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# Basic Finance

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**A concise encyclopedia of finance**



**Ahsan Jamil, Imran, Azharuddin**

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ISBN: 978-93-8511525-7

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**First Edition**

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# **Basic Finance**

**A concise encyclopedia of finance**

*Imran, Ahsan Jamil, Azharuddin*



**Shabdadan Publication**

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***Basic Finance is the first concise encyclopedia of finance.***

*This book targets four major audiences who are engaged in finance (a) Financial Planners (b) Investors (c) Finance Professionals & Students who deals with finance (d) researchers in financial planning, financial psychology and behavioral finance*

Shabdadan Publication - 484

Title	<b>Basic Finance</b>
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Publisher	Shabdadan Publication, India
ISBN	978-93-8511525-7
Covers subjects/ Courses	Financial Management, Financial Services, Financial Markets, Foreign Exchange
Covering Programs	MBA, MCA, MTA, BBA, BCOM, BCA, BCS
Price	\$ 30/- (Shipping Charges Extra)

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## Preface

*The book is written for the students of business management, commerce and computer application. It is a comprehensive coverage of all basic concepts of finance to suit the requirements of the BBA, B.COM, BCA, BCS, CA, ICWA, MBA, M.COM and the managers who are interested in learning basics of finance.*

*An attempt has been made to expose various fundamentals and techniques in a simple, lucid and logical manner. The main thrust is on the application of various finance techniques in tactical decision making in the areas of profit maximization and cost minimizing. The book describes in depth use of finance by the management for decision making.*

*This book is based on world-wide course on basic finance. The main focus of the book is to teach finance to non-finance executives. And the book is appropriate for basic and elective courses in either fundamental of finance, corporate finance, financial services, money & capital markets and risk management. The exposure to practical exercises has been managed carefully so that the book is accessible to a wide audience as possible.*

*The subject matter of this book is woven around the application aspects of finance for decision making by a firm. The book has been divided into eleven chapters which covers a wide range of topics from Introduction to finance, Time Value of Money, Capital Budgeting, Financing Decisions – (Cost of Capital and Capital structure), Working Capital Management, Dividend Decisions, Financial Markets & Analysis to Financial Services.*

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**Unit-1: Introduction**

- Defining finance, its evolution functions and objectives
- Relationship between Accounting, Finance and Economics
- Financial management Functions and Decisions
- Corporate Finance & its Objectives

**Unit-2: Time Value of Money**

- Time value of money concepts
- Future value of a single amount
- Future value of an annuity
- Present value of a single amount
- Present value of an annuity
- Compounded Annual Growth Rate (CAGR)

**Unit-3: Capital Budgeting**

- Introduction and cash flow estimates
- Evaluation techniques: ARR, pay back.
- DCF Tools: NPV and IRR

**Unit-4: Financing Decisions****Cost of capital**

- Concept, Implicit and explicit costs
- Cost of debt, equity and weighted cost of capital

**Capital Structure**

- Concept of leverages in capital structuring
- Operating leverages
- Financial leverages
- Combined leverages

**Unit-5: Working Capital Management**

- Need & Types of Working Capital
- Determinants of Working Capital
- Operating Cycle
- Estimation of Working Capital

**Unit-6: Dividend Decisions**

- Dividend decisions, types of dividend and mechanics of dividend
- Risks to dividend, how companies pay dividend
- Dividend policies – residual, stability, hybrid
- Stock repurchase, stock dividends & stock splits

**Unit-7: Financial Markets & Analysis**

- Classification of Financial Markets
- Capital Market Players
- Functions of Financial Markets
- Financial Products & Services

**Unit-8: Financial Services**

- Types of Financial Services
  - Commercial Banking , Investment Banking & Investment Company Services
  - Foreign Exchanges Services
  - Insurance Services
- Micro-Finance Concepts
- Islamic Finance Concepts
- Hire Purchase Concepts

**Unit-9: Risk and Return Concepts**

- Types of Return and Risk
- Measurement of Risk
- Calculating Risk and Returns

**Unit-10: Investment Management**

- Investment Management Objectives
- Types and Advantages of Financial Intermediaries
- Classification of Assets, Securities, Financial Instruments and Financial Markets
- Benefits & Types of Mutual Funds

## *Syed Ahsan Jamil*

PhD, MBA, FCA

**Dean & Associate Professor**, Dhofar University, College of Commerce of Business Administration, Sultanate of Oman.

The author has been teaching varied courses in the area of Finance, Accounting & Marketing to post graduate (MBA) and graduate (BBA) students for two decade at National and International Universities of repute. The author has also taught at Indian Institute of Management and School of Business in UK. The author is member on many international professional bodies and is serving as editor on many journals. The author has published a number of research papers in international journals and presented many research papers at international and national conferences in the area of Finance and Entrepreneurship.

## *Mohammed Abdul Imran Khan*

PhD, M.Phil, MMS (Finance), M.Com, PGDBM, GDC&A

**Asst. Professor of Finance & Accounting**, Dhofar University, College of Commerce of Business Administration, Sultanate of Oman.

The author has been teaching finance and accounting courses to post graduate (MBA, MCA and M.COM) and graduate (BBA, B.COM) students for almost a decade at National & International Universities. The author has been serving as editor and reviewer on many journals and as external evaluator for PhD and M.Phil thesis. The author has published a number of research papers in international journals and presented many research papers at international and national conferences in the area of Finance, Entrepreneurship, Economics and Microfinance.

## *Syed Azharuddin*

PhD, M.Phil, PGHRM

Associate Professor, Department of Commerce, Dr. Babasaheb Ambedkar Marathwada University, India.

The author has been teaching varied courses in the area of Finance, Business Environment and Human Resource Management to post graduate (M.Phil, MBA, M.COM and MTA) and graduate (BBA, B.COM) students for almost two decade. The author has been serving as editor on many journals and has been actively supervising PhD and M.Phil candidates since last 10 years. The author has published a textbook on Business Environment which has been prescribed in programs of many universities in India. The author has published a number of research papers in international journals and presented many research papers at international and national conferences in the area of Business Environment, Finance, Entrepreneurship and Tourism.

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