

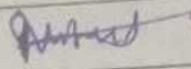
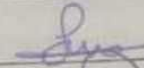

SEMINAR

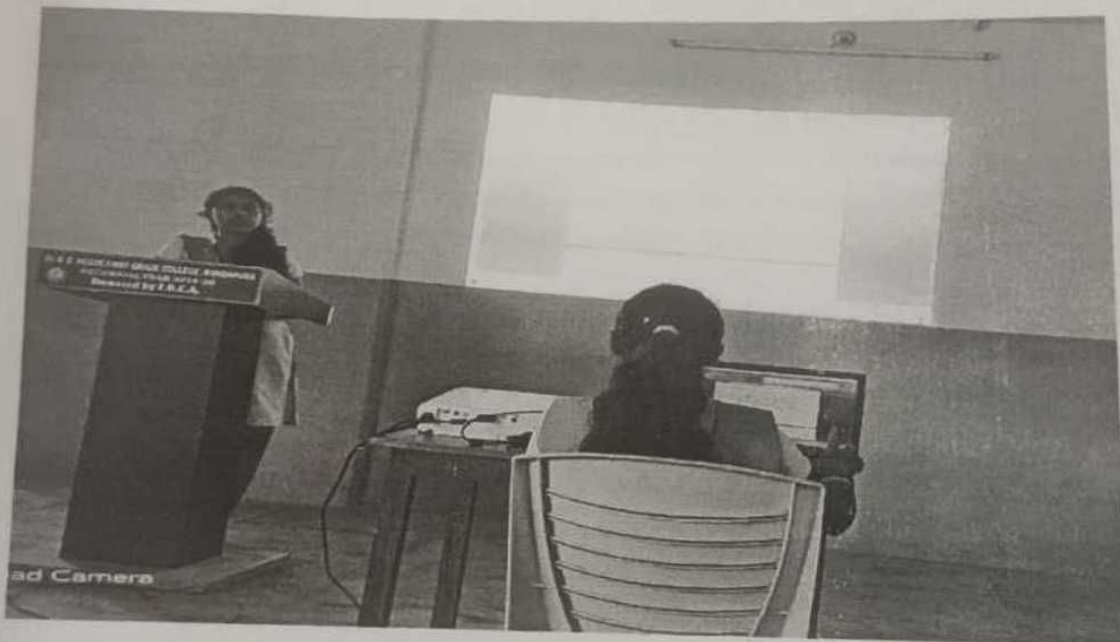
Date: 18/07/2022

Name of the Faculty: Mr. Sudhir Kumar

Class: III B.Com 'A'

Name & Roll No. of the Students:

Roll No.	Name	Signature
4329	Nikhitha R	
4353	Sushma	
4529	Pavithra Shetty	



**Seminar Concept:** Treasury Management - Reasons for cash flow problems and methods of improving liquidity

**Reasons for Cash Flow Problems**

Important factors contributing to cash flow problems are summarized below:

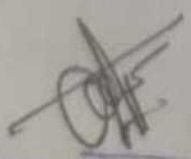
- 1. Cost of Inputs:** Cost of inputs in certain industries is highly volatile. The price of raw material, chemicals or components from a monopoly or seller's market may fluctuates very widely creating cash flow problems.
- 2. Operating Losses:** A few industries may operate under conditions of low profit margin or loss. This may be due to competition or price control by the Government. Consumer Electronics Industry manufacturing TV, refrigerators, washing machines, music system etc. operates under losses.
- 3. Capital Expenditure;** Purchase of machinery, building or construction, installation of IT controlled manufacturing system and such other expenditure call for a huge outflow of cash. Unless planned very well in advance, this will create a very serious cash flow problem.

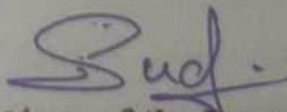
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4. **Mercurial Demand:** The demand for certain products is very much unstable. A sudden fall in the sales will reduce the cash inflow steeply. Fertilizer, Pesticide, Cement, Steel, Tractor Manufacturing Industries suffer from this problem. In spite of careful planning, there may be unexpected swing in the demand for the products.
5. **Growth Oriented Promoters:** A few promoters have an insatiable appetite for growth. Either through expansion or Mergers and Acquisition, they expand their operation. This constantly calls for additional cash mobilization. The Bharti Group (Airtel), RPG Group, Tata Group, Kumara Mangalam Birla Group are a few examples of such groups.
6. **Difficult Inventory Management:** There are industrial units having serious inventory problems. Suppliers may be hard to find resulting in carrying huge inventory at certain point of time. Naturally, cash gets locked up in inventory. At other times, excess price is payable resulting in unexpected outflow of cash.
7. **Poor Quality of Accounts Receivable:** In certain trade and industry, the debtors may not be regular in payment. Long delays in payment, frequent defaults and such other things create problem of cash flow.
8. **Tax implication:** The incidence of tax is very high in certain industries like alcohol, cigarettes, and gutka. Apart from high levels of excise duty, there are frequent tax raids, slapping of notices for additional payment, litigation in the courts.

#### Methods of Improving Liquidity:

1. **Good Inventory Management:** The size of inventory should be kept to the minimum. By proper planning and co-ordination with the suppliers, we can ensure that the supply arrives directly to the production floor without entering the store room (called Just in Time Inventory Management).
2. **Rapid Stock Turnover:** If stock turnover is increased, cash required is less. Therefore, the selling activity should be accelerated by arranging exhibitions, sales-mela, and special sales week etc.
3. **Negotiating with Suppliers:** Negotiation can be started with the suppliers for longer periods of credit and better cash discounts.
4. **Better Accounts Receivable Management:** Sales ledgers should be managed well. There should be an efficient system of debt collection through timely reminders and well-planned tactics.
5. **Invoice Discounting:** A permanent arrangement can be made with one or more factors to sell the book debt as soon as it arises. Though it increases the expenses, cash is made available immediately after cash sale.
6. **Disposal of Unnecessary Assets:** There are many assets that become totally useless in every organization for various reasons. If no use is attributable to the assets in the near future, it is better to dispose them either normally or at Scrap value.
7. **Sale of Loss Making Divisions & Brands:** Where there are divisions or brands incurring losses, it is better to sell them. This has a twin advantage: the losses are avoided resulting in better cash position, and the cash received on sale further improves cash position.

  
 H.O.D. of Commerce Deptt  
 Dr. B. B. Hegde First Grade College  
 Kundapura - 576201

  
 Signature of the Lecturer  
 (Sudhir Kumar)

DR. B.B.HEGDE FIRST GRADE COLLEGE, KUNDAPURA  
DEPARTMENT OF COMMERCE

SEMINAR

Topic: "Company Meetings and Essentials of a general body meeting".

Date :16/07/2022


Class :III B.Com 'A'

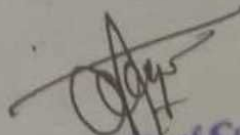
Faculty : Ms. Deepa poojary

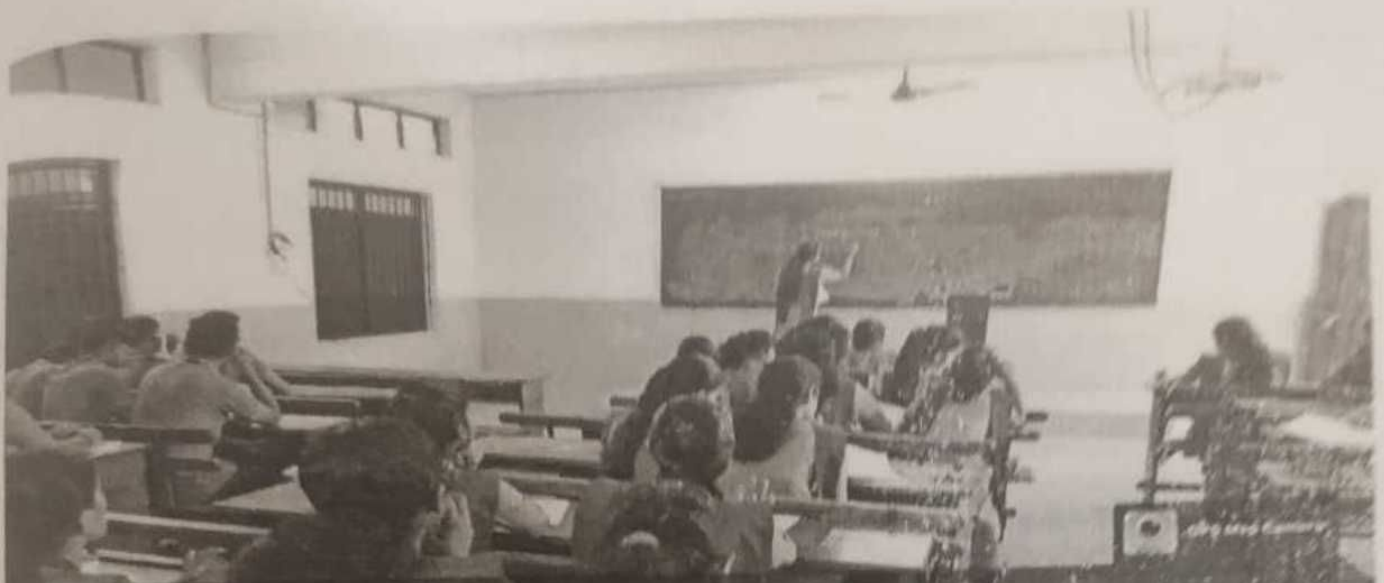
Name	Roll No.	Signature
Vaishali shetty	4554	Shetty
Pavithra Shetty	4529	Pavithra Shetty
Srinidhi	4360	Srinidhi
Abhilaash	4301	Abhilaash
Ashwini	4302	Ashwini

**Brief report:**

To increase the presentation skill among the students seminar was conducted for III B.Com 'A' students. The students presented a concept "Company Meeting". They threw light on the meaning and importance of meeting. They also explained the "Requisites of a general body meeting". Some suggestion were given for improvements to be made in next presentations.

  
Faculty signature

  
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Kundapura - 576201



**Kundapura, Karnataka, India**

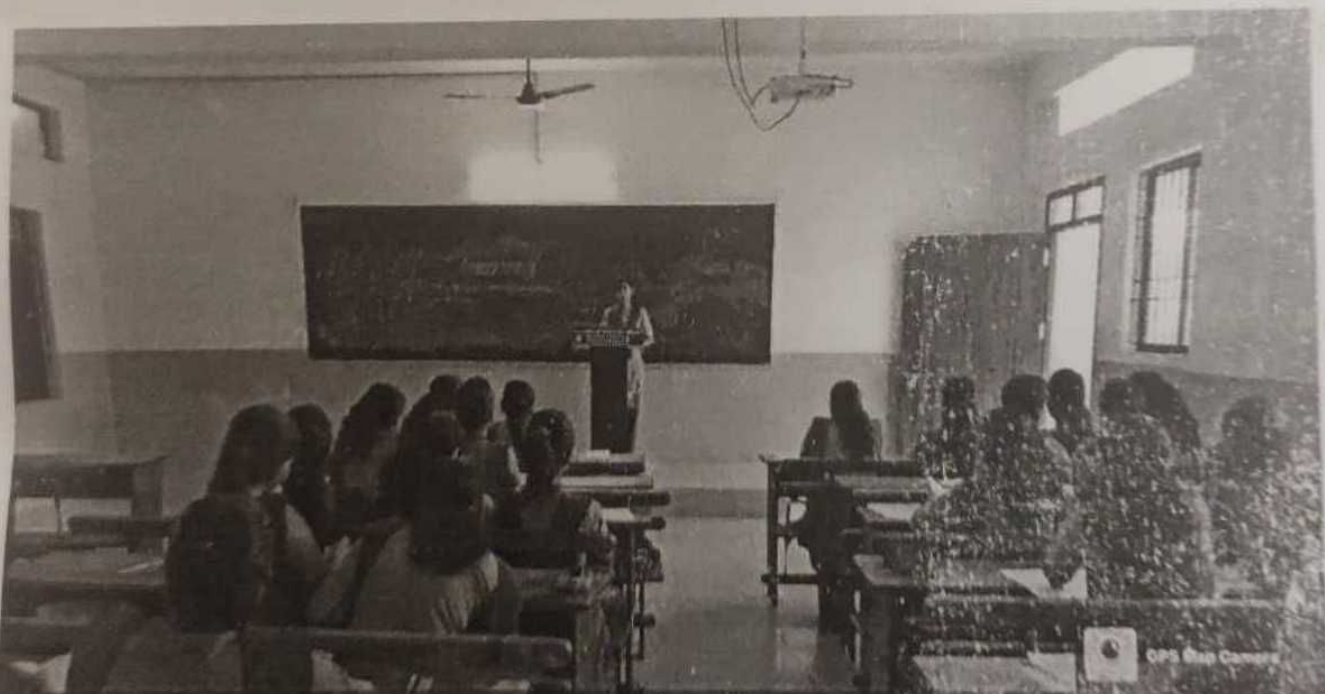
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576201, India

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**Kundapura, Karnataka, India**

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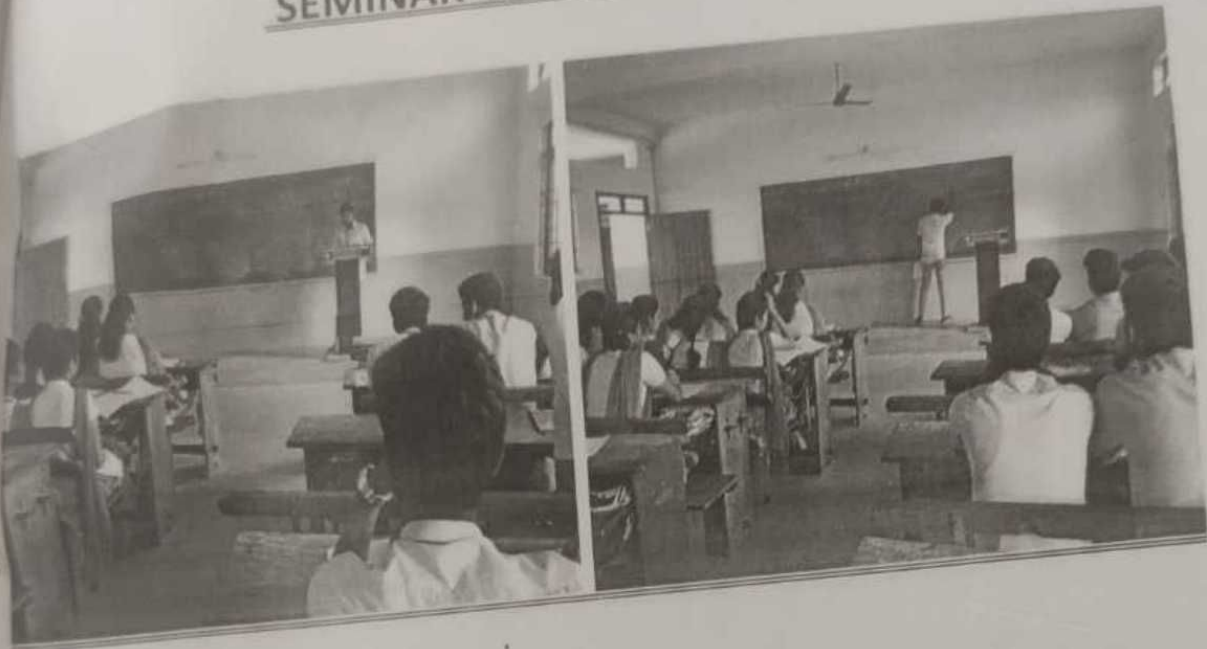
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Dr. B. B. Hegde First Grade College, Kundapura  
Department of Commerce  
SEMINAR ON Hire purchase



Faculty Name: Mrs. Arpana shetty H, Asst. Professor In commerce

Topic: Hire purchase and its instalment calculation methods .

Class and Subjects: I B.com 'A' and Financial Accounting

Date: 09/06/2022

Venue: Room no. 101

Name and Roll Number of the Students:

CM21034 – Nikhil kharvi

**Brief Report:**

Even though I teach Account in the classroom so many students who still do not take these kinds of financial lessons to heart for their personal finances. So that is why here I have given an amazing platform where students will be able to display their creating talent by their explanation by doing seminar on different concept . In this particular photograph nikhil was explaining about hire purchase and its calculation . Each and every students of I B.com 'A' Students share their thoughts about their particular topics . Each student in the class share their personal thoughts in few minutes. Involvements of the students are motived to other students also.

HOD Signature

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Faculty Signature

DR B.B.HEGDE FIRST GRADE COLLEGE, KUNDAPURA.

DEPARTMENT OF COMMERCE

SEMINAR

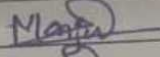
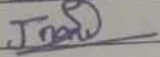
Name of the Faculty : Ms Vinaya V Shetty

Designation : Assistant Professor

Department : Commerce

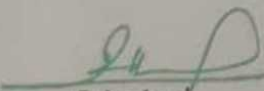
Date : 27/01/2023

Class and Section : I B.COM 'B'

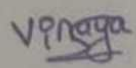
NAME	ROLL NO	SIGNATURE
Manjula	BCM22134	
Jnanavi	BCM22130	

**Brief Report :**

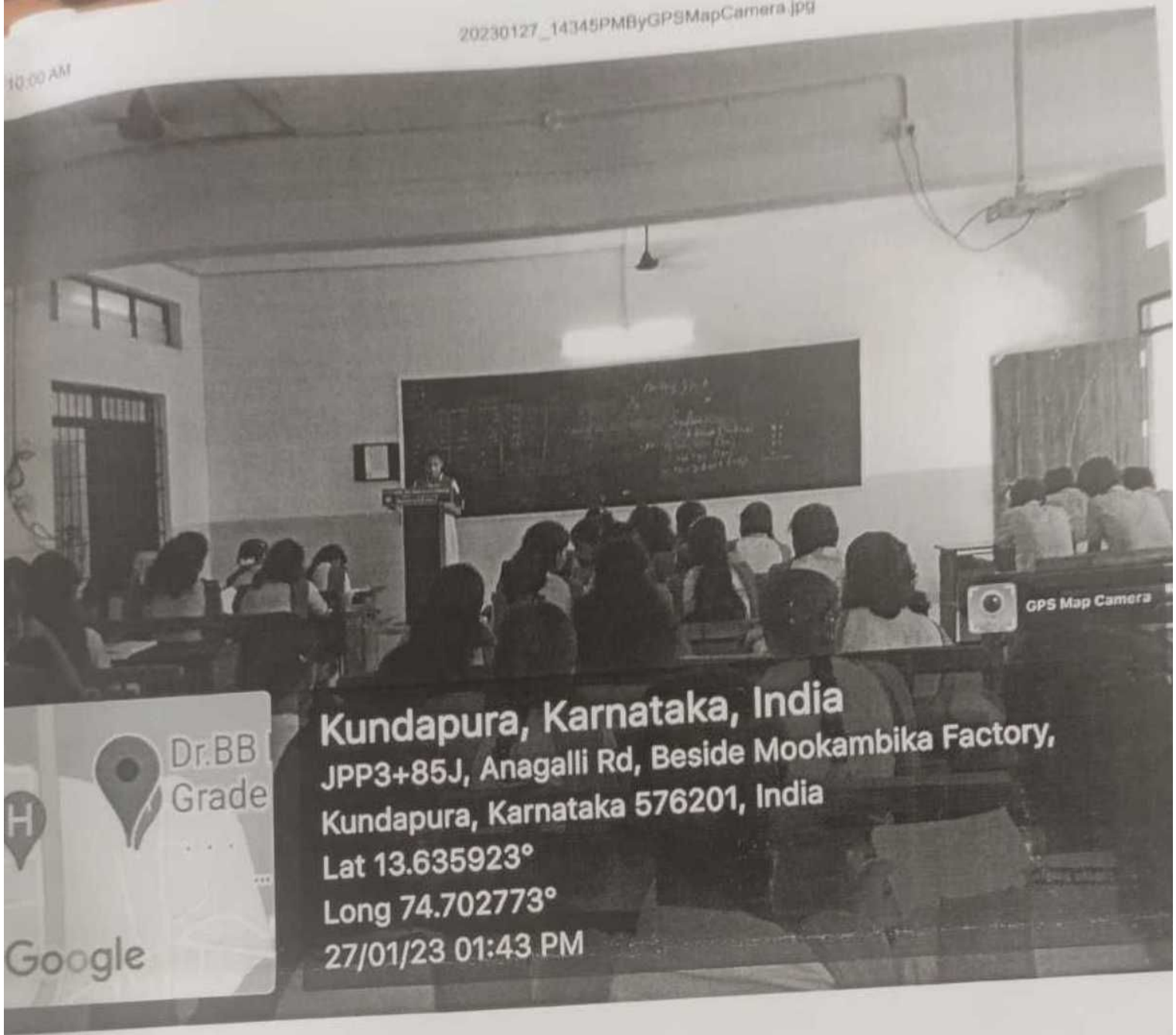
To increase the presentation skills among the students seminar was conducted for I B.COM students. Manjula and Jnanavi did their presentation on Features and Importance of Management. They explain about various important features and major advantages of management. Some suggestions were given for improvements to be made in next presentations.

  
Principal

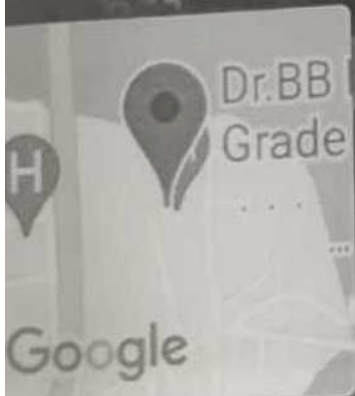
  
HOD

  
FACULTY

**Principal**  
B.B. Hegde First Grade College  
Kundapura -576201



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Kundapura, Karnataka 576201, India  
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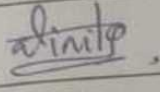
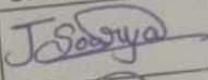
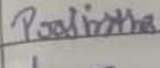
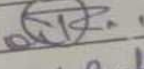
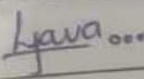
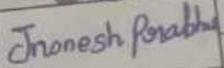


**Principal**  
Dr. B.B. Hegde First Grade College  
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**DR B.B.HEGDE FIRST GRADE COLLEGE, KUNDAPURA.**  
**DEPARTMENT OF COMMERCE**  
**GROUP DISCUSSION**

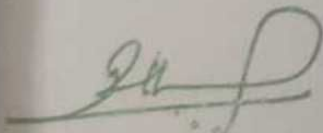
Name of the Faculty : Ms Vinaya V Shetty  
 Designation : Assistant Professor  
 Department : Commerce  
 Date : 25/07/2022  
 Class and Section : I BBA

Topic : Advantages and Disadvantages of Plastic On Environment

GROUP 1			GROUP 2		
ROLL NO	NAME	SIGNATURE	ROLL NO	NAME	SIGNATURE
BA21033	Vinita D'almeida		BA21012	Jayasoorya	
BA21016	Prajnitha		BA21023	Roshan	
BA21015	Lavanya		BA21013	Jnanesh prabhu	

**Discussion Result :**

GROUP 1	GROUP 2
Plastic is very helpful for good safety and hygiene properties for food packaging. It has the feature of durability and longevity.	Plastics are non-renewable resources. Recycling of plastics is an expensive process. Plastic can cause cancer and are harmful to humans.
Plastic is lighter weight than competing materials reduces fuel consumption during transportation. It resistance to chemicals, water and impact.	Plastics are not easily biodegradable. Plastics produce toxic fumes when it is burnt. They are poor conductors of electricity.



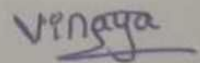
**Principal**  
**Principal**

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 Kundapura - 576201



**HOD**

**H.O.D. of Commerce**  
**Dr. B. B. Hegde First Grade College**  
**Kundapura - 576201**



**Faculty**



**Kundapura, Karnataka, India**  
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Kundapura, Karnataka 576201, India  
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