to guide financial future of firm
  - Techniques employed differ in degree of detail developed in analysis

### DEFINITION :-

#### What is Financial Forecasting?

- Definition: Forecast is a prediction of a future state of the environment. - (Larney & Larrick, 1974).
- Financial forecasting is about financial items: production of sales, incomes, expenses, cost of goods and cash flow.

### MEANING :-

- Financial forecasting is an estimate of future financial outcomes for a business or industry (for future and currency markets). Using historical records and trends, in addition to external trends and economic indicators.
- Financial Forecasting describes the process by which firms think about and prepare for the future. The forecasting process provides the means for a company to estimate its future financial performance and to identify its needs for external financing.
- Financial forecasting doesn't have to be used as a planning document. Outside analysts can use a financial forecast to estimate a company's success in the coming year.

### LIMITATIONS OF FINANCIAL FORECASTING:

- It is not possible to accurately forecast the future. Because of the qualitative nature of forecasting, a business can come up with different scenarios depending upon the interpretation of the data. For this reason, organization should never rely 100 percent on any forecasting method. However, an organization can effectively use the forecasting with other tools of analysis to give the organization the best possible information about the future. Making a decision on a bad forecast can result in financial ruin for the organization, so an organization should never base decisions solely on a forecast.

### ADVANTAGES OF FINANCIAL FORECASTING

- An organization uses a variety of forecasting methods to assess possible outcomes for the company. The methods used by an individual organization will depend on the data available and the industry in which the organization operates. The primary advantage of forecasting is that it provides the business with valuable information that the business can use to make decisions about the future of the organization. In many cases forecasting uses qualitative data that depends on the judgment of experts.

### PURPOSE OF FINANCIAL FORECASTING :-

- Setting a New Business Venture.
- Information for Financial Planning.
- Estimating financial needs.
- Facilitates Financial Decision Making.
- Optimum utilization of resources.
- Success of Business.

  
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Mahavidyalaya, Pune-30.

## DEFINITION

Bonneville, Dewey and Kelly:

"when a business is unable to earn a fair rate of return on its outstanding securities it is over capitalised."

## CAUSES OF OVER CAPITALISATION

1. Excess issue of capital
2. Borrowed capital
3. Purchase of properties at inflated prices
4. Tax saving policy
5. Boom period

## OVER CAPITALISATION

• Meaning - over capitalisation is an excess flow of capital in relation to its working capacity levels. It reflects lower profitability level of the company.

## INTRODUCTION

\* Over capitalisation - Many times over capitalisation is understood that it is a condition of excess capital but actually speaking it is incorrect. Over capitalisation reduces the rate of dividend and value of shares in market.

## OVER CAPITALISATION

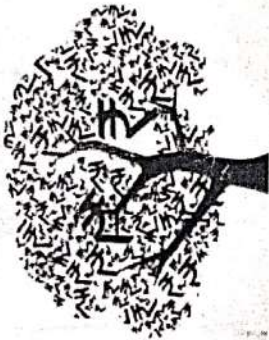


By Dipal Talekar  
FY BBA.

*[Signature]*  
Principal

Huzarpaga Mahila Yanija  
Mahavidyalaya, Pune-30.

Because  
money  
doesn't  
grow  
on trees...



# Financial planning

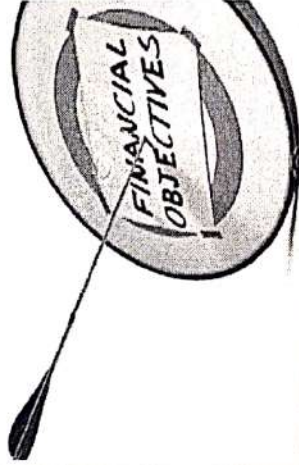
By Renuka Limkar  
fy BBA.

## Meaning

Financial planning describes the activities, resources, and materials that are needed to achieve these objectives, as time frames involved.

## Objectives of financial

- Continuous supply of funds.
- Minimising risk.
- Determine capital requirements.
- Determine capital structure.
- Optimum use.
- Economy.

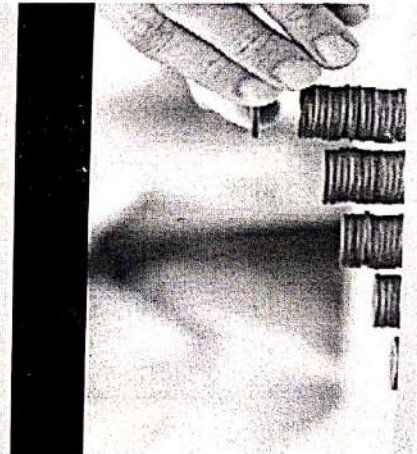


## Limitations of financial

- The future is uncertain.
- Problems with information use.
- Problem of change.
- Problem of co-ordination.
- Problem due to external factor.

## Advantages of financial

- Conservation of capital.
- Changing price level.
- Success of entire firm.
- Rapid expansion of public sector.
- Optimal capital structure at minimum
- Unity in action.



  
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### Process of financial planning

1. Laying-Down financial Objectives
2. Formulating financial policies
3. Developing financial procedures
4. Preparation of financial plan
5. Reviewing of financial planning

### Steps in financial planning

- Past performance
- Operating characteristics
- Investment needs
- Revenues and expenses
- Financial alternative
- Consequence
- Consistency of financial policies

### Financial planning

DOUBLE TAP TO ADD SUBTITLE


By Komal Kumbhar  
Fy BBA.

### Types of financial planning

- ▶ Long term financial planning
- ▶ Short term financial planning

  
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Mahavidyalaya, Pune-30.

  
CC Dheeraj

Komal Kamble.  
Fy BBA.

## Mutual fund

### Meaning

- A mutual fund is a professionally managed investment fund that pools money from many investors to purchase securities. These investors may be retail or institutional in nature.

### Definition

- Definition: A mutual fund is a professionally-managed investment scheme, usually run by an asset management company that brings together a group of people and invests their money in stocks, bonds and other securities



### Advantages

- Diversification
- Economies of scale
- Divisibility
- Liquidity
- Bottom of line
- Learn technical analysis

### Disadvantages

- Management fees
- Locked in clause
- Wasted cash
- Mutual fund charges

### Disadvantages

- Management fees
- Locked in clause
- Wasted cash
- Mutual fund charges

*M*  
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Mahavidyalaya, Pune-30.

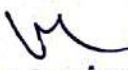
*CC Dherde*

Sayali Bhuruk  
F.Y BBA Roll No. 8

# Financial Management

Basics of Cost Accounting

  
(C. Dhule)

  
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Huzurpaga Mahile Vanijya  
Mahavidyalaya, Pune-30.

# Meaning and Definition of Financial Management

- The term financial management consist of two words 'Financial' means procuring sources of money supply and allocation of these sources on the basis of a forecasting monetary requirements of the business.
- The word 'Management' refers to planning, organization coordination and control of human activities and physical resource for achieving the objective of an enterprise.
- **According to Solomon**, "Financial management is the application of the planning and control functions of the finance functions".

# Importance of Financial Management

- 1. Financial planning and control:
- 2. Essence of managerial Decision:
- 3. Improve profitability:
- 4. Financial Management is a Scientific and Analytical
  - Analysis
- 5. Continuous Administration Functions
- 6. Centralized Nature
- 7. Basis of a Managerial Process
- 8. Measure of Performing



**THANK-YOU**

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## Equity Shares

Presented by Aboli Joshi

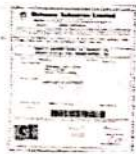
### Advantages to company

- Capital without security
- Permanent capital
- No charge on asset
- No fixed amount of dividend
- Lesser nominal value

### Disadvantages to investors

- Uncertainty of income
- Irregular income
- Capital loss
- Loss in the case of liquidation
- Less attractive to modest investors

### Share certificate example



### Advantages to investors

- Capital Profit
- More income
- Best for investment
- Face value is small
- Right to interfere in management

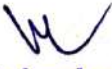
*Thank you*

### Features

- Voting Rights
- Claim on profits Of The Company
- Permanent Capital
- Right to control
- Dividend Gaining
- Permanent capital

### Disadvantages to company

- Centralization of control
- Change in management policy
- Difficult to remove over capitalization
- speculation

  
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**Huzurpaga Mahile Vanliya  
Mahavidyalaya, Pune-30.**

## PUBLIC SECTOR ENTERPRISES

### 1956 INDUSTRIAL POLICY RESOLUTION

- Long establishing public utilities like railways, road transport services, posts and telegraphs, power and irrigation projects.
- Departmental undertakings of the central and state governments, (some of them are established under five years plans.)
- A number of other industrial undertakings which derive their finances almost wholly from the central government in the form of equity and capital.

### LIMITATIONS OF PUBLIC SECTOR

- ❖ Rigid financial control.
- ❖ Lack of efficiency.
- ❖ Exposure to public censure.
- ❖ Political interference.
- ❖ Over capitalization.
- ❖ Price policy.
- ❖ Precise targets of production are not fixed
- ❖ Use of manpower resources in excess of actual requirements.
- ❖ Financial structure responsible for poor returns
- ❖ Absence of accountability at top management.

### PUBLIC SECTOR

- It is a most important factor of Indian economy.
- The goal is establishing a socialist pattern of society.
- Important decisions are made by the society.
- Present public projects.

### OBJECTIVES OF THE PUBLIC ENTERPRISES.

- ❑ To increase the rate of economic growth.
- ❑ To increase employment opportunities.
- ❑ To reduce inequalities in income distribution.
- ❑ To reduce monopoly in certain sector.
- ❑ To mobilize public savings for industrialization.

### DIFFERENCE BETWEEN PUBLIC AND PRIVATE SECTOR

Public sector	Private sector
<ul style="list-style-type: none"> <li>• It is a organization which is owned managed and controlled by the government.</li> <li>• The main objective of public sector is to increase the growth of nation as well as giving maximum public welfare.</li> </ul>	<ul style="list-style-type: none"> <li>• It is a organization which is owned managed and controlled by individual.</li> <li>• The main objective of private sector is to maximize their own profit, aim at creating employments etc.</li> </ul>


### MEANING OF PUBLIC ENTERPRISE

- The enterprises own managed and controlled by state on behalf of public at large collectively constitute is known as public sector.

### ADVANTAGES OF PUBLIC SECTOR

- Assistance in economic development.
- Abolition of monopoly.
- Balanced regional development.
- Greater harmony and coordination.
- Fuller employment.
- Promotion of public welfare.
- Better deal to workers.

PUBLIC SECTOR	PRIVATE SECTOR
<ul style="list-style-type: none"> <li>• Public sector tries to reduce the inequality in the income distribution as the power is in hand of society.</li> <li>• Public sector tries to reduce the harmfulness of healthy competition, as the ownership is private.</li> <li>• For e.g. Indian railways, road transport service</li> </ul>	<ul style="list-style-type: none"> <li>• The private sector does not tries to reduce the income inequality's as the power is in the one hand.</li> <li>• It creates the harmful competition among all the industries as everyone wants to maximize their profit.</li> <li>• For e.g. reliance</li> </ul>

  
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Pallavi Sawant  
F.Y. BBA

### RECENT TRENDS IN BUSINESS FINANCE

Venture Capital  
Leasing

### VENTURE CAPITAL

#### MEANING:

Venture capital is provided to the entrepreneurs who want to start a high tech untried projects which is having risk and at the same time high potential of profits.

### STAGES OF VENTURES CAPITAL INVESTMENT:

- The seed stage
- The start up stage
- Series A round
- The second Round
- Mezzanine financing
- Bridge financing

### NATURE:

- A venture capital is a financial intermediary.
- A venture capital invests only in private companies.
- A venture capital takes an active role.
- Maximizing the returns.
- It invests for growth of company.
- Source of fund.
- Helpful for entrepreneurs.
- Sources of securities

### IMPORTANCE

- Facilitate expansion of business
- It creates jobs
- Investors are shouldering the investment risk
- Provide valuable expertise
- Helps in job creation
- It creates competitiveness
- It creates cash flows
- Psychological impact

### CHARACTERISTICS:

- High Risk
  - management risk
  - market risk
  - product risk
  - operation risk
- High Tech
- Participation in management
- Length of investment
- Illiquid of investment

(CRheedi)

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PhotoGrid

# PUBLIC DEPOSITS

BY NISA SHAIKH

## MEANING

- The term public deposit implies any money received by a company through deposits or loan collected from public.
- It may be accepted by companies from their members, directors, and from general public.

# PUBLIC DEPOSITS



## Advantages

- Less formalities.
- Less costly.
- No charge created on asset.
- Trading on equity.
- Wide contacts.

## Disadvantages.

- Premature withdrawal.
- Limited funds.
- Insecurity.
- Uncertainty.



*(Signature)*  
C. Dhunde

*(Signature)*  
Principal  
Huzurpage Mahila Janiyya  
Mahavidyalaya, Pune-30.

### GUIDED LINE OF BONUS ISSUE

- ⊙ A COMPANY WHICH HAS TO CONVERT FULLY OR PARTLY CONVERTIBLE DEBENTURE
- ⊙ BONUS ISSUE IS MADE OUT OF BUILT OUT OF GENIUM PROFITS
- ⊙ REVALATION RESERVES CREATED OF REVALATION OF FIXED ASSET CANNOT BE WHILISE
- ⊙ BONUS ISSUE CANNOT MADE IN LIEU OF DIVIDED

### BONUS SHARE



### ADVANTAGES

- ⊙ BONUS ISSUE INCREASE NO. OF SHARES TRADED IN STOCK OF EXCHANGE WHICH PROMOTE ACHIEVE TRADING IN COMPANY
- ⊙ BONUS ISSUE BRING MARKET PRICES WITH IN NORMAL RANGE
- ⊙ ITS HELPS COMPANY CONSERVE ITS CAN AS BONUS IS ISSUE OUT OF UNAISMIBUTED PROFIT



### DEFINATION OF BONUS SHARE

- ⊙ A bonus issue, also known as a scrip issue or a capitalization issue, is an offer of free additional shares to existing shareholders. A company may decide to distribute further shares as an alternative to increasing the dividend payout.
- ⊙ For example, a company may give one bonus share for every five shares held.

### GUIDED LINE OF BONUS ISSUE

- ⊙ A COMPANY WHICH HAS TO CONVERT FULLY OR PARTLY CONVERTIBLE DEBENTURE
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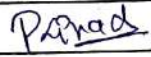
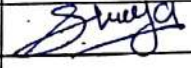
## Group Discussion / Presentation

Name of Subject : Principles of Finance.

Class:


Date:

### Participate Students :

Sr No	Name of Student	Sign.
1	Pudum. Nijampurkar - Nature and Scope	
2	of Finance Function	
3	Payal. Kirad - B Debentures	
4		
5	Anushka. Mohalik - Leasing	
6		
7	Shreyas. Nikalje - Mutual Fund	
8		
9		
10		
11		
12		
13		
14		
15		

Name of Subject Teacher & Sign:

  
C. D. Phende

  
Principal  
Huzurpaga Mah. Janiyya  
Mahavidyalaya, Pune-30.

Padma Nij  
FY BBA Rev

# Nature and scope of Finance Function AND Forms of Business Organisation



# Introduction to Finance Function

# Nature and scope of Finance

## Functions

- It is Science as well as an Art
- Finance function as a Profession
- Finance functions are dependent on Economic Variables
- Multidisciplinary
- Value of Money

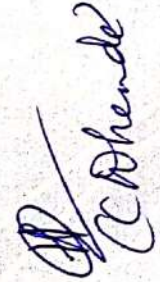
# Forms of Business Organisation

- Sole proprietorship
- Partnership
- Co-operative society
- Joint Stock Company

THANK YOU

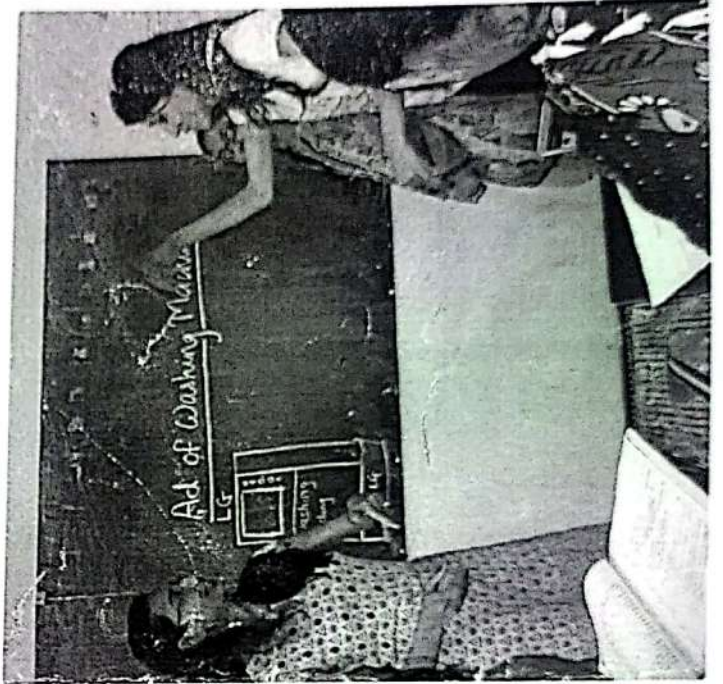
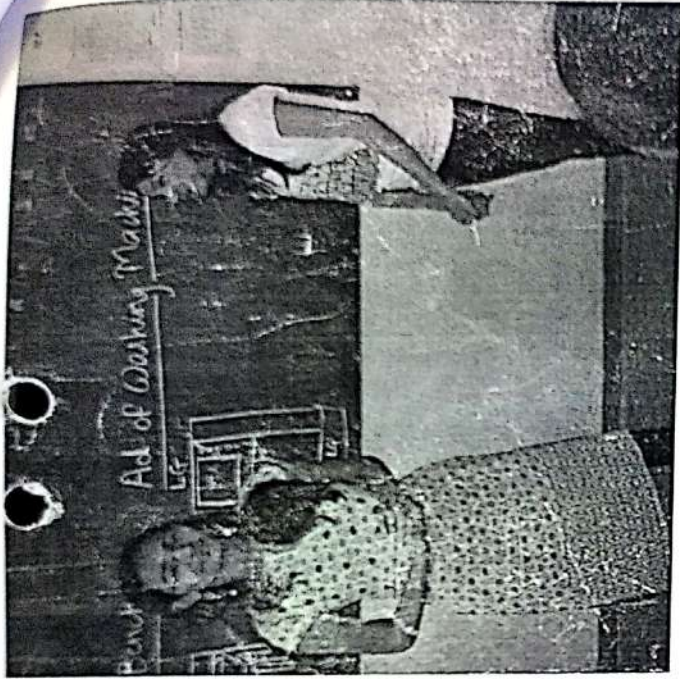


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Mahavidyalaya, Pune-30.



Padma Nijampurkar  
FYBBA Roll No: 27

Product dev  
 F.Y.B.O.A.  
 Yashashri Gag  
 Amisha tank  
 Renuka  
 Dipal  
 Komal kambale  
 Komal kumbhar



Principal  
 Huzurpaga Mahila Vanijya  
 Mahavidyalaya, Pune-30.

*(Signature)*  
 C. D. Kumbhar

## Group Discussion / Presentation


Name of Subject: Industrial Visit Report [Sugar Industry]

Class: PY. BBA

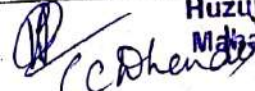
Date: \_\_\_\_\_

### Participate Students :

Sr No	Name of Student	Sign.
1	Yashashree Mogan - Capital Str (Finance)	Jashashree
2	Shreya Nikalje	Shreya
3	Anushka Mahadik	
4	Harshada Ambawekar	HSA
5	Prati Dedge	Prati
6	Aboli Joshi - Capital Paper	
7	Pranjna Sangale	Pranjna
8	Komal Kamble	Komal
9	Nikita Kurpe	Kurpe
10		
11		
12		
13		
14		
15		

  
Principal

Huzurpada Mahila Vanijya  
Mahavidyalaya, Pune-30.

Name of Subject Teacher & Sign: 

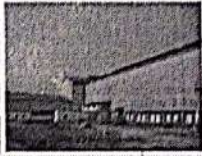
Yashashri Magar.

F.Y. BBA

## Sugar factory

Presented by:

Yashashri  
Magar.



### Factory Info

- Factory name: rajgad sahakari karkhana ltd., bhor Maharashtra.
- Operational status: working
- Plant name: rajgad
- Code: 34001
- Factory nature: co-op
- Nearest airport: N.A
- Milling plants: 3sets of knives, 6 roller, roller size 32"×60"



## history

Asia's first cooperative sugar factory. Was established at pravaranagar in the ahmednagar district of the then bombay state in 1950 by vithalrao vikhe patil and economist dhananjayrao godgil. They factory called pravara sahakari sakhar karkhana ltd had majority ownership by the local farmers.

## Factory automation

As in many other industries factory automation has been promoted heavily in sugar refineries in recent decades. the production process is generally controlled by a central process control system, which directly controls most of the machines and components.

## Cooperative sugar factory in Maharashtra

### Sugar production

Is the primary business among farmers of the western Maharashtra region. the cooperative movement for the sugar industry started in the 1960s in Maharashtra with the announcement 12 places in the state where sugar factories could be established.

## processing

There are no. of steps in the production raw sugar from cane:

1. Cane receiving and unloading(receive the cane at the factory and unload it from the transport vehicles)
2. Cane preparation(cutting and shredding cane to prepare it for juice extraction)
3. Juice extract.on(two technologies are in common use; milling or diffusion)
4. Juice clarification(remove suspended solids from the juice, typically mud, waxes.)

  
C.C. Dhende

  
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Finance  
Capital structure  
-ore  
fy BBA

### **Capital structure..**

The capital structure involves two decisions:

1. Type of securities to be issued is equity share, preference and long term borrowings(debenture)
2. Relative ratio of securities can be determined by process of capital gearing.

### **meaning**

The term capital structure refers to the mix long-term source of funds, such as equity share capital reserves and surpluses, debenture, long-term debt from outside source and preference share.

### **Features of capital structure**

1. Return
2. Flexibility
3. Risk
4. Capacity
5. control

### **importance of cost of capital**

#### **Principles of capital structure management**

1. cost principle
2. Risk principle
3. Control principle
4. Flexibility principle
5. Principle of debt equity ratio

1. capital budgeting decision
2. Designing the corporate financial structure
3. Other areas

Thank you..

  
(C.D. Dhunde)

  
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Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.



# Sugar industry



Priti Dedge

Shreya Nikalje

Nikita Kurpe

Anushka Mahadik

Harshada Ambavnekar

F.Y.BBA (2017-18)

Principal

Huzarpada Mahila Vanijya  
Mahavidyalaya, Pune-30.

(C. Dhanda)

## HISTORY:

In the Indian subcontinent sugar mills came into extended use in the 13<sup>th</sup> and 14<sup>th</sup> centuries, which greatly increased sugar production. Sugar rolling mills also first appeared in the Indian subcontinent, using the principle of rollers as well as worm gearing by the 17<sup>th</sup> century.

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Huzurpaga Mathia Vamijya  
Mahavidyalaya, June-30.

• **Factory Name :** Rajgad Sahakarí Sakhar Karkhana  
Ltd., Bhor, Maharashtra

• **Plant Name :** Rajgad

• **Factory Nature :** Co-op



*[Signature]*  
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uzurpaga Mahila Yashisya  
Lakshmidayaya, Pune-30.

# Performance Data (year: 2016-17)

• Crushing Capacity (M.T) • 1250

• Cane Crushed (M.T) • 0.69

• Sugar Produced (Lakh Qlb) • 0.73

• 10.61

• Sugar Recovery (%)

• 3032

• Molasses Produced (M.Ts)

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Mandalayaya, P. No. 30.

*Chakraborty*

# Sugarcane mill

## Process

### Juice extraction

Milling

Diffusion

Juice clarification

Juice evaporation

Crystallisation and centrifuging

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Huzurpada Mahila Vardhya

Mahavidyalaya, Pune-30

• Energy in sugarmill



Dr. P. S. Chavan

Some cane sugar mills have so-called back-end refineries. In this case, a portion of the raw sugar produced in the mill is directly converted to refined sugar with a higher purity for local consumption, exportation, or bottling companies. Wastage is used for heat generation in the sugar mills.

## Energy in the sugar mill

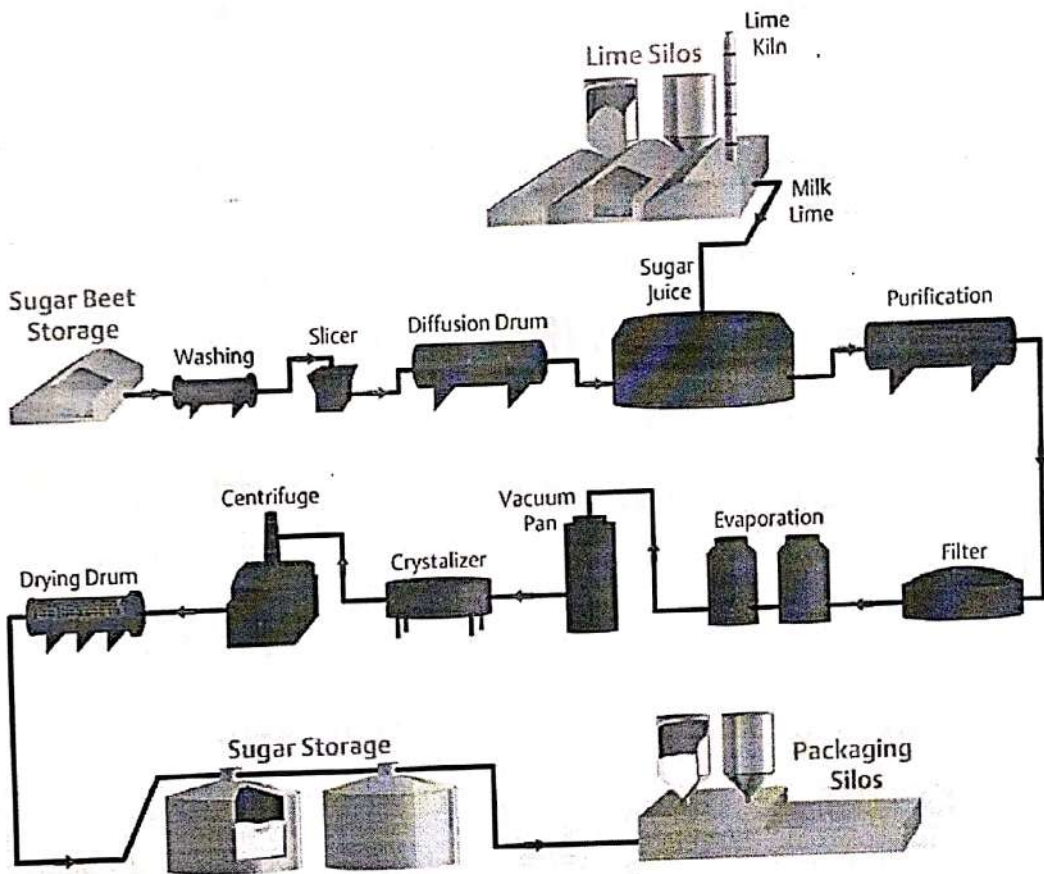
The remaining fibrous solids, called bagasse, are burned for fuel in the mill's steam boilers.

These boilers produce high-pressure steam, which is passed through a turbine to generate electrical energy (cogeneration).

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Mahavidyalaya, Pune-30.

(C. Chende)

The exhaust steam from the turbine is passed through the multiple effect evaporator station and used to heat vacuum pans in the crystallization stage as well as for other



*(C.Dhende)*

*M*  
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Anti Dedgo

## Cane Sugar Refining

Raw Sugar - In tropical regions where sugar cane is grown, sugar cane is partially refined into raw sugar at mills operated near the sugar fields. At the mills, the sugar cane is first cut up into small pieces, and then crushed to extract its juice. The juice is clarified by removing most of the impurities (plant fibre and soil, for example). This sugar-rich solution is boiled down to a thick syrup to which tiny "seed" sugar crystals are added and allowed to grow to larger crystals of raw sugar.

Centrifugals (similar to a washing machine when it reaches the spin cycle) are then used to separate the raw sugar crystals from the syrup (molasses).

The remaining raw sugar crystals are refined in a local refinery or more often shipped in bulk by sea, to refinery warehouses across the world. In Canada, for example, the major refineries are located in Toronto, Vancouver, and Montreal.

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and handling. It must undergo purification at a cane sugar refinery before it is ready for human consumption.

**At the refinery** - The first step is to remove the thin coat of molasses and residual matter from the raw sugar crystals. This is accomplished by blending the raw sugar in a hot syrup and then spinning off the dark brown syrup (molasses) from the sugar in high speed centrifugals. The washed crystals are then dissolved in water and filtered through a mechanical 'strainer' to remove larger particles, and clarified to remove the remaining suspended solids and colour. The result is a pure, colourless syrup consisting of sugar and water.

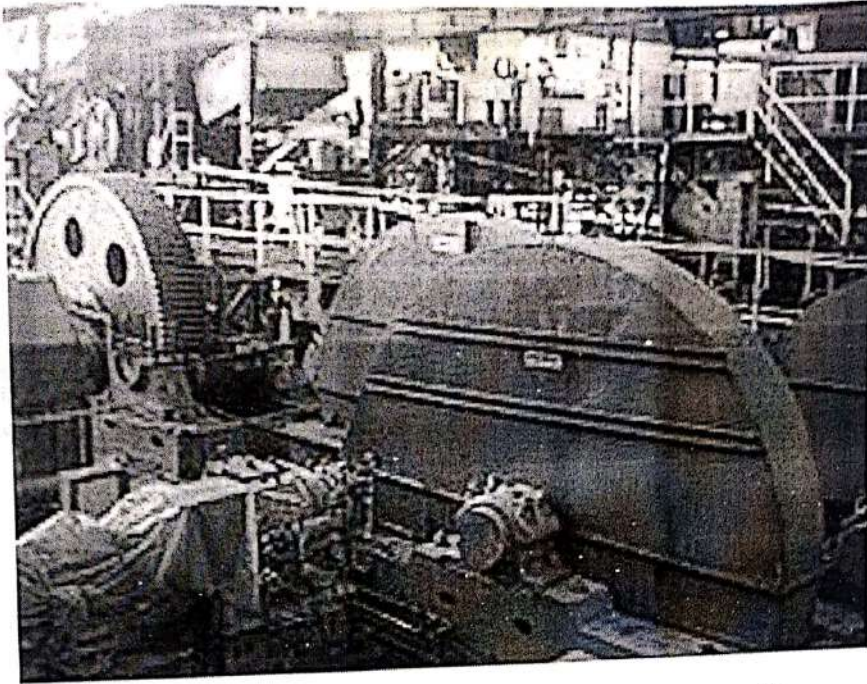
(C. Dhonde)

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The sugar syrup is concentrated through evaporation (boiling under vacuum) and again tiny "seed" crystals are added allowing larger sugar crystals to form. Granulated sugar is obtained by extracting these crystals from the syrup by spinning in centrifugals (like a washing machine).

The crystals are washed with water, dried in a drum (much like a laundry dryer) and stored in silos. Prior

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The mill house of a cane sugar mill

There are a number of steps in producing raw sugar from cane:

1. Cane receiving and unloading (receive the cane at the factory and unload it from the transport vehicles)

2. Cane preparation (cutting and shredding cane to prepare it for juice extraction)

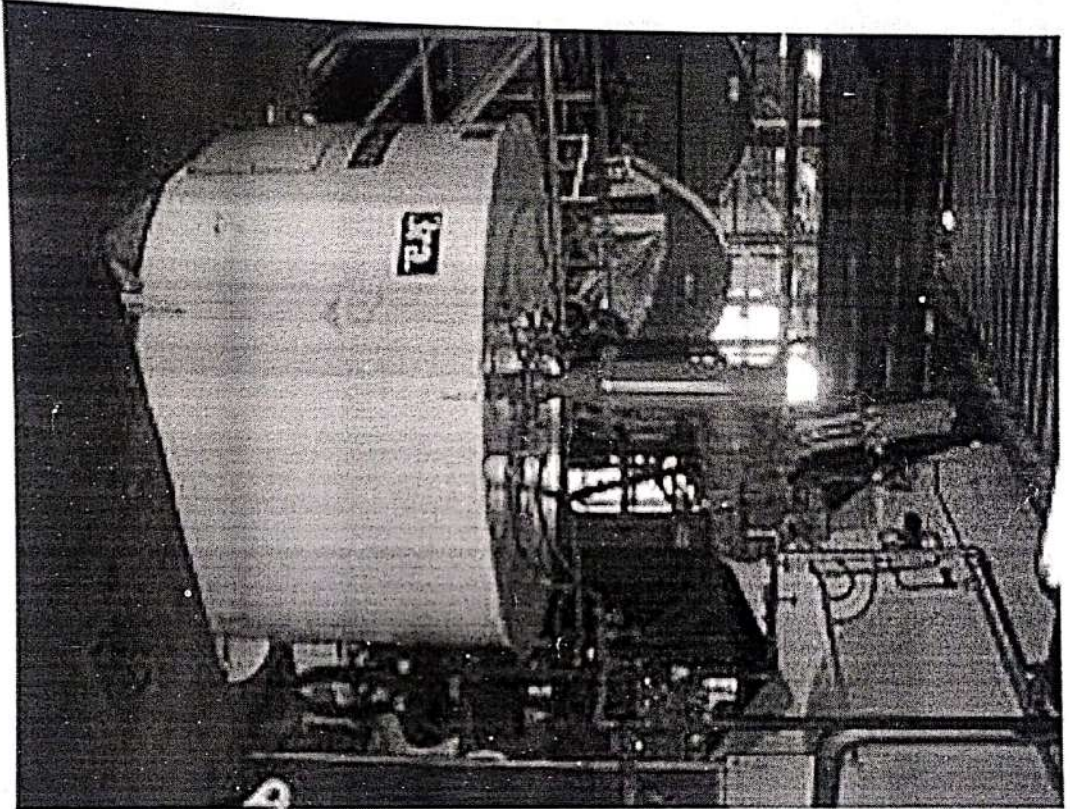
3. Juice extraction (two technologies are in common use; milling or diffusion)

4. Juice clarification (remove suspended

*CP Rhende*

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Mahavidyalaya, Pune-30.

Continuous sugar centrifuge  
for recovery products



*(C Dhude)*

*[Signature]*  
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## Juice clarification

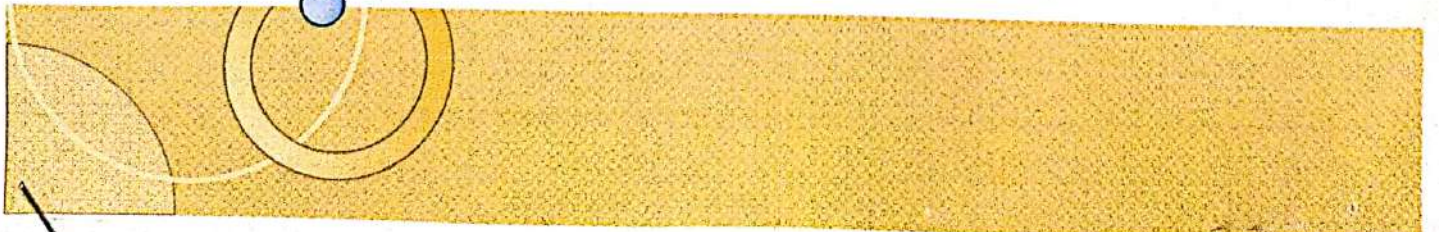
Sugar cane juice has a pH of about 4.0 to 4.5 which is quite acidic. Calcium hydroxide, also known as Milk of lime or limewater, is added to the cane juice to adjust its pH to 7. The lime helps to prevent sucrose's decay into glucose and fructose. The limed juice is then heated to a temperature above its boiling point. The superheated limed juice is then allowed to flash to its saturation temperature: this process precipitates impurities which get held up in the calcium carbonate crystals.<sup>[4]</sup>

The flashed juice is then transferred to a clarification tank which allows the suspended solids to settle. The supernatant, known as clear juice is drawn off of the clarifier and sent to the evaporators.

*P. C. Dhe...*

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Mahavidyalaya, Pune-30.

BY PAYAL KIRAD  
SUBJECT: PRINCIPLES OF FINANCE  
TOPIC : DEBENTURES



# DEBENTURES

# DEFINITION

- According to Indian Companies Act 1956 debenture includes debenture stock, bonds, and any other securities of a company whether constituting charge on the asset of the company or not

# • •

## FEATURES

- Fixed interest rate
- No voting rights
- Secured asset
- Maturity



# • • • TYPES OF DEBENTURES

- Registered debentures
- Bearer debentures
- Unsecured debentures
- Secured debentures
- Redeemable debentures
- Irredeemable debentures
- Convertible debentures
- Non convertible debentures

- On the basis of priority debentures are classified as
  - First debentures
  - Second debentures

# •• ADVANTAGES & DISADVANTAGES

- Benefits of tax
- Cheaper source of finance
- Benefits of average
- Disciplinary effect
- No dilution in share of profit
- Fixed charges on asset
- No extra profit for investors
- Uncertainty
- Risk of winding up
- No control

**THANKYOU**

*CC*  
*(C Phende)*



## LEASING

- o Lease is one of the methods of financing the fixed assets of an enterprise . An enterprise with inadequate funds for financing the investments in the plant and machinery may enter into lease agreement with the owners of the assets.

(2017-18)

Anushka Mahadik (F.Y.BBA)

## NATURE

- Non-cancelable
- Cost effective
- Exhaustible
- Independent
- Certainty
- Budgeting
- Full-payout
- Risk and reward based
- Leasing is inflation friendly

## IMPORTANCE

- Facilitate expansion of business
- It creates jobs
- Investors are shouldering the investment risk
- Provide valuable expertise
- Helps in job creation
- It creates competitiveness
- It creates cash flows
- Psychological impact

## FEATURES

- It is contract between lessor and lessee.
- The contract gives a right to the lessee to use an asset in return for a payment.
- The contract is for a limited period of time but can be renewed for a further period.
- Lessor is the owner of the asset.
- On the expiry of the period of lease, the lessor may sell the asset to the lessee or to the any other party.



## ADVANTAGES

- o Saving of capital
- o Flexibility and convenience
- o Planning cash flows
- o Improvement in liquidity

## DISADVANTAGE

- Implicit rate is often stated.
- Ownership rights are limited.
- Restrictions on the change on leased property.
- Continuation of lease payments by the lessee.
- Loss of residual value.
- Consequences of default.

*P. Rhendes*

**THANK YOU**