

**Chapter - 1****Financial Management**

**Financial Management** - Financial Management से आशय है वित्त का प्रबंध करना।

Financial Management 2 words से मिलकर बना है वितीय और प्रबंध।

वितीय से आशय है व्यवसाय में वित्त की व्यवस्थापना का अनुमान लगाना, वित्त के स्रोत की तलाश करना, वित्त की प्राप्ति करना तथा इसका प्रभावी रूप से विनियोजन करना।

प्रबंध से आशय है व्यक्तियों तथा वित्त के स्रोत का आपस में समन्वय स्थापित कर व्यापार के उद्देश्यों की पूर्ति करना।

**Theoretical Point:-**

- Profit Maximization v/s wealth Maximization:-

**1) Profit Maximization:-****A) Arguments of favour of Profit Maximization:-** (पाठक)

- (i) व्यवसाय का मुख्य उद्देश्य लाभ अधिक करना माना जाता है। जब वितीय प्रबंध का मुख्य उद्देश्य भी लाभों को अधिकतम करना होना सम्भव पड़ता है।
- (ii) किसी व्यवसाय की वृद्धि लाभों की मात्रा पर निर्भर करती है। जब व्यवसाय की वृद्धि के लिए वितीय प्रबंधन इस प्रयत्न किया जाता है कि लाभ अधिकतम हो।
- (iii) जो कम्पनी लाभ अधिक अधिक करती है वह अपने सामाजिक उत्तरदायित्वों का निर्वाह आसानी से कर सकती है।

**B) Arguments in against of Profit Maximization:-**

- (i) किसी व्यवसाय में बहुत प्रकार के लाभ प्राप्त होते हैं। Gross Profit, Operating Profit, Net Profit आदि। इनमें से वित्त लाभ को बढ़ाता है। यह निश्चित नहीं है।
- (ii) लाभ ही इन को बढ़ाता है जबकि लाभ की मात्रा को यह निश्चित नहीं है।
- (iii) किसी व्यवसाय में वित्तनी अधिक जोड़ित होती है लाभ की संतुलना भी पतनी हो अधिक होती है। किन्तु लाभों को अधिकतम करने के लिए आवश्यक जोखिम नहीं हो जा सकती है।
- (iv) घटिया उत्पाद को निर्माण कर तथा खनिजों का शोषण कर लाभों को बढ़ाया जा सकता है जो कि सही नहीं है।

- 2) Wealth Maximization:-** Share Holders की Wealth, Share की बाजार मूल्य पर निर्भर करती है तथा Share का बाजार मूल्य निम्न प्रकार से ज्ञात किया जाता है -

$$\text{Value/Share} = \frac{\text{Earnings Per Share}}{\text{N.P.E.}}$$

OR

$$= \frac{\text{Net Assets (Assets & Liabilities)}}{\text{No. of Shares}}$$

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