

BHARATHIAR UNIVERSITY, COIMBATORE-641 046

**M.Com – F & A (Finance and Accounting) with Diploma in Services Marketing /
Diploma in Capital and Commodity Markets /Diploma in Insurance Management /
Diploma in International Trade**
(CBCS Pattern)

(For the students admitted during the academic year 2008-2009 and onwards)

SCHEME OF EXAMINATIONS

Study Components	Course Title	Ins. hrs / week	Examinations				Credit
			Dur.Hrs	CIA	Marks	Total	
Semester I							
	Financial Markets and Institutions	7	3	25	75	100	4
	Financial Accounting	7	3	25	75	100	5
	Direct Taxes	7	3	25	75	100	5
	Object Oriented Programming with C++	6	3	25	75	100	4
	Elective/Diploma-I :	3	3	25	75	100	3
Semester-II							
	Applied Cost Accounting	5	3	25	75	100	5
	Financial Management	5	3	25	75	100	5
	Modern Banking	6	3	25	75	100	4
	Advanced Accounting	5	3	25	75	100	5
	Computer Applications Practical-I (C++ and Tally)	6	3	40	60	100	4
	Elective/Diploma : II :	3	3	25	75	100	3
Semester-III							
	Indirect Taxation	6	3	25	75	100	4
	Investment and Portfolio Management	7	3	25	75	100	4
	Management Accounting	7	3	25	75	100	5
	Research Methodology	7	3	25	75	100	4
	Elective/Diploma-III :	3	3	25	75	100	3
Semester-IV							
	E-Commerce	6	3	25	75	100	4
	Visual Basic	6	3	25	75	100	4
	Insurance and Risk Management	6	3	25	75	100	4
	Project Work & Viva-Voce	9	3	50	150	200	8
	Elective/Diploma-IV :	3	3	25	75	100	3
TOTAL		-	-	-	-	2200	90

Diploma Papers

1. Diploma in Services Marketing

1. Principles and Practice of Marketing of Services
2. Marketing of Financial Services
3. Marketing of Health Services
4. Travel and Hospitality Services

2. Diploma in Capital and Commodity Markets

1. Financial Markets and Institutions

3. Diploma in Insurance Management

1. Principles of Life and Health Insurance
2. Principles of General Insurance
3. Insurance Laws
4. Actuarial Concepts and Principles

4. Diploma in International Trade

1. Principles of International Trade

2. Indian Stock Exchanges
3. Futures and Options
4. Fundamental and Technical Analysis

2. Export and Import Procedure
 3. Institutions Facilitating International Trade
 4. India's International Trade
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SEMESTER I

PAPER I - FINANCIAL MARKETS AND INSTITUTIONS

UNIT – I

Nature and Role of Financial System – An overview of the Indian Financial System – Financial Sector Reforms – Reserve Bank of India - Securities and Exchange Board of India.

UNIT – II

Banking Institutions - Commercial and Co-Operative Banks - Non-Bank Financial Institutions - Small Savings and Provident Funds - Unit Trust of India and Mutual Funds

UNIT III

Non Banking Financial Intermediaries – Loan companies – Investment Companies – Hire Purchase Finance – Lease Finance – Housing Finance – Mutual Benefits Financial Companies – Merchant Banks – Venture Capital Funds Credit Rating - Public Deposits with Non-Banking Companies – Non bank Statutory Financial Organizations.

UNIT - IV

Financial Markets - Call Money Market - Treasury Bills Market - Commercial Bills Market - Markets for Commercial paper and Certificates of Deposits - The Discount Market - Market for Financial Guarantee - Government (Gilt-edged) Securities Market.

UNIT - V

**Industrial Securities Market - International Dimensions of Financial Markets
Foreign Exchange Market and Foreign Capital Market.**

Note: The question paper shall cover 100% Theory.

BOOKS FOR REFERENCE:

1. Financial Institutions and Markets, L.M.Bhole, Tata McGraw – Hill Publishing Company Limited.
2. **Financial Instruments and Services, Nalini Prava Tripathy, Prentice Hall of India.**
3. **Financial Markets and Institutions, S. Gurusamy, Vijay Nicole Imprints (P) Ltd.**

PAPER – II FINANCIAL ACCOUNTING

UNIT – I

Introduction to Financial Accounting – Users of Accounting information – Financial and Management accounting – Generally accepted Accounting Principles and the Accounting Environment – Ethical issues in Accounting - Double entry system – Recording Transactions - Trial balance.

UNIT – II

Measuring Business Income – Preparing Financial statement from the adjusted Trial balance – Completing the Accounting cycle - Accounting for Merchandising Transactions.

Financial statements – Meaning – Nature and limitations – Preparation of profit and loss account and balance sheet. Financial reporting – Annual reports – Half yearly report – Content of annual reports disciplines in financial reporting.

UNIT-III

Measuring and Reporting Assets, Liabilities and Shareholders' Equity – Internal Control Systems, Cash and Receivables – Inventories and its accounting aspects – Fixed Assets and Depreciation accounting – Liabilities accounting – Shareholders' Equity.

UNIT-IV

Accounting for non-trading concerns – Hospitals, educational Institutions etc –Bank reconciliation statement and its uses for financial control decisions.

UNIT-V

Accounting Standards – Indian accounting board – Responsibility accounting – Human resource accounting.

Note: Question paper shall cover 40% Theory and 60% Problems.

BOOKS FOR REFERENCE:

- 1. Financial Accounting – A managerial perspective, R.Narayanaswamy, Prentice Hall of India Pvt Ltd.**
- 2. Financial Accounting for management – An Analytical perspective, Ambrish Gupta ,Pearson Education.**
- 3. Accounting for management, S.K. Battacharyya ,Vikas publishing house Pvt Ltd.**
- 4. Financial Accounting, Carl S. Warren , James M.Reeve , Philip E.Fess, Thomson-South –western publications.**

PAPER – III DIRECT TAXES

UNIT – I

Income Tax Act – Definition – Income – Agricultural Income – Assessee – Previous year – Assessment year – Residential status – Scope of Total Income – Capital and Revenue – Receipts and Expenditure – Exempted Incomes.

UNIT – II

Computation of Income from Salaries and Income from House property.

UNIT – III

Computation of Profits and Gains of Business or profession – Calculation of Capital gain.

UNIT – IV

Computation of Income from other sources – Set-Off and Carry Forward of Losses - Deduction from Gross Total Income – Assessment of Individuals.

UNIT – V

Income Tax Authorities – Procedure for Assessment – Collection of Tax.

Note: Question paper shall cover 40% Theory and 60% problems.

Books for Reference:

1. Direct Taxes - B.B. Lal
2. Income Tax Law & Practice - Gaur & Narang
3. Income Tax Law & Practice - Dr.H.C.Mehorotra
4. Tax Laws - Dingar Pagare
5. Income Tax - Bhagavathi Prasad

PAPER IV - OBJECT ORIENTED PROGRAMMING WITH C++

UNIT – I

Evaluation of Programming Paradigm – Elements of Object oriented programming - Data Encapsulation and Abstraction classes – Inheritance – Derived classes – Polymorphism – Operator overloading – Friend functions – Polymorphism – virtual functions – Merits and demerits of OOP – Popular OOP languages – C++ at a glance – Applications of C++ - C++ statements – structure of C++ program.

UNIT – II

Data types – character set – Token, Identifiers and Keywords – variables – operators and expressions –Control flow – IF, IF. . Else, Nested If.. Else, For loop, While..loop, do..while loop, break statement, switch statement, continue statement and go to statement. Arrays – operations on arrays – Multidimensional arrays – strings – string manipulations. Functions – Function components – Library functions – Inline functions.

UNIT – III

Classes and objects – Class specification – class objects – Accessing class members – defining member functions – Data Hiding – Friend functions and friend classes. Constructor – parameterized constructors – destructors – constructor overloading – order of constructor and destructor – copy constructor.

UNIT – IV

Operator overloading – operators – Rules for overloading operators – Data conversion. Inheritance – Forms of inheritance – single, multiple, multi level, hierarchal and hybrid inheritance – when to use inheritance – Benefits of Inheritance.

UNIT – V

Virtual functions and Polymorphism – need for virtual functions – Pointers to derived class objects – Pure virtual functions – Abstract classes – Rules for Virtual functions – Data file operations – Opening of file – closing of file – stream state member functions – reading/writing a character from a file – structure and file operations – classes and file operations.

BOOKS FOR REFERENCE:

1. Object Oriented Programming with C++, E.Balagurusamy, TataMcGraw Hill Publishing Company Ltd.
2. Mastering C++, K.R.Venugopal, Raj kumar, T.Ravishanker., TataMcGraw-Hill publishing Company Ltd.
3. Programming with C++, D.Ravichandran, TataMcGraw Hill Publishing Company Ltd.
4. C++ Programming - Black Book, Steven Holzner, Dreamtech Press
5. C++: The Complete Reference, Herbert Schildt, Tata McGraw-Hill Publishing Company Ltd.

SEMESTER II

PAPER V - APPLIED COST ACCOUNTING

UNIT-I

Introduction to cost accounting – Meaning and definition – Difference between financial and cost accounting – Nature and significance of cost accounting – Methods of costing – Elements of costing – Cost concepts fixed cost and variable costs – Preparation of cost sheet.

UNIT-II

MATERIAL: classification and coding of materials fixation of maximum, minimum and reorder levels – Economic order quantity – Purchase procedure – Storage of materials, issue of materials pricing of material issues and returns – Inventory control physical verification – Periodical and perpetual Inventory. **LABOUR:** Classification of labour – Time keeping – Preparation of pay roll – Wage payment and incentive system – idle time, overtime.

UNIT-III

OVERHEAD: Meaning and classification of overheads – Classification according to function – Variability and elements – Steps in overhead accounting – Absorption of overhead cost, difference between cost allocation and apportionment and reapportionment – Predetermined overhead recovery rates.

UNIT-IV

Feature of process costing – Comparison between joint costing and process costing – Process losses – Inter process profit equivalent production – Joint products and By-products.

UNIT-V

Reconciliation of cost and financial accounts – Cost ledger - integrated accounts – cost audit under companies Act – Benefits of cost audit – Programmes and procedures.

Note: Question paper shall cover 40% Theory and 60% Problems.

BOOKS FOR REFERENCE:

- 1) Cost Accounting with Managerial Emphasis - Horngren
- 2) Advanced Cost Accounting - Jain and Narang
- 3) Cost Accounting - Weldon
- 4) Cost Accounting - Biggs
- 5) Principles and Practice of Cost Accounting - N.K. Prasad

PAPER VI - FINANCIAL MANAGEMENT

UNIT – I

Financial Management - Meaning, Nature, scope and objectives – Role and functions of Financial Management –

Financial decisions – relationship between Risk and Return – Sources of finance – Short-term and Long-term finance.

UNIT – II

Cost of Capital - Meaning and importance – Cost of Debt, Preference, Equity and Retained Earnings – Weighted Average Cost of capital – Capital budgeting – Techniques – ROI, Payback period and Discounted cash flow.

UNIT – III

Leverages - Financial Leverage – Operating leverage – EBIT and EPS analysis – Theories of Capital Structure – Net income approach – Net operating income Approach. MM Hypothesis – Determinants of capital structure- Capitalisation – Over and Under Capitalisation- Merits and Demerits.

UNIT – IV

Leasing - Nature and Types- Advantages and Disadvantages-Dividend Theories: Walter's model – Gordon and MM's models – Dividend policy - Forms of Dividend – Determinants of dividend policy.

UNIT – V

Working Capital Management – Cash Management – Receivables Management – Inventory Management – Determinants and Computation of Working Capital.

Note: Question paper shall cover 60% theory and 40% problems

Books for Reference:

1. Financial Management - Prasanna Chandra
2. Financial Management - I.M.Pandey
3. Financial Management - Khan & Jain
4. Financial Management - S.N.Maheswari

- | | |
|-------------------------------------|--------------------------------|
| 6. Principles of Managerial Finance | - L.J.Gitman and Dr.M.Manickam |
| 7. Financial Management | - Sharma and Shashi K.Gupta |
| 9. Business, Government & Society | - Maheswari V.Gupta |

PAPER VII - MODERN BANKING

UNIT – I

Banking – Definition – Role and Functions of Banks – Structure of Commercial Banks in India – Public, Private and Foreign Banks – Changing Face of Commercial Banks.

UNIT – II

Role of Banks in Economic Development – Central Bank – Functions – Credit control measures – Role of RBI in Regulatory and Controlling Banks – Role of Computers in banking services.

UNIT – III

E-Banking – meaning – E-banking and financial services – Risk management for E-banking – Internet Banking – Mechanics of Internet Banking – Drawbacks of Internet Banking

UNIT – IV

Electronic Fund Transfer System – Benefits of this System – SWIFT in Banking Transactions – BANKNET – RBINET – Two level funds Transfer – FEDWIRE, BANKWIRE – CHIP Card.

UNIT V

Debit Card – Credit Card – Smart Card - Mobile Banking– Telephone Banking – Mechanism – Telephone Banking system – call centers - ATM – The cash machine – Features – ATM mechanism – Functions – Importance – shared ATM Network - Indian scenario.

Note: Question Paper shall cover 100% theory

REFERENCE BOOKS:

1. Banking Theory Law and Practice, Dr.S. Gurusamy,Vijay Nicole Imprints (p) Ltd.
2. Indian Banking System, K.C. Shekhar and Lakshmy Shekhar, Vikas Publishing House Private Ltd.
3. Principles of Banking, P.N.Varshney, S.L.Gupta, T.D.Malhotra, Sultan Chand Dropadi Devi Educational Foundation.
4. Indian Banking, S. Nataraj and R. Parameswaran, S.Chand & Company Ltd.
5. **Insurance and Risk Management, Dr.P.K.Gupta, Himalaya Publishing House.**

PAPER VIII - ADVANCED ACCOUNTING

UNIT – I

Preparation of Final accounts – Schedule VI Part I and Part II – Profit prior to incorporation – Managerial remuneration – dividend declaration out of the past and the

current profits – Issue of Bonus shares – Preparation of Company Balance Sheet (New Format).

UNIT – II

Holding company accounts excluding inter-company holdings – Liquidation of companies.

UNIT – III

Accounts of Banking companies

UNIT - IV

Accounts of Insurance Companies.

UNIT – V

Double Account system - Inflation accounting – Human resource accounting- Principles of Government accounting – responsibility accounting.

Note: Question paper shall cover 20% Theory and 80% Problems.

BOOKS FOR REFERENCE

1. Advanced Accounting - M.C. Shukla & T.S.Grewal
2. Advanced Accounting - R.L.Gupta and Radhasamy
3. Advanced Accounting - Jain & Narang
4. Advanced Accounting - Arulanandam and Raman
5. Advanced Accounting - S.P. Iyengar

PAPER IX - COMPUTER APPLICATIONS PRACTICALS - I (C++ and TALLY)

BHARATHIAR UNIVERSITY
COMPUTER APPLICATIONS PRACTICAL LIST
For M.Com (F&A) Course Offered by affiliated Colleges
For the Students admitted during the academic year 2008 – 2009 onwards

General instructions

The students should submit their records by using the format given below.

Objective

Requirements

Functions to be performed

Output

The students should simultaneously maintain a file to keep a record of the various documents used by them for the various practical exercises done by them.

Distribution of internal assessment (25%)

- 5 Marks for attendance**
- 15 Marks for model exams**
- 5 Marks for file and Record**

Internal 25 marks

University Practical Exam 75 marks

List of computer practical to be followed

Semester - II - C++ & Tally

Computer Application practical –I

II Semester Practical List (C++ & Tally)

C++

1. Pay Roll calculation (Using simple program)
2. Find out EOQ, Minimum Level, Maximum Level, Re-order level (Using simple program)
3. Write a program to prepare a mark statement using necessary control statement.
4. Write a c++ program to calculate working capital using class and objects (member function should write inside and outside the class)
5. Program to calculate contribution, P/v Ratio, BEP and Margin of safety using Functions.
6. Calculate Simple Interest and compound interest using inline functions.
7. Calculate Depreciation – by using constructors and Destructors
8. Write a C++ program to calculate the sum and product of two complex numbers using operator overloading.
9. Write a c++ program to prepare cost sheet using inheritance

10. Write a program that will read a worker's name, department, designation and basic pay and then compute the net salary after withholding income tax.

Gross salary = Basic+DA+HRA+CCA+Perks

Net salary = Gross salary – income tax.

The computation of perks depends on the level, while the income tax depends on the gross salary.

TALLY

CREATING A COMPANY

1) **Create a Company with all relevant details including VAT options**

Creating Ledger

2. **Create the ledgers under appropriate predefined groups**

Cash a/c	Computer sales a/c
Buildings a/c	Machinery a/c
Furniture a/c	Commission received a/c
Printer purchase a/c	Commission paid a/c
Rent received a/c	Salary a/c
Rent paid a/c	Indian bank a/c
Wages a/c	Sales returns a/c
Capital a/c	Depreciation a/c
Purchase returns a/c	
John & Co. a/c (purchased goods from this company)	
Ram agency a/c (sold goods to this company)	

3. **Create vouchers and view profit and loss a/c and balance sheet for the following:**

Hindustan Ltd. started the business on 01-04-....

1. Contributed capital by cash Rs 2,00,000
1. Cash deposited in Indian bank Rs 50,000
2. Credit purchases from Krishna traders Rs. 20000 invoice no 12
3. Credit purchases from PRAVIN traders Rs 20,000 invoice no 12
4. Credit purchase from KRISHNA traders Rs 20000 invoice no 14
5. Credit purchase from PRAVIN traders Rs 20,000 invoice no 44
6. Returned goods to KRISHNA traders Rs 5000 invoice no 12
7. Returned goods to PRAVIN traders Rs 5000 invoice no 44
8. Credit sales to RAVI & Co Rs 50,000 inv no 1
9. Credit sales to KUMAR & Co Rs 50,000 inv no 2
10. Cash sales Rs 20,000 inv no 3
11. Credit sales to RAVI & Co Rs 50,000 inv no 2
12. Credit sales to RAVI & Co Rs 50000 inv no 5
13. Goods returned by RAVI & Co Rs 5000 inv no 1
14. Goods returned by KUMAR & Co Rs 5000 inv no 1
15. Payment made by cheque to KRISHNA TRADERS Rs 30,000 ch no 505580
16. Payment made by cheque to PRAVIN TRADERS Rs 30,000 ch no 505592
17. Received cheque from: Ravi & Co and kumar & Co 75,000 each.

Payments made by cash

1. Paid to petty cash by cash Rs.1000
2. Furniture purchased Rs.20000

3. Salaries paid Rs. 10000
4. Rent Rs.4000
5. Electricity charges Rs.3000
6. Telephone charges Rs.3500
7. Cash purchases Rs.5000

Payments made by petty cash

8. Conveyance Rs.150
9. Postage Rs.100
10. Stationeries Rs.200
11. Staff welfare Rs.100
12. Stationeries purchased from sriram & co 1500 on credit
13. Depreciation on furniture 10%

4. Emerald & Co., started a business of home appliances from 1-4_....

1-4 received cash for capital 5,00,000

7-4 credit purchases from LG Limited invoice no 123

Ovan	100nos	at Rs 800
Mixies	100nos	at Rs 1000
DVD player	100nos	at Rs 1500
Fridge	100nos	at Rs 2000

10-4 credit Sales to AMN invoice no 1:

Ovan	70nos	at Rs 1000
Mixies	70nos	at Rs 1500
DVD player	70nos	at Rs 2000
Fridge	70nos	at Rs 2500

+TNGST 4% ON TOTAL SALES

10-4 Cash Sales invoice no 2:

Ovan	10nos	at Rs 1000
Mixies	10nos	at Rs 1500
DVD player	10nos	at Rs 2000
Fridge	10nos	at Rs 2500

+TNGST 4% ON TOTAL SALES

CASH discount 5%

15-4 Paid cheque to LG limitedRs 2,00,000

15-4 Received cheque from AMN&coRs 3,00,000

Payment made by cash

Paid to petty cash Rs 2000, Furniture Rs 15,000,Salaries Rs 10,000

Wages Rs 7,000,Carriage inward Rs 1500,

25-04 Payment made by petty cash

Conveyance Rs 200, Postage Rs 150,Stationeries Rs 150,Staff Welfare Rs 200

30-4 Journal depreciate 10% on furniture:

Prepare Trading Profit and Loss Account and B/s

5. From the Balances of Ms. Kavitha, Prepare Trading And Profit And Loss A/C And Balance Sheet For The Year Ending ----

Stock	9,300	Misc income	200
Repairs	310	Purchases	15,450
Machinery	12,670	Purchase return	440
Furniture	1330	Sales return	120
Office expenses	750	Sundry creditors	12,370
Trading expenses	310	Advertisement	500
Land and buildings	15,400	Cash in hand	160
Bank charges	50	Cash at bank	5870
Capital	24,500	Sales	20,560
Loan	5,000	Sundry expenses	150
Closing stock	7580	Insurance	500
		Traveling expenses	200

INVENTORY VALUATION

6. From the Information given below create unit of measurement, stock groups and stock items

Find the stock summary:

Stock groups: 1. Magazine 2. Baby drinks 3. Cool drinks 4.dailynews paper 5. Hot drinks 6. Stationeries 7. Vegetables

01.01.2005 Purchased goods from U.K supplier 1000 £
02.01.2005 Sold goods to U.S buyer 1500
03.01.2005 Cash received from U.S buyer 1500
(Selling rate rs.46/\$)
04.02.2005 Paid cash to U.K supplier 1000
(Selling rate rs 53/ £)

Dollar \$:			Pound £:		
Std rate	- 1\$	- 43 Rs	Std rate	- 1 £	- 51 Rs
Sales rate	- 1\$	- 44 Rs	Sales rate	- 1 £	- 50 Rs
Buying rate	- 1\$	- 42 Rs	Buying rate	- 1 £	- 52 Rs

10. MEMO VOUCHER

An advance amount paid Rs 1500 given to sales executive for traveling. The actual expenses for traveling expenses for the sales is Rs 500

11. CHEQUE PRINTING

Print a cheque:

Company name on cheque: Wipro India Ltd.: name of the bank Indusind bank.

Width 168, height 76, starting location 116, distance from top 23.

12. RATIO ANALYSIS

Enter the following details comment upon the short-term solvency position of the company:

Working capital Rs 20560492

Cash 14500

Bank 18500

Debtors 518260

Creditors 429337

Sales 515252

Purchases 433310

Stock 125982

Net profit ...?

13. INTEREST CALCULATIONS

Cash deposited in Scotia bank Rs 1,00,000

Sold goods to ganesh Rs 25,000

31-12- cash deposited at Scotia bank Rs 50,000

Sold goods to ganesh 50,000

Interest parameters rate 14% per 365 days year

14. Calculate Interest

Cash deposited in SBI 1, 00,000 Rs

1-12 purchased goods from suppliers Rs 20,000

Deposited in SBI Rs.50, 000

Purchased goods from suppliers Rs 40,000

Interest parameters rate 16% per 365 days year

15. Display the interest calculations for the period 1-4 to 31-12

Opening balance

Ram & Co Rs 25,000

Krishna traders Rs 20,000

Interest parameters rate 12% per 365 days year

Interest parameters rate 12% and 16% for sundry creditors per 365 days year

Purchased goods from Krishna for 25,000(credit period 45 days)

Sold goods to Ram for Rs. 50,000(credit period 30 days)

Paid to Krishna the amount plus interest

Received from Ram plus interest

16. Create stock items, stock groups, sales categories, god owns, units of measure.

Stock	Category	Group	Go down	Unit of measure	Std cost	Sell Price	Op.Qty	Total Value
Inter Celeron	Processor	Celeron	Mumbai	Nos.	15000	20000	2	30000
Intel Premium III	Processor		Chennai	Nos	20000	25000	3	60000
Tally Silver	Accounting	Tally	Chennai	Nos	20000	22500	5	100000
Tally gold	Accounting	Tally	Chennai	Nos	42000	45000	5	210000
								400000

17. Using the above exercise create various vouchers including VAT calculation for the following

Date	Transactions
9/4/2006	Intel Pentium III (3 Nos) @ 25,000 delivered to Vijay & CO, from Madras Go down.
10/4/2006	10 Nos of Intel Celeron @ 15000 per unit received from Jayaram and Co, and sent to Madras Go down.
12/4/2006	2Nos of Intel Premium III received from Vijay & CO, as it was not in a working position.
13/4/2006	2Nos of Intel Celeron returned to Jayaram & Co from Madras Go down.
14/4/2006	Physical Stock verification shows Shortage of 1 No Intel Pentium III.

18. Create the following Inventory vouchers with data from any cost accounting book.

- | | |
|-------------------|------------------|
| a. Purchase order | b. sales order |
| c. Rejection out | d.rejection in |
| e. Stock journal | f. delivery note |

g. Receipt note h. physical stock

19 In addition to the above mentioned lab exercises work out a problem from any advanced accountancy book with a minimum of 20 transactions and generate the tally reports in full.
