

**Course: Major Mandatory  
Financial Analysis and Control**

<b>Semester: II</b>	<b>Credits: 4</b>	<b>Subject Code: CMAJCFAC223526</b>	<b>Lectures: 60</b>
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**Course Outcomes:**

At the end of the course, the learner will be able to:

- CO1- Prepare and analyze Financial Plans for individuals
- CO2- Make Inter and Intra Firm comparison
- CO3- Calculate ratios from published Annual Reports of the Company
- CO4- Analyzing the significance of various ratios and evaluating the performance of companies
- CO5- Preparing Funds from operation and cash flow statements
- CO 6- Critically evaluating the significance of Financial Analysis and Control.

<b>Unit 1: Financial Planning and Analysis for Individuals</b>	<b>15</b>
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- Need for Financial Planning and Discipline
- Household Budgeting
- Avenues for Investments available with an individual – Shares, Mutual Funds, Fixed Deposits, Gold, Real Estate etc.
- House – Whether to purchase or take on rent
- Provident Fund, Public Provident Fund, Pension Fund, Sukanya Samriddhi Yojana & other Government schemes for investment and long-term planning – it's benefit in tax planning and creating long term pool of funds (Retirement Corpus)
- Life Insurance – meaning, role, need and types.
- Medical Insurance/ Health Insurance policies – meaning and need.
- Loans/ Credit Cards: - Advantages/ Disadvantages of Credit Card, Types of Loans: Housing, Personal and Other and Introduction to Credit Score.

<b>Unit 2: Introduction to Financial Analysis and Control – Business view point</b>	<b>15</b>
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- Introduction, Meaning and Importance of Financial Analysis
- Advantages and Limitations
- Parties interested in Financial Statement Analysis
- Comparative Financial Statements
- Common-size Financial Statements
- Trend Analysis
- Practical problems on Inter and Intra firm comparison



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<b>Unit 3: Financial Statement Analysis and Interpretation</b>	15
<ul style="list-style-type: none"> <li>● Introduction to ratio and ratio analysis</li> <li>● Advantages and Limitations of Ratio Analysis</li> <li>● Classification of Ratios: Profitability Ratio, Activity Ratio, Liquidly Ratio and Solvency Ratio</li> <li>● Problems on computation, analysis and interpretation of ratios.</li> <li>● Practical application of ratios – In Schedule III of the Companies Act, various ratios required to analyze performance of companies to determine the valuation of shares, various ratios looked into by Bank/Financial institutions while granting loans.</li> <li>● Case Studies</li> </ul>	

<b>Unit 4: Fund Flow and Cash Flow and Analysis</b>	15
<ul style="list-style-type: none"> <li>● Introduction: Meaning of Fund Flow and Fund Flow Statement, Uses of Fund Flow Statement</li> <li>● Preparation of Funds from Operation</li> <li>● Meaning of Cash Flow and Cash Flow Statement, Difference between Cash Flow Analysis and Fund Flow Analysis, Utility of Cash Flow Analysis and its limitations</li> <li>● Preparation of Cash Flow Statement</li> <li>● Case Studies</li> </ul>	

**Reference Books:**

- Atkinson.A, Kaplan. R, Matsumura. E, Young. S and Kumar .A. *Management Accounting Information for Decision Making and Strategy Execution* :Dorling Kindersley(India) Pvt. Ltd;2014
- Tulsian. P.C and Tulsian .B. *Advanced Management Accounting*: S Chand and Company Pvt. Ltd: New Delhi; 2014.
- Khatri. P.V. *Management Accounting*. Global Vision Publishing House: New Delhi; 2010.
- Tyagi. C.L and Tyagi .M. *Financial And Management Accounting*: Atlantic Publishers and Distributors: New Delhi; 2003.
- Singhvi. N.M. *Management Accounting Text and Cases*: Prentice hall of India: New Delhi; 2006.
- Paul.S.KR. *Management Accounting*: New Central Book Agency(P)Ltd. Kolkata;2007
- Sikka. T.R. *Fundamentals of Cost Accounting*: Viva Books Pvt. Ltd New Delhi;2012
- Shukla, M.C. *Advanced Accounts Volume II*. S. Chand and Company Limited: New Delhi; 2016.
- Tyagi. C.L and Tyagi .M. *Introduction To Management Accounting*: Galgotia Publishers and Distributors: New Delhi; 1998.
- Jain.I .C. *Management Accounting*. Taxmann Allied Services ( P) Ltd: New Delhi; 2008.

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- Khan. M.Y. and Jain. P.K. *Management Accounting Text, Problems and Cases*. Tata McGraw Hill Education private limited: New Delhi; 2010.
- Maheshwari. S.N and Maheshwari. S.K. *Advanced Accountancy Volume II*. Vikas Publishing House Pvt. Ltd: New Delhi; 2011.

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