

THE INSTITUTE OF BANKERS
OF ZIMBABWE



**SYLLABUS
INTERMEDIATE LEVEL**

INSTITUTE OF BANKERS OF ZIMBABWE
FINANCIAL ACCOUNTING 11-
REVISED SYLLABUS
IMPLEMENTATION DATE: AUG.2007

The Nature of the Subject

This syllabus has been designed to provide candidates with an understanding of principles and procedures related to company accounting. The syllabus also intends to develop in candidates the ability to focus on the needs of users when preparing financial statements.

Aims and Objectives

At the end of the course, candidates should be able to explain the theoretical framework of accounting in relation to the structure and contents of company financial statements prepare a full set of general purpose financial statements for financial institutions and corporate entities in other sectors analyse and interpret various aspects of the performance of financial institutions and other corporate entities identify and explain the information needs of financial institutions in relation to the operations of their clients account for the operations of small and medium-sized enterprises

The Examination

The Examination will be of three hours duration, plus ten minutes reading time during which period candidates may write on the Question Paper but not in their Answer Book.

Syllabus

Candidates should note that it is not the intention to examine subject areas shown below individually. Rather, answers will provide the opportunity for candidates to demonstrate their knowledge and abilities over the whole of the syllabus, or at least those areas that are appropriate to the question. The examination will cover the following areas:

4. Determination of Banker/Customer Relationship action to be taken on the death, mental disorder or insolvency of customers, or upon receipt of garnishee, injunction, sequestration or other legal process.
5. Security
 - (a) Suitability of (b) as security for all types (first or subsequent) charge
 - (b) Appropriate methods of valuation and forms of charge. Steps to perfect the security and to enable release or repayment or otherwise or realisation on default:
 - Quoted and unquoted stocks and shares
 - Life Policy
 - Land and Building, domestic and industrial
 - Notarial and Covering Bonds
 - Book Debts
 - Cession of Contracts
 - Produce and goods
 - Agricultural charges
 - Guarantees and letters of comfort
 - (c) Common problems encountered when taking security and upon the enforcement of securities, including competing interests.

RECOMMENDED TEXTS

The Banker and the Law - A Fourie

A practical approach to securities in Zimbabwe – SRG Monckton FIBZ: PG Dip BA; IOBZ

Law Relating to Financial Services – (3rd Edition), Graham Roberts, CIB Publishing 1998

Candidates should note that one of the Questions may be multiple-choice, in which case such Question will be compulsory.

Calculators may not be used in this examination.

Syllabus

Candidates should note that it is not the intention to examine subject areas shown below individually. Rather, answers will provide the opportunity for candidates to demonstrate their knowledge and abilities over the whole of the syllabus or at least those areas that are appropriate to the question. The examination will cover the following areas,

1. Banker Customer Relationships

(a) The general and special relationships between banker and customer; their respective rights and duties and the resultant practice involved in all features of banking transactions and banking business. All aspects of issues relating to Safe Custody services are included in this context

(b) The special relationships arising out of mandates and powers of attorney, appropriation of payments, set-off, lien, confidentiality, status Opinions and indemnities given by or to the banker.

2. Banking Transactions

(a) Payment and collection of cheques and other Instruments. The respective rights and duties of drawee, drawer and the banker, including statutory and other protections.

(b) Debit and credit clearing systems. The collection of cheques and other instruments. Standing orders and direct debits.

(c) Electronic payment systems plastic payment cards and the mandatory functions of a banker;

3. Types of Account Holder

Banking practice in opening and conducting accounts, whether in credit or debit, for all types of customers:

- Personal customers including minors
- joint accounts customers
- executors, administrators and trustees
- solicitors, estate agents and insurance brokers
- unincorporated clubs and societies
- partnerships
- limited companies

The theoretical framework of accounting

(a) The accounting provisions of the Companies Act (Chapter 24:03) and Statutory Instruments 62 of 1996

(b) The accounting provisions of the Private Business Corporations Act (Chapter 24:11)

Bills of exchange and promissory notes

Partnerships

Revaluation of assets

Admission to, retirement from and dissolution of partnerships

Buying a business as a going concern, including pre-incorporation profits

Conversion of a partnership into a company

Corporate Accounting

Formation of companies and issue of shares and debentures

Redemption of shares and debentures including a company's purchase of its own shares

Taxation in company financial statements

Preparation of company financial statements in compliance with statements and guidelines on generally accepted accounting practice, including the following selected international accounting standards (IASs) and international financial reporting standards.

IAS 1 Presentation of financial statements

IAS 7 Cash flow statements

IAS 8 Accounting policies, changes in accounting estimates and errors

IAS 10 Events after the balance sheet date

IAS 12 Income taxes

IAS 17 Leases

IAS 21	The effects of changes in foreign exchange rates
IAS 23	Borrowing costs
IAS 28	Investments in associates
IAS 29	Financial reporting in hyperinflationary economies
IAS 31	Interests in joint ventures
IAS 32	Financial instruments: presentation
IAS 36	Impairment of assets
IAS 37	Provisions, contingent liabilities and contingent Assets
IAS 39	Financial instruments: recognition and Measurement
IFRS 1	First-time adoption of international financial reporting standards
IFRS 3	Business combinations
IFRS 5	Non-current assets held for sale and discontinued operations
IFRS 7	Financial instruments: disclosures

Analysis and interpretation of financial statements with respect to profitability, liquidity, gearing and investment ratios

Consolidated and group accounts at an elementary level

Candidates will be expected to make the main consolidation adjustments under the acquisition method for distributable profits, minority interests and goodwill. These adjustments relate to consolidated income statements balance sheets and cash flow statements.

How ever the following topics are specifically excluded:

Complex groups, piecemeal acquisition and disposal of subsidiaries.

Transactions of a special nature: investments, underwriting, royalties, consignments, hire purchase transactions and accounting for branches.

Recommended Texts

Marketing of Financial Services - McIver and Naylor - CIB

Principles of Marketing - Kator, Armstrong Prentice Hall

Marketing of Financial Services - A Meidan

Financial Services Marketing - A Reader by A Meidan. B Lewis and L Moutinho

Marketing of Financial Services - C Ennew

INSTITUTE OF BANKERS OF ZIMBABWE EXAMINATION SYLLABUS

DIPLOMA LEVEL

PRACTICE OF BANKING 1

The Nature of the Subject

This syllabus has been devised to enable candidates to show that they have a good understanding of the legal context and practical implications of day to day banking operations, as they would be likely to occur in the daily routines of a bank branch.

It covers most types of banking operations and situations that will be encountered in such a situation,

involving all types of customers, Considerable emphasis is placed upon the differing types of customer and, where they differ, the rules and practice relating to each. Other areas tested include different banking transactions and the regulations which govern them, the banker customer relationship and its determination as well as security, as regards its suitability and how to charge it to the best advantage.

Candidates will be required to demonstrate their comprehension of the situations presented and their implications for both, bank and customer, as well as identifying and commenting upon resultant situations arising from the scenarios that are presented.

Aims and Objectives of the Examination

To enable the candidates to demonstrate their understanding of banking operations, banker/customer relationships, the conduct of different types of accounts and all aspects of the taking and release of securities for advances.

Candidates should ensure that they are familiar with the legal aspects pertaining to this examination before attempting this subject.

The Examination

The examination will last for three hours, plus fifteen minutes reading time during which period candidates

may write on the Question Paper but not in their Answer Book,

4. Direct Marketing

- (a) The nature of direct marketing
- (b) The use of direct marketing
- (c) The importance of a marketing database
- (d) The advantages and disadvantages of direct marketing to existing and potential customers and to the organisation
- (e) Measuring the success of direct marketing.

5. Advertising and Public Relations

- (a) The nature of advertising
- (b) Why companies advertise
- (c) The use of advertising
- (d) The role of advertising
- (e) The nature and role of public relations
- (f) Developing an advertising plan
- (g) Control of advertising
- (h) Financial services advertising regulations

6. Communication with customers

- (a) The importance of the customer
- (b) Communicating with existing and new customers
- (c) Communicating the message
- (d) The need to get the message across
- (e) Enhancing direct contact with customers
- (f) Professional connections: developing and maintaining
- (g) Information technology as a communication tool.

7. Service and customer Care

- (a) Product knowledge and service
- (b) Interpersonal skills and service
- (c) Customer expectations
- (d) Customer types
- (e) Customer safety and security
- (f) Commission and interest: understanding and explaining to customers
- (g) The cost of poor service and customer care.

8. The Selling Process

- (a) The role of sales targets
- (b) Anticipating customer needs
- (c) Generating leads
- (d) Identifying the customer's needs
- (e) Satisfying the need - solving the problem
- (f) Benefit statements
- (g) Closing the sale
- (h) Follow-up

Recommended Texts

Business Accounting² by F. Wood & A. Sangster 9th edition-
Pearson Education Ltd.

Accounting for Zimbabwe Vol. 2 by P.M. Paradza 2nd Edition
Modern Business Publications Inc

Financial Accounting 2 Denmark Training Services (Pvt) Ltd.

	Recommended Reading for Financial Accounting II
Title	Introduction to IFRS
Publishers	Lexis Nexis
Authors	Q Vorster; C Koornhof; J Oberholster; Z Koppeschaar; S Coetzee and other
Title	Group Statements: Volume 1
Publishers	Lexis Nexis
Authors	C S Binnekade and Z R Koppeschaar
Title	Descriptive Accounting IFRS Focus
Publishers	Lexis Nexis
Authors	Q Vorster; C Koornhof; J Oberholster; Z Koppeschaar; S Coetzee and other
	FOR BOTH FIN ACC I AND II
	FRANK WOOD ACCOUNTING I - IFRS EDITION
	FRANK WOOD ACCOUNTING II - IFRS EDITION
	OLDER EDITIONS OUT OF DATE

The Nature of the Subject

The syllabus had been designed to enable candidates to indicate their familiarity with some of the financial aspects of International Trade.

Aims and Objectives of the Examinations

To introduce to Foreign Exchange Markets, Products and Dealing and to provide knowledge of various financial aspects of International Trade.

Syllabus

Candidates should note that it is not the intention to examine subject areas shown below individually. Rather, answer will provide the opportunity for candidates to demonstrate their knowledge and abilities over the whole of the syllabus or at least, those areas that are appropriate to the question. The examination will cover the following areas:-

1. Principles of foreign Exchange

- (a) The determinants of exchange rates
- (b) Foreign currency dealing practices, procedures and problems
- © Foreign exchange risk
- (d) The operation of forward markets
- (e) The balance of payments.

2. Trade Finance

- (a) Definition of international trade and trade finance
- (b) The role of banks in the provision of foreign exchange and Finance services
- © Exchange control definition and purpose
- (d) Application of exchange controls to the international trade and trade finance area.

The Nature of the Subject

This syllabus has been designed to enable candidates to show an understanding of the principles of Marketing particularly in regard to financial services.

Aims and Objectives of the Examination

To enable candidates to demonstrate their knowledge of marketing in General and the Marketing of financial services in particular, to key decision areas and the gathering and analysis of information pertinent to the marketing function.

Syllabus

Candidates should note that it is not the Intention to examine subject areas shown below individually. Rather, answers will provide the opportunity for candidates to demonstrate their knowledge and abilities over the whole of the syllabus or at least, those areas that are appropriate to the question. The examination will cover the following areas ;

1. Matching Products and Customer Needs

- (a) What is marketing?
- (b) The marketing conceal
- (c) The need for continuous market research
- (d) Sources competition
- (e) Obtaining information of competitors
- (t) How to use competitor's information
- (g) The need to monitor competitors' products and services

2. The Relationship between Central and Local Marketing

- (a) The distribution of financial services
- (b) Distribution methods - key function
- (c) The importance of branch design, location and image
- (d) How branches achieve their goals
- (e) Merchandising

3. Local Market Profiles and Segmentation

- (a) Why markets differ
- (b) Developing branch marketing plans
- (c) The branch's place in the community
- (d) Developing a branch personality

11. Working Capital Management

- (a) Management of Cash
- (b) Management of accounts receivable and inventory
- (c) Management of current liabilities

RECOMMENDED TEXTS

Principles of Corporate Finance - R Berkley and S, Myers

Capital Investment and Financial Decisions - Levy Sanart

3. Foreign Exchange and Forward Contracts

- (a) Spot rates
 - (b) Forward exchange rates
 - © Basic principles of forward cover; definition, why importers and exporters
- Cover forward, types of forward cover

4. Method of Payment in International Trade

- (a) Nostro/vostro accounts
- (b) Value dates
- © Cover transactions
- (d) Settlement of trade transactions
- (e) Mail transfers
- (f) Telegraphic transfers
- (g) Drafts
- (h) Clean bills
- (i) Documentary collections
- (j) SWIFT, security, message types, variable nos/ authentication codes
- (k) Advanced payments

5. Offshore Markets, Shipping Terms and Documentation

- (a) Definition of offshore markets
- (b) Shipping terms/incoterms and their meaning
- © Documentation types
- (d) Clean payments, documentary collections

6. Collections

- (a) Types: clean/documentary
- (b) Role of international Chamber of Commerce
- © Exports/Imports

7. Documentary Collections

- (a) Definition
- (b) Types of documentary credits
 - Confirmed/unconfirmed
 - Revocable/irrevocable
 - Sign/usance
- (c) Transferable credits
 - Back-to-back credits

- (d) Parties to a credit
- (e) Role of banks
- (f) Life cycle of a credit:-
 - Issue/advice
 - Amendments
 - Payment discharge
 - Discrepancies
 - Payment

8. Role of Export Credits in Credit Insurance

- (a) Role of credit insurance; what it covers/what it does not cover
- (b) Credit Guarantee Insurance Corporation of Africa

9. Finance for Exporters and Importers

- (a) Bank guarantees
- (b) Bonds
- © Trade bills
- (d) Overdraft
- (e) Euro currency finance
- (f) Foreign currency accounts
- (g) Open account business
- (h) Export finance: pre/post shipment finance
- (i) Broad overview of risk element

Recommended Texts

Finance of International Trade. Watson A: The Chartered Institute of Bankers. London.

1990 (4th edition)

A Simple Guide to Trade Finance. White BC: The Chartered Institute of Bankers.

London. 1991.

Potgieter, Falkena, Kok and Van Ettinger: The Foreign Exchange Market. Southern

Book Publishers. 1991.

Ernest and Young – Foreign Exchange Controls.

4. Capital Budgeting

- (a) Defining capital expenditure
- (b) Estimating cash flows
- (c) Methods of evaluation of investment proposal
 - Pay tuck
 - Accounting rate of return
 - Net Present Value
 - Profitability Index
 - NPV vs. IRR

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5. Risk and Uncertainty

- (a) Risk and return
- (b) Measuring of risk
- (c) Security market line
- (d) Capital assets pricing model
- (e) Sensitivity analysis
- (f) Arbitrage pricing model
- (g) Risk and Capital Budgeting

6. Measuring of Cost of Capital

- (a) Defining cost of capital
- (b) Calculating
 - Cost of debt
 - Cost of equity
 - Weighted average cost of capital
 - CAPM

7. Dividend Policy

- (a) Dividend payout ratio
- (b) Considerations in dividend payment
- (c) Theories on dividend policy

8. Capital Structure

- (a) Financial leverage
- (b) M + M analysis
- (c) Capital structure and cost of capital

9. Sources of Finance

- (a) Common stock (ordinary share) financing
- (b) long-term debt and preference share financing
- (c) Leasing

10. Perspective of an Investor without Control

- (a) Valuation of ordinary shares
- (b) Valuation of fixed income instruments
- (c) Valuation based on earnings
- (d) Efficient market hypothesis

INSTITUTE OF BANKERS OF ZIMBABWE
EXAMINATION SYLLABUS
INTERMEDIATE LEVEL
CORPORATE FINANCE

The Nature of the Subject

This syllabus is designed to give some different perspective to the valuation of business interests and the central focus is to present a synthesis of valuation concepts used in financial markets and traditional methods of valuation used by accountants. The major objective is to emphasize the different perspectives from which the parties to an exchange of shares or any other financial instruments for that matter may view their value and the various valuation methods that guide the parties in obtaining or rather deriving a price

Aims and Objectives of the Examination

To Introduce candidates to the principles, issues and institutions of finance.

Syllabus

Candidate should note that it is not the intention to examine subject areas shown below individually. Rather, answers will provide the opportunity for candidates to demonstrate their knowledge and abilities over the whole of the syllabus or at least those areas that are appropriate to the question. The examination will cover the following areas ;

1. A Business and its Finance/investment and Valuation

- (a) Finance in the organisation
- (b) The nature of the firm and the goals.
- (c) The role of the financial manager.

2. The Financial Environment

- (a) Financial markets
- (b) The money market
- (c) The capital market
- (d) Financial institutions
- (e) More of these topics to be repeated in new market efficiency areas

3. Financial Analysis and Planning.

- (a) Financial analysis
- (b) Financial statements
- (c) Ratio analysis
- (d) Break-even and leverage analysis
- (e) Forecasting and cash budgets

INSTITUTE OF BANKERS OF ZIMBABWE
EXAMINATION SYLLABUS
INTERMEDIATE LEVEL
MANAGEMENT 11

The Nature of the subject

The syllabus has been designed to enable candidates to show that they have sufficient knowledge of management practices to be able to function in- a management position in the banking industry.

Aims and Objectives of the Examination

To develop students' understanding of important management Principles and Theories so as to prepare them for managerial responsibilities in the banking business.

Syllabus

Candidates should note that it is not the intention to examine subject areas shown individually, Rather.

Answers will provide the opportunity for candidates to demonstrate their knowledge and abilities over the whole of the syllabus or at least, those areas that are appropriate to the question the examination will cover the following area

1. The organisation and the business environment

- (a) composition of the environment
- (b) environment scanning
- 2. Managerial functions, roles, levels and skills
- 3. Managerial, Decision Making
- (a) conditions affecting decision making
- (b) decision making models and techniques

4. Strategic Planning

- (a) strategy levels
- (b) benefits of planning
- (c) strategic planning process
- (d) strategic versus tactical plans
- (e) planning techniques

5. Organising

- (a) organisational design
- (b) co-ordination
- (c) Gower structures and authority

6. Motivation

- (a) factors affecting motivation
- (b) needs identification
- (c) motivation theories

7. Leadership

- (a) leadership skills
- (b) sources of power
- (c) approaches to leadership

8. Human Resources Management

- (a) planning
- (b) recruitment
- (c) selection and hiring
- (d) training and development
- (e) performance appraisals
- (f) separation

9. Groups and Organisational Culture

- (a) types of groups
- (b) group dynamics
- (c) organisational Culture

10. Conflict Management

- (a) role of conflict:
- (b) conflict management approaches

11. Managerial Control

- (a) purpose and types of control
- (b) effectiveness of controls
- (c) management Information systems

Organisational change

- (a) planning organisational change
- (b) change strategies
- (c) organisational development

Business Ethics

- (a) ethical concepts
- (b) social responsibility concepts

Recommended Texts

1. Management by Hellriegel and Solcum, Addison Wesley Publishing Company (1989)
2. Introduction to Business Management by Cronje, Newland and Van Reenen (1987), Southern Book Publishers.
3. Personal Management in Zimbabwe – Yates

(d) Operational policy

- (e) Moral and ethical policy
- (f) Confirmations
- (g) Revaluation mark to market and profit calculations

4. Funding Operation

- (a) Introduction to the various money market instruments
- (b) Inter - bank settlements
- (c) Asset and liability management (mismatches: gap analysis)

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(d) Statutory reserves and cost of funds

5. I Risks

- (a) Financial Risk
- (b) Liquidity
- (c) Price
- (d) Credit
- (e) Interest rate
- (f) Currency
- (g) Solvency and capital

A brief description of each risk category. Students must understand the difference between their risks.

II Non Financial Risks

- (a) Fraud
- (b) The importance of system documentation in Treasury
- (c) Dealing error

6. Regulation and Supervision of Banks

- (a) The objectives of the Reserve Bank's Supervision Department
- (b) Off-site supervision, On-site supervision
- (c) A brief synopsis of some of the monthly returns submitted by banks.

RECOMMENDED TEXTS

- Treasury Management -3rd Edition, Edition by Robert Hudson – CIB 1994
Banking Operations; Regulation, Market Practice and Treasury Management, Study Manual – CIB Publishing
Introduction to Treasury Management – work Book 3 – Fairplace

INSTITUTE OF BANKERS OF ZIMBABWE
EXAMINATION SYLLABUS
INTERMEDIATE LEVEL

TREASURY MANAGEMENT I

The Nature of the Subject

This syllabus is designed to enable candidates to show some depth of knowledge of the functions and operations of a Treasury Department.

Aims and Objectives of the Examination

To enable candidates to show that they have the ability to operate productively within a Treasury environment

The Nature of the Examination

Each of the Question Papers will be divided into two parts, Part 1 will consist of compulsory multiple choice questions to test the general comprehension of the subject matter attained by the students, and Part 11 will contain questions to test comprehension and ability to apply the law to factual situations

Syllabus

Candidates should note that it is not the intention to examine subject areas shown below individually. Rather, answers will provide the opportunity for candidates to demonstrate their knowledge and abilities over the whole of the Syllabus or at least, those areas that are appropriate to the question. The examination will cover the following areas

1. Introduction to treasury's role in international banking

- (a) Brief history (changing environment)
- (b) The treasury function
- (c) General dealing, philosophies and objectives

2. Treasury structure

- (a) Front office
- (b) Middle office
- (c) Back office
- (d) Detailing responsibilities: functions and need for separation of duties, The above can be diagrammatically depicted in an organ gram with various options and structures. etc.

3. Control of Dealing Operation

- (a) Dealing policies and professional standards
- (b) Trading limits
- (c) Trading policy

INSTITUTE OF BANKERS OF ZIMBABWE
EXAMINATION SYLLABUS
INTERMEDIATE LEVEL

INFORMATION TECHNOLOGY

The Nature of the Subject

The syllabus has been designed to enable candidates to indicate that they have the basic knowledge and skills to be able to work with the electronic software and hardware which would normally be expected to be installed in any up to date banking environment.

Aims and Objectives of the Examination

To ensure that candidate understand the benefits of modern technology in their offices and are familiar with its use and the reasons for its being there.
Syllabus

Candidates should note that it not the intention to examine subject areas shown below individually, Rather, answers will provide the opportunity for candidates to demonstrate their knowledge and ability over the whole of the syllabus or at least those areas that are appropriate to the question. The examination will cover the following areas:

1. FOUNDATION

(a) Information System:

what is an IS? System concepts, IS components, IS resources, IS types.

(b) Information Technology:

Motivation factors, attributes of information, management Information, system the data systems and users,

(c) Business Management Information:

Business organisations, business information, management Information, systems 'theory, data systems and users,

2. TECHNOLOGY

(a) Introduction to Computer Hardware:

Computer systems micros, minis, mainframes, networked computers: computer systems components: types and trends: computer peripherals: input, output, storage devices.

(b) Introduction to Computer Software:

System software: operating systems programming language generations, language translation programs: applications software: end-user applications, packages: word processing, spreadsheet, integrated.

(c) Introduction to Telecommunications:
 manager's view of telecommunications: why telecommunications, types of telecommunication networks, applications of telecommunications; technical telecommunication alternatives: media, processors, software, network topologies, architectures and protocols, communications channel characteristics '

(d) Introduction to Database Management:
 Manager's view of file and database processing, management problems of file processing, database management software, logical data elements, database systems, database development, database Systems and concepts, entity-relationship model: relational model and algebra: relational commercial query languages: integrity constraints; design theories for relational databases.

3. Applications

(a) Information Systems in Business Management:
 IS for business operations, IS and management, IS and decision making, strategic role of IS.

(b) End User Computing and Office Automation:
 End user computing: components resources applications, management implications office automation: word processing, desktop publishing, image processing. Computer graphics, multimedia presentations, management implications.

(c) Transaction Processing and Business Information Systems:
 Transaction processing systems: batch processing, real-time processing; business information systems; marketing IS, manufacturing IS, human resources IS, accounting IS, financial IS.

4. DEVELOPMENT AND MANAGEMENT

(a) Developing Information Systems Solutions:
 Systems development cycle: investigation, analysis, design, computer aided systems engineering, photo typing, implementation, testing; evaluating hardware, software services: systems development tools: System flowcharts, data flow diagrams, case tools.

b) Managing Information Technology
 Information resource management: strategic management, functional management. resource management technology management, distributed management IT management, business and IT strategies, business and IT applications, IT platforms.

(c) Security and Ethical Challenges of Information Technology;
 IS controls, procedural controls, physical facility control, auditing ISs; ethical and social dimensions of IT, computer crime, and health issues.

Recommended Text

TITLE	AUTHOR	PUBLISHER
Computer Concepts & Applications Latest version	O'Brien	Irwin
Information System Management	Spronge Jr	Prentice Hall
Information Technology	Mlanga	Juta
Introduction to information Systems in Business Management	O'Brien	Irwin
Management information Systems (Organisation and Technology)	Landon	Prentice Hill
Information Processing Systems for Management	Hussain	Irwin