## FINANCIAL ACCOUNTING

#### **Contents**

BLOCK 1: INTRODUCTION TO FINANCIAL ACCOUNTING AND FINANCIAL STATEMENTS

UNIT 1 INTRODUCTION TO FINANCIAL ACCOUNTING

Introduction, Financial Accounting

UNIT 2 FINANCIAL STATEMENTS

Introduction, Meaning of Financial Statements, Preparation of Financial Statements, Analysis of Financial Statements and Ratio Analysis

BLOCK 2: ACCOUNTS OF SOLE TRADERS, PARTNERSHIP FIRMS, NON-TRADING CONCERNS AND INSOLVENTS

UNIT 1 FINAL ACCOUNTS OF SOLE TRADERS

Introduction, Trading Account, Profit and Loss Account, Balance Sheet

UNIT 2 FINAL ACCOUNTS PARTNERSHIP FIRMS

Introduction, Provisions Relevant for Accounting Partnership Firms, Profit and Loss Appropriation Account, Profit and Loss Account, Balance Sheet

UNIT 3 ACCOUNTS FOR NON-TRADING CONCERNS AND INSOLVENTS

Introduction, Accounts of Non-Trading Concerns, Accounts for Insolvents

#### BLOCK 3: JOINT VENTURE, BILLS AND DEPRECIATION

# UNIT 1 JOINT VENTURE, BILLS OF EXCHANGE AND ACCOMMODATION BILLS

Introduction, Meaning and Definition of Joint Venture, bill of exchange, Accommodation Bill

#### UNIT 2 DEPRECIATION AND METHODS OF DEPRECIATION

Introduction, Depreciation, Methods of Charging Depreciation

#### BLOCK 4: CAPITAL AND FINANCE MANAGEMENT

#### UNIT 1 CASH FLOW AND FUND FLOW STATEMENT

Introduction, Cash Flow Statement and their Analysis, Concept of Fund Flow Statement, Preparation of Cash Flow and Fund Flow Statement, Distinction between Cash Flow and Fund Flow Statement

#### UNIT 2 WORKING CAPITAL MANAGEMENT

Introduction, Definition, Nature and Concept of Working Capital Management, Need of Working Capital, Determinants of Working Capital, Computation of Working Capital, Management of Cash and Receivables, Cash Budget

#### UNIT 3 SOURCES OF FINANCE

Introduction, Short-Term Finance, Long Term Finance, Sources of Long Term Finance, Financial Institutions

## FINANCIAL MANAGEMENT

## **Contents**

#### **BLOCK 1:** BASICS OF FINANCIAL MANAGEMENT

#### UNIT 1 INTRODUCTION TO FINANCIAL MANAGEMENT

Finance, Financial Management, Scope of Financial Management, Finance and Management Functions, Objectives of Financial Management, Role and Functions of Finance Manager, Changing Role of Finance Manger, Organization of Finance Function, Liquidity and Profitability, Financial Management and Accounting, Financial Management and Economics, Financial Management-Science or Art, Significance of Financial Management, Strategic Financial Management, Techniques of Financial Management

#### UNIT 2 SOURCES OF LONG -TERM FINANCE

Introduction, Types of Capital, Equity Capital, Preference Capital, Debenture capital, Term Loan, Convertibles, Warrants, Leasing, Hire-Purchase, Initial Public offer, Rights Issue, Private Placement

#### **BLOCK 2: COST OF CAPITAL AND CAPITAL STRUCTURE**

#### UNIT 1 COST OF CAPITAL

Concept of Cash Capital, Elements of Cost of Capital, Classification of Cost of Capital, Opportunity Cost of Capital, Trading on Equity

### UNIT 2 CAPITAL STRUCTURE THEORIES

Introduction to Capital Structure, Factors affecting capital structure, Features of an optimal capital structure, Capital Structure Theories, CAPM and Capital Structure, Adjusted Present Value

#### BLOCK 3: WORKING CAPITAL MANAGEMENT AND INVESTMENT

#### UNIT 1 WORKING CAPITAL MANAGEMENT-I

Introduction, Meaning and Definition of Working Capital, Types of Working Capital, Factors Affecting Working Capital / Determinants of Working Capital, Operating Working Capital Cycle, Working Capital Requirements, Estimating Working Capital Needs and Financing Current Assets, Capital Structure Decisions, Leverages

#### UNIT 2 WORKING CAPITAL MANAGEMENT-II

Inventory Management, Purpose of holding inventories, Types of Inventories, Inventory Management Techniques, Pricing of inventories, Receivables Management, Purpose of receivables, Cost of maintaining receivables, Monitoring Receivable, Cash Management, Reasons for holding cash, Factors for efficient cash management

#### UNIT 3 INVESTMENTS AND FUND

Meaning of Capital Budgeting, Principles of Capital Budgeting, Kinds of Capital Budgeting Proposals, Kinds of Capital Budgeting Decisions, Capital Budgeting Techniques, Estimation of Cash flow for new Projects, Sources of long Term Funds

## BLOCK 4: INVESTMENT ANALYSIS AND FINANCIAL PLANNING

#### UNIT 1 INVESTMENT ANALYSIS

Introduction, Investment and Financing Decisions, Components of cash flows, Complex Investment Decisions

## UNIT 2 FINANCIAL PLANNING- I

Introduction, Advantages of financial planning, Need for Financial Planning, Steps in Financial planning, Types of Financial planning, Scope of Financial planning

## UNIT 3 FINANCIAL PLANNING-II

Derivatives, Future Contract, Forward Contacts, Options, Swaps,
Difference between Forward Contract and future contract, Financial
Planning and Preparation of Financial Plan after EFR Policy is
Determined

## FINANCIAL MARKETS

## **Contents**

## BLOCK 1: INTRODUCTION TO FINANCIAL MARKETS, MONEY MARKET AND CAPITAL MARKET

## UNIT 1 FINANCIAL MARKETS: AN INTRODUCTION

Meaning, Nature and Role of Financial System, Financial Markets as Components of Financial System, Financial System and Economic Growth, Financial System, Designs, Bank-Based and Market Based.

#### UNIT 2 MONEY MARKET

Meaning, Characteristics and Functions of Money Market, Role of the Reserve Bank in the Money Market, Intermediates in the money market, Development of money market in India, Money Market Instruments, Treasury Bills, Commercial Papers, Certificate of Deposit, Commercial Bills, Collateralized Browsing and Lending Obligation, Call Money Market and Term Money Market.

#### UNIT 3 CAPITAL MARKET

Meaning, Functions and Types of Capital Market, Reforms in the capital Market, Intermediaries, Issue Mechanisms, Types of Primary Issues, Public Rights and Private Placement, Resource Mobilization from International Capital Markets, ADRs, GDRs, and ECBs, Primary Market, Scenario in India, Debt Market: Private Corporate, Role of SEBI in the Capital Market

#### UNIT 4 SECONDARY CAPITAL MARKET

Functions of Secondary Market, Post Reforms Stock Market Scenario, Organization, Management and Membership of Stock Exchange, Listing of Securities, Trading Arrangements, Stock Market Index, Stock Exchanges in India

## BLOCK 2: FINANCIAL SERVICE, CONSUMER BEHAVIOUR AND BANKING PRODUCTS

#### UNIT 1 FINANCIAL SERVICES: AN INTRODUCTION

Introduction, Meaning and Concept, Characteristics of Financial Services, Evolution of Financial Services in India, Significance of Financial Services, Types of Financial Services, Impact of Technology, Challenges before the Financial Services Sector

# UNIT 2 MARKETING OF FINANCIAL SERVICES: A CONCEPTUAL FRAMEWORK

Introduction, Marketing and the Financial Services, Marketing as a Functional Area of Management, Financial Services and the Different Marketing Orientations, Difference between Services and Products Physical Goods, Characteristics of Service, Marketing Mix for Financial Services, Marketing Strategy and Financial Services

#### UNIT 3 CONSUMER BEHAVIOUR FOR FINANCIAL SERVICES

Introduction, The Complexity of Consumer Buying Decisions,
Individual Influences on Consumer Behaviour, Needs and Motives,
Individual Perception, Learning and Habit Development, Family
Influences on Buying Behaviour, Behavioural Models for Analyzing
Buyers, Consumer Behaviour Some Learning Points for Financial
Service

#### UNIT 4 BANKING PRODUCTS AND SERVICES

Introduction, Nature of Product, Products and Services in Banking,
Elements of Product Mix, Product Life Cycle and Product Strategies,
Using Product Life Cycle lo Manage Marketing of Banking Products,
New Product Development, Branding in Bank Marketing, Process and
Product Development Cycle for Banking Services, Product
Development

## BLOCK 3: DISTRIBUTION, PRICING, RETAINING CUSTOMERS AND CONSULTANCY SERVICES

# UNIT 1 DISTRIBUTION, PRICING AND PROMOTIONS STRATEGY FOR BANKING SERVICES

Introduction, Banking Services and Issues in Delivery, Channels of Distribution for Banks, Types of Branches, Electronic Methods of Distributing Financial Services, Pricing of Banking Products/Services, Pricing Objectives, Pricing Methods, Pricing Reviews and Committees, Price Setting in Practice, Promotion of Banking Products/Services, Guidelines on Advertising by Public Sector Banks, Sales Promotion, Internal Communication, Marketing Information Systems (MIS)

# UNIT 2 ATTRACTING AND RETAINING CUSTOMERS IN BANKING SERVICES

Introduction, Defining Customer Value and Satisfaction, Factors Influencing Consumer Behaviour in Banking, Relationship Marketing and Attracting Customers, Customer Relationships Management, Retaining Customers Through Quality, Service and Values, Delivering Customer Value and Satisfaction, Image as a Managed Perception, Fulfilling Promises: Internal and Interactive Marketing, Customer Service and Customer Care, Bank Marketing: Future Challenges

#### UNIT 3 ADVISORY AND CONSULTANCY SERVICES

Introduction, Portfolio Management, Credit Rating, Takeovers and Mergers, Trustee Services, Depository Services, The Marketing Approach for Merchant Banking Services

## MANAGEMENT OF FINANCIAL SERVICES

## **Contents**

#### **BLOCK 1:** FINANCIAL SERVICE AND MARKETING

#### UNIT 1 FINANCIAL SERVICES: AN INTRODUCTION

Introduction, Meaning and Concept, Characteristics of Financial Services, Evolution of Financial Services in India, Significance of Financial Services, Types of Financial Services, Impact of Technology, Challenges before the Financial Services Sector

# UNIT 2 MARKETING OF FINANCIAL SERVICE'S: A CONCEPTUAL FRAMEWORK

Introduction, Marketing and the Financial Services, Marketing as a Functional Area of Management, Financial Services and the Different Marketing Orientations, Difference between Services and Products Physical Goods, Characteristics of Service, Marketing Mix for Financial Services, Marketing Strategy and Financial Services

#### BLOCK 2: CONSUMER BEHAVIOUR AND BANKING PRODUCTS

#### UNIT 1 CONSUMER BEHAVIOUR FOR FINANCIAL SERVICES

Introduction, The Complexity of Consumer Buying Decisions, Individual Influences on Consumer Behaviour, Needs and Motives, Individual Perception, Learning and Habit Development, Family Influences on Buying Behaviour, Behavioural Models for Analyzing Buyers, Consumer Behaviour Some Learning Points for Financial Service

#### UNIT 2 BANKING PRODUCTS AND SERVICES

Introduction, Nature of Product, Products and Services in Banking, Elements of Product Mix, Product Life Cycle and Product Strategies, Using Product Life Cycle lo Manage Marketing of Banking Products, New Product Development, Branding in Bank Marketing, Process and Product Development Cycle for Banking Services, Product Development.

#### **BLOCK 3: FINANCIAL INSTRUMENTS AND FINANCIAL MARKETS**

#### UNIT 1 FINANCIAL INSTRUMENTS

Introduction, Meaning of Financial Services, Significance of Financial Services, Financial Instruments, Money Market Instruments, Capital Market Instruments

#### UNIT 2 FINANCIAL MARKETS

Introduction to Financial Markets, Classification of Financial Markets, Stock Exchanges, Debts Instruments

#### **BLOCK 4:** FINANCIAL SERVICES MARKETING

#### UNIT 1 FINANCIAL SERVICES TYPES

Introduction, Types of Financial Services, Mutual funds, Hiring capital, Venture capital, Leasing, Insurance, Factoring, Underwriting, Merchant Banking

#### UNIT 2 INTRODUCTION TO MARKETING OF FINANCIAL SERVICES

Introduction, Users of Financial Services, Regulatory Framework of Financial Services in India, Advertising and Promotion of Financial Services, Market segmentation and Mix of Financial Services, Marketing research in Financial Services

## BANKING MANAGEMENT

#### **Contents**

## BLOCK 1: CONCEPTS AND CONSTITUENTS OF MONEY DEMAND AND

**SUPPLY** 

#### UNIT 1 DEMAND AND SUPPLY OF MONEY

Introduction, Functions of money, Money Supply: Meaning, Constitutes of Money Supply, Determinants of Money Supply, Velocity of Circulation of Money, RBI's measure of money Supply, Demands for Money, Precautionary Motive, Speculative Motive, Total Demand for Money, Ultimate Wealth Holders

#### UNIT 2 INFLATION AND DEFLATION

Introduction, Types of Inflation, Causes of Inflation, Demand-Pull Inflation, Measures to control inflation, Deflation, Effects Deflation, Measures to Control Deflation, Public Investment, Inflation vs. Deflation, Reflation, Disinflation

#### **BLOCK 2: EVOLUTION OF BANKING**

#### UNIT 1 TYPES OF BANKING AND THEIR SERVICES

Introduction, Functions of Commercial Banks and Services Rendered By them, Agency Services, General Utility Services, Systems of Banking, Group Banking and Chain Banking, Unit Banking and Branch Banking, Advantages and Disadvantages of Branch Banking and Unit Banking, Investment Banking and Mixed banking, Universal Banking, Merchant Banking, Virtual Banking, Commercial Banks

#### UNIT 2 LOAN, INVESTMENT AND CREDIT CREATION

Classification of Loans and Advances, Balance Sheet of Commercial Banks, Window Dressing, Investment Policy of Commercial Banks, Other fee based services, Commercial Bank and Credit Creation, Manner of Arising Deposit, Multiple Expansion of Credit, Technique of Credit Creation, Credit Contraction, Criticism of the Theory of Credit Creation.

#### BLOCK 3: STRUCTURE AND CHARACTERISTICS OF FINANCIAL SYSTEM

#### UNIT 1 MONEY MARKET

Introduction, Meaning and Function of financial system, Functions of Money Market, Components or Structured of Indian Money Market: Organized Sector of Indian Money Market, Unorganized Sector of Indian Money Market, Features (or Defects) of-Indian Money Market, Reforms in Indian Money Market

## UNIT 2 CAPITAL MARKET AND RBI

Capital market, Significance (or Role) of Capital Market in Economic Development, Structure of Capital Market in India, Market Capitalisation, Introduction to RBI, Traditional or General Functions of the RBI, Development Function of RBI, RBI'S Monetary Policy, Objectives of RBIs Monetary Policy, Instruments of RBIs Monetary Management, Recent Changes in RBI's Monetary Management, Evaluation of RBIs Monetary Policy

#### **BLOCK 4:** SOURCES AND USES OF FUNDS

#### UNIT 1 SOURCE AND USES OF FUNDS IN BANKS

Introduction, Type of Financing, Repayment Method, Venture Capital, Factoring Services, Banknet, Automated Teller Machine (ATM), Phone Banking, Net Banking or Internet Banking, Gold Deposit Scheme

#### UNIT 2 MERCHANT AND RETAIL BANKING

Assistance provided by Merchant bankers, Guidelines on Merchant Banking, Meaning and Definition of Credit Card, Other Types of Cards, Operation of the Credit Card, Advantages of Credit Card, Disadvantages of Credit Card, New Scheme of Farmers Credit Card, Debit Cards,

# SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

## **Contents**

BLOCK 1: BUSINESS, PRIMARY AND SECONDARY MARKET AND

**ANALYSIS** 

UNIT 1 BASIC FORMS OF BUSINESS

What is Business?, Share, Knowing you're Rights as a Shareholder, Board of Directors, Annual General Meeting – AGM, Preferred Stock

UNIT 2 PRIMARY MARKET AND SECONDARY MARKET FUNCTIONS

Stock Exchange, History of Stock Exchanges, The Role of Stock Exchanges, Major Stock Exchanges, Listing Requirements, Primary Market, Secondary Market, Stock Valuation

UNIT 3 FUNDAMENTAL ANALYSES AND TECHNICAL ANALYSIS

Fundamental Analysis, Fundamental Analysis for Traders, Technical Analysis, Efficient Market Hypothesis, Systematic Trading and Technical Analysis, Technical Analysis

#### **BLOCK 2: PORTFOLIO INVESTMENT AND MUTUAL FUNDS**

#### UNIT 1 PORTFOLIO INVESTMENT AND RISKS

Stock, Dividend, Bond, Types of Bonds, Risk & Investment, Portfolio Investment and Risks

#### UNIT 2 MUTUAL FUNDS

Mutual Fund, What is a mutual fund's NAV?, Choosing Quality Mutual Funds, How a Mutual Fund Works, Today's Mutual Fund Industry.

#### **BLOCK 3: MONEY MARKET AND HEDGE FUND**

#### UNIT 1 MONEY MARKET

Financial Instrument, Money Market: Introduction, Investment Risk and Return, Risk Modeling, Model Implementation

#### UNIT 2 THE BASIC TRADES OF TRADED STOCK OPTIONS

Trading, The Basic Trades of Traded Stock Options, Option Strategies, Derivatives, Funded Credit Derivative Products, Equity Derivative, Interest Rate Derivative, Inflation Derivatives, Index Basis

#### UNIT 3 HEDGE FUND

Hedge Fund, Hedge Fund Risk, Hedge Fund Indices, Debates and Controversies, Fund of Hedge Funds, Offshore Investment Top of Form

#### **BLOCK 4: DOW THEORY AND DAY TRADING**

#### UNIT 1 DOW THEORY

Dow Theory, Dow Theory: Introduction, Dow Theory: The Market Discounts Everything, Dow Theory: The Three-Trend Market, Dow Theory: The Three Phases of Primary Trends, Dow Theory: Market Indexes Must Confirm Each Other, Dow Theory: Trend Remains in Effect Until Clear Reversal Occurs, Dow Theory: Dow Theory Specifics

#### UNIT 2 DAY TRADING

Day Trader, Characteristics of Day Trading, Techniques Use in Day Trading, Regulations and Restrictions, Jargon use in Day trading, Investing - Portfolios and Diversification, Five Investing Pitfalls to Avoid, According to Investor's Business Daily, Speculation, Type of Speculators, The Economic Benefits of Speculation, Some Side Effects

## FINANCIAL STATEMENTS ANALYSIS

## **Contents**

## BLOCK 1: INTRODUCTION TO FINANCIAL ACCOUNTING AND FINANCIAL STATEMENTS

#### UNIT 1 INTRODUCTION TO FINANCIAL ACCOUNTING

Introduction, Financial Accounting: Role of Financial Accounting, Importance of Financial Accounting, Benefits of Financial Accounting, Limitations of Financial Accounting

#### UNIT 2 FINANCIAL STATEMENTS

Introduction, Meaning of Financial Statements, Preparation of Financial Statements, Analysis of Financial Statements and Ratio Analysis

#### **BLOCK 2: FINANCIAL STATEMENTS AND RATIO ANALYSIS**

#### UNIT 1 INTRODUCTION: ROLE OF FINANCIAL STATEMENTS

Understanding Auditors Report and other sources of information of financial information, Understanding Accounting Equation, Understanding Relationship between constituents of Financial Statements, Understanding the Structure of Financial Statements

## UNIT 2 NUANCES OF ACCOUNTING: INVENTORIES, DEPRECIATION, EPS, INTANGIBLE ASSETS

Nuances of Accounting: Inventories, Depreciation, EPS, Intangible Assets, Valuation of Inventories, Methods of Depreciation, Earnings per Share, Intangible assets, Deferred Taxes, Foreign Exchange Gain/Loss

#### UNIT 3 INTRODUCTION TO RATIO ANALYSIS

Calculate and interpret ratios, Calculate and interpret certain ratios, Uses and limitations of ratio analysis, Trailing ratios, forward ratios, Valuation ratios, Credit specific ratios, Ratio's during Mergers and Acquisitions, Leverage Buyouts and Restructuring, Evaluate two companies using ratio analysis, DuPont Analysis and its importance

#### BLOCK 3: CREDIT SPECIFIC ANALYSIS

#### UNIT 1 LIQUIDITY ANALYSIS

Liquidity Defined, Solvency & Liquidity, Measures of Liquidity, Quick Ratio/Quick Assets, Liquidity Analysis & Credit Ratings, The Debt Maturity Schedule

#### UNIT 2 STRESS TESTING

Key steps in stress testing, Framework for Developing Scenarios, Revenue Drivers, Cost Drivers, Leveraged Balance Sheets, Impending Capital Raising Plans, Internal, Industry and Environmental Considerations, Commodities and Stressed Scenarios, Scenario - Base, Bear, Bull, Construct and Interpret of all three Scenarios, Base Scenario

#### **BLOCK 4:** MORE ON FINANCIAL STATEMENTS ANALYSIS

#### UNIT 1 ANALYSIS OF FINANCIAL RECORDS

Balance sheet Analysis, Income Analysis, portfolio Analysis, Risk Analysis

## UNIT 2 INTRODUCTION TO PENSIONS AND POST-RETIREMENT

BENEFITS

Introduction, Analysis statements

## TAXATION FOR MANAGERS

## **Contents**

#### **BLOCK 1:** BASICS OF INCOME TAX

#### UNIT 1 INCOME TAX ACT 1961

Introduction, Meaning and Definition of Taxation, Characteristics of Taxation, Types of Taxes, Direct Taxes, Indirect Taxes

#### UNIT 2 SCOPE AND OBJECTIVES OF INCOME TAX

Introduction, Concept of Income, Definition of Income, Person, Assessee, Assessment Year, Agricultural Income, Residential Status, Companies, Incomes Exempted from Tax

#### UNIT 3 BASICS OF INCOME AND PERSON

Introduction, Concept of Income, Definition of Income, Person, Assessee, Assessment Year, Agricultural Income, Residential Status, Companies, Incomes Exempted from Tax

#### **BLOCK 2: HEADS OF INCOME**

# UNIT 1 HEADS OF INCOME BUSINESS OR PROFESSION AND HOUSE PROPERTY

Introduction, Income from Business or Profession, General Principals governing the computation of taxable income under the head "profits and gains of business or profession, Income from Profits and Gains of Business or Profession, Income chargeable under the head Business / Profession, Expenses allowed as deduction from Profit and Gain of Business or Profession, Expenses Expressly Disallowed (u/s40), Additional Information's

#### UNIT 2 HEADS OF INCOME UNDER CAPITAL GAINS

Introduction, Basic of Charge (Sec 45), Chargeability of Tax,
Some Important Definitions, What is Capital Gain, Types of Capital
Gains, How is Short-term Capital Gain taxed, How is Long-term
Capital Gain taxed, Cost Inflation Index for the Various Financial
Years, How is Long-term Capital Gain taxed on Shares and Mutual
Funds?, Has the capital Gain Calculation not changed in the case of
Shares, Capital Loss Long Term and Short Term, Seven Pillars of
Capital Gain Treatment, Computation of Capital Gain

#### UNIT 3 HEADS OF INCOME - OTHER SOURCES

Introduction, Income from other sources (Sec 56), Method of Accounting, Interest on securities, Basis of Charge, Kinds of Securities, Profit and Loss on sale of Securities, Tax upon Income from other sources, Problem with solution

#### BLOCK 3: CENTRAL SALES TAX AND RULES UNDER SALES TAX

#### UNIT 1 CENTRAL SALES TAX ACT 1956

Meaning and Definitions, Person liable to pay CST, Rates of CST, Sales turnover, Exemption from CST, Registration under CST Act

#### UNIT 2 RULES UNDER CENTRAL SALES TAX ACT 1956

Introduction, Rules under CST act, Certificate of Registration, Amendment or Cancellation of Certificate of Registration, Determination of Turnover Forms for Declaration, Illustrations

## **BLOCK 4: SERVICE TAX**

#### UNIT 1 SERVICE TAX 1994

Introduction, Meaning of Service Tax, Objectives of Service Tax Act, 1994, Scope of Service Tax Act, 1994, Taxable Services, Payment of Service Tax

## UNIT 2 RETURNS OF SERVICE TAX

Furnishing of Return, Person responsible for collecting Service Tax to furnish prescribed return, Procedure for filling of return, Memorandum in Form ST-3A, Late Return, Penalty, Return by Non-Resident, Maintenance of Records, Accounting treatment for Taxable ServiceCategory