

## 1: I.M. Pandey (Author of Financial Management)

*The book highlights the modern, analytical approach to corporate finance decision-making. Its aim is: to help readers develop a thorough understanding of the theories and concepts underlying financial management in a systematic way.*

Financial Management combines theory with practical applications. It begins with the discussion of fundamental concepts of value and return, risk and return relationship and valuation of shares and bonds. With this foundation, readers can easily understand the theories and methods, decision criteria, and financial policies and strategies necessary to manage funds and create and enhance the value of the firm. The text material has been structured to focus on finance theory and its implications in the financial decision-making process and policy. The book discusses the theories, concepts, assumptions, and the mechanics underlying financial decisions, viz. It also discusses sources and instruments of short-term and long-term finances, mergers and acquisitions, international financial management and the interface between financial and corporate policies. Importantly, the book helps students to relate theories and concepts to practice. Audience of the Book: It will also be useful for financial executives who want to update their knowledge about the recent thinking in financial management and who wish to improve their ability in making financial decisions. The main features of the book are as follows: Excel applications Proficiency with spreadsheets and Excel is a great advantage to financial analysts and managers and a necessity for all the postgraduate students of management, commerce and accounting courses. With this in mind, at appropriate places, Excel Applications have been created showing how spreadsheets with the help of Excel could be used to solve finance problems and take decisions. These have also been identified in the Contents. Web links for financial data Students must know how to access financial data and information on the Internet. With this in mind, a list of useful web links has been created to help readers retrieve useful financial information. Illustrative problems Finance decisions involve solving problems using theoretical concepts. The book contains solved illustrations showing readers how concepts could be used to solve problems and take decisions. Real-life examples The book contains a large number of real-life cases and examples to illustrate the practical applications of finance theories and concepts. Cases Most chapters include mini cases that reflect the applications of the conceptual material in the chapters. Key concepts For the benefit of readers, the key concepts of each chapter have been listed at the end of the chapter. Beta calculation in practice Over the past few years, the use of beta in decision-making has increased in India. The National Stock Exchange www. This information may not be useful when we require beta based on a longer time period or for different time periods. Chapter 6 shows how beta can be calculated for a real company in practice. Valuation and governance Managers are required to maximize the shareholder value. This needs a clear understanding of cash flows and discount rate and the financing impact. In practice, a number of managers are not able to understand the inter-relationships. Chapter 16 integrates cash flows, discount rate, financing and valuation. This material is further extended to shareholder value and corporate governance in Chapter Cost of capital The cost of capital is a contentious topic in finance. Its calculation could be quite tedious in practice. With the help of a real world company, its calculation has been demonstrated in Chapter 9. In Chapter 16, the effect of changes in capital structure on beta and the cost of capital has been analysed. Financing and Dividend Decisions: Financial and Operating Leverage, Capital Structure: Financial and Profit Analysis: Managing Value and Risk:

## 2: Financial Management by I.M. Pandey

*Financial Management in its eleventh edition, like in its previous editions, highlights the 'modern', analytical approach to corporate finance decision-making. The text material has been structured to focus on finance theory and its implications in the financial decision-making process and policy.*

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