

accountancy notes for 1st puc Online PDF

Accountancy notes for 1st PUC play a vital role in helping students grasp the fundamental concepts of accounting, which is an essential subject in commerce and business studies. These notes serve as a comprehensive guide that simplifies complex topics, making it easier for students to understand and retain crucial information. Whether you are preparing for exams, completing assignments, or just seeking to strengthen your foundation in accountancy, well-structured notes are indispensable.

In this article, we will explore the key topics covered in 1st PUC accountancy notes, provide study tips, and highlight the importance of mastering these concepts early in your academic journey.

Understanding the Importance of Accountancy Notes for 1st PUC

Accountancy is often considered a challenging subject due to its blend of theoretical concepts and practical applications. Proper notes aid in:

- Clarifying complex accounting principles
- Providing quick revision material before exams
- Enhancing problem-solving skills
- Building a solid foundation for advanced accounting topics

Having organized notes ensures that students can review important topics efficiently and confidently approach exam questions.

Key Topics Covered in 1st PUC Accountancy Notes

The syllabus for 1st PUC accountancy typically includes several foundational topics. Here is a detailed overview:

1. Introduction to Accounting

- Definition of Accounting
- Objectives of Accounting
- Nature and Scope of Accounting
- Principles of Double Entry System
- Distinction between Bookkeeping and Accounting

2. Basic Accounting Terms

- Assets, Liabilities, Capital
- Debit and Credit
- Journal, Ledger, Trial Balance
- Debit Side and Credit Side
- Opening and Closing Balances

3. Recording of Transactions

- Principles of Recording
- Journal Entries: Format and Examples
- Special Journal Entries (Cash, Bank, Purchase, Sale)
- Posting to Ledger Accounts

4. The Trial Balance

- Purpose and Importance
- Preparing a Trial Balance from Ledger Balances
- Errors Corrected via Trial Balance

5. Banking Transactions

- Passbook and Bank Reconciliation Statement
- Cheque Book Maintenance
- Bank Overdraft and Bank Balance

6. Trial Balance and Its Uses

- Verifying the accuracy of Ledger Accounts
- Detecting Errors
- Preparing Financial Statements

Study Tips for Mastering Accountancy Notes for 1st PUC

To maximize your understanding and retention of accountancy concepts, consider the following

study strategies:

1. Regularly Review Notes

Consistent revision helps reinforce concepts and reduces last-minute stress.

2. Practice Problems Extensively

Solving a variety of numerical problems enhances problem-solving skills and prepares you for exams.

3. Use Simplified Language and Mnemonics

Create memory aids to remember complex principles and sequences.

4. Clarify Doubts Promptly

Consult teachers or peers when unclear about any topic to prevent confusion.

5. Maintain Organized Notes

Use headings, subheadings, and bullet points for easy navigation and quick revision.

Advantages of Using Well-Prepared Accountancy Notes

Having comprehensive notes offers several benefits:

- Saves time during exam preparations
- Acts as a quick reference guide
- Helps identify weak areas
- Enhances understanding through summarized points
- Builds confidence in solving accounting problems

Additional Resources for 1st PUC Accountancy Students

Apart from notes, students should utilize:

- Textbooks prescribed by the education board
- Sample question papers and previous years' question papers

- Online tutorials and video lectures
- Accounting software for practical understanding

These resources complement your notes and provide practical exposure.

Importance of Understanding the Principles Behind Accounting

While memorization is helpful, understanding the principles behind accounting concepts ensures better application and adaptability. Focus on:

- The underlying rationale of each rule
- How transactions affect financial statements
- The logical flow of recording and summarizing data

Conclusion

Mastering accountancy notes for 1st PUC is a crucial step toward excelling in your academic career. With clear, concise, and organized notes, students can develop a strong grasp of fundamental accounting concepts, which serve as the building blocks for more advanced topics. Regular practice, thorough revision, and active engagement with the material will help you achieve academic success and build confidence in your accounting skills.

Remember, the key to mastering accountancy lies in understanding, practice, and consistency. Invest time in creating and revising your notes, seek help whenever needed, and stay motivated throughout your learning journey. With dedication and the right resources, you can excel in 1st PUC accountancy and lay a solid foundation for future studies and professional pursuits.

Accountancy Notes for 1st PUC

Embarking on your journey through the world of accountancy can be both exciting and overwhelming. For students enrolled in the 1st PUC (Pre-University Course), having comprehensive and well-structured accountancy notes for 1st PUC is crucial to mastering fundamental concepts and excelling in exams. These notes serve as a roadmap, guiding you through the basics of accounting, helping you understand principles, procedures, and practical applications efficiently. In this guide, we will explore the essential topics covered in 1st PUC accountancy, provide detailed explanations, and offer tips on how to effectively utilize your notes for maximum benefit.

Understanding the Importance of Accountancy Notes for 1st PUC

Before diving into the specifics, it's important to recognize why well-prepared notes are vital for 1st

PUC accountancy students:

- Structured Learning: Notes organize concepts systematically, making complex topics easier to grasp.
- Revision Tool: They serve as handy references for quick revision before exams.
- Clarification: Well-explained notes clarify doubts and reinforce understanding.
- Exam Preparation: Focused notes highlight important topics and frequently asked questions.

Core Topics Covered in Accountancy Notes for 1st PUC

The syllabus for 1st PUC accountancy typically includes fundamental principles and procedures that lay the foundation for advanced topics. Here are the main areas your notes should cover:

- Introduction to Accounting
 - Meaning of Accounting: Definition, purpose, and importance.
 - Objectives of Accounting: Recording transactions, classifying data, and preparing financial statements.
 - Branches of Accounting: Financial accounting, cost accounting, management accounting.
 - Users of Accounting Information: Owners, investors, creditors, government, and others.
- Basic Accounting Terms
 - Transaction: Any economic event affecting the financial position.
 - Account: A record of all transactions relating to a particular item.
 - Ledger: A book containing accounts of all assets, liabilities, income, and expenses.
 - Journal: The initial record where transactions are first recorded.
 - Voucher: Evidence of transaction.
 - Trial Balance: A statement listing all ledger balances to verify the equality of debits and credits.
- Bookkeeping and Accounting Process
 - Identification of Transactions: Recognizing relevant financial events.
 - Recording in Journal: Entry of transactions in the journal.

- Posting to Ledger: Transferring journal entries to respective accounts.
- Preparation of Trial Balance: Summarizing ledger balances.
- Preparation of Financial Statements: Income statement and Balance Sheet.

- Double Entry System

- Principle: Every debit has a corresponding credit.
- Accounting Equation: $\text{Assets} = \text{Liabilities} + \text{Capital}$.
- Types of Accounts: Real, Personal, and Nominal accounts.
- Rules of Debit and Credit: Based on account types.

- Journal Entries

- Format of Journal Entry
- Types of Journal Entries: Simple, compound, adjusting entries, etc.
- Examples of Common Entries: Sale, purchase, expenses, income, etc.

- Ledger and Posting

- Ledger Structure: T-accounts, running balances.
- Posting Procedure: Transferring journal entries to ledger accounts.
- Trial Balance Preparation: Ensuring accuracy of postings.

- Trial Balance and Its Errors

- Purpose of Trial Balance
- Preparation Steps
- Types of Errors: Errors of omission, commission, compensating errors, etc.
- Rectification of Errors

- Financial Statements Preparation

- Trading Account: For calculating gross profit/loss.
- Profit and Loss Account: For net profit/loss.
- Balance Sheet: For financial position at a point in time.

Effective Strategies to Use Accountancy Notes for 1st PUC

To maximize your learning from these notes, consider the following tips:

- Active Reading: Engage with the content by highlighting key points.
- Make Short Notes: Summarize lengthy explanations in concise points.
- Practice Problems: Supplement notes with practice questions.
- Understand Concepts: Focus on understanding rather than rote memorization.
- Revise Regularly: Frequent revision helps retain concepts longer.
- Use Diagrams and Charts: Visual aids like flowcharts can simplify complex processes.

Sample Breakdown of a Typical Chapter: "Journal and Ledger"

Introduction

- Explains the purpose of journal and ledger in the accounting cycle.

Journal

- Definition and features.
- Formats (Simple, Compound).
- Types of journal entries.
- Examples with illustration.

Ledger

- Definition and importance.
- Structure of T-accounts.
- Posting process.
- Example transactions and their posting.

Practice Questions

- Record a purchase of goods on credit in journal and post to ledger.
- Prepare a trial balance from given ledger balances.

Commonly Asked Questions in 1st PUC Accountancy Exams

- What is the importance of the accounting equation?
- Differentiate between journal and ledger.
- State and explain the rules of debit and credit.
- How do you rectify errors in trial balance?
- Write a journal entry for a cash sale.

Additional Resources for 1st PUC Accountancy

- Textbooks: Follow your prescribed syllabus and recommended textbooks.
- Sample Papers: Practice with previous years' question papers.
- Online Tutorials: Use educational videos for visual explanations.
- Study Groups: Collaborate with peers for discussions and doubt clearing.
- Mock Tests: Regular testing to assess your understanding.

Conclusion

Having comprehensive accountancy notes for 1st PUC is an invaluable resource that simplifies your learning process, builds a strong foundation, and boosts your confidence for exams. Remember, consistency in studying, regular practice, and thorough revision of these notes will pave the way for academic success. Think of these notes as your personal guide through the initial steps of accounting, helping you develop clarity, accuracy, and a systematic approach to financial data. Embrace the subject with curiosity and diligence, and soon you'll see your understanding of accounting deepen, opening doors to more advanced concepts and professional opportunities in the future.

Question What are the main topics covered in accountancy notes for 1st PUC? The main topics include Introduction to Accounting, Basic Accounting Principles, Journal Entries, Ledger Posting, Trial Balance, and Financial Statements. **Answer** How can I effectively use accountancy notes for my 1st PUC exams? Review the notes regularly, understand the concepts thoroughly, practice solving problems, and refer to solved examples to strengthen your understanding. Are the accountancy notes for 1st PUC helpful for understanding practical accounting applications? Yes, the notes provide fundamental concepts and practical examples that help students grasp real-world accounting processes effectively. Where can I find reliable accountancy notes for 1st PUC online? You can find reliable notes on educational websites like Karnataka PUC Board, NCERT, or other

recognized educational platforms that offer comprehensive and updated material. What are common mistakes to avoid while studying accountancy notes for 1st PUC? Avoid rote memorization without understanding, neglecting practice problems, skipping concepts, and ignoring the importance of revisions for clarity and retention. How important are diagrams and illustrations in accountancy notes for 1st PUC? Diagrams and illustrations help simplify complex concepts, making it easier to understand accounting cycles, journal entries, and ledger processes visually. Can I rely solely on notes for scoring good marks in 1st PUC accountancy? While notes are helpful, it's essential to practice solving questions, understand concepts thoroughly, and refer to previous year's question papers for better preparation. What is the best way to revise accountancy notes before the 1st PUC exams? Summarize key points, create quick revision charts, solve practice questions, and review difficult topics multiple times to reinforce learning before exams.

Related keywords: accountancy notes, 1st PUC accountancy, PUC accounting notes, class 11 accountancy, accountancy syllabus, accounting principles, financial accounting, PUC commerce notes, accountancy textbook solutions, accounting basics

PLUS TWO ACCOUNTANCY KERALA

Plus Two Accountancy Kerala

In Kerala, the Plus Two Accountancy course holds a significant position in shaping students' careers in commerce, finance, and related fields. As one of the core subjects for students opting for the Commerce stream, Plus Two Accountancy provides foundational knowledge essential for higher studies, professional courses, and practical financial understanding. The state of Kerala, renowned for its high literacy rate and academic excellence, emphasizes quality education in accountancy, ensuring students are well-prepared for future endeavors. This comprehensive guide explores the importance, curriculum, career prospects, and tips for excelling in Plus Two Accountancy in Kerala.

Understanding Plus Two Accountancy in Kerala

What is Plus Two Accountancy?

Plus Two Accountancy is a subject studied in the two-year Higher Secondary Education (HSE) program, typically covering classes 11 and 12. It is designed to introduce students to the principles of accounting, financial statements, and basic management concepts. This subject lays the groundwork for higher education in commerce, finance, banking, and accounting professions.

Significance of Accountancy in Kerala

Kerala's education system emphasizes practical and conceptual understanding, making accountancy an integral part of the curriculum. The subject not only helps students grasp financial literacy but also enhances analytical and problem-solving skills. It prepares students for:

- Higher education in commerce and management
- Professional courses like Chartered Accountancy (CA), Cost and Management Accountancy (CMA), and Company Secretary (CS)
- Career opportunities in banking, finance, auditing, and taxation

Curriculum and Syllabus for Plus Two Accountancy Kerala

Overview of the Syllabus

The Kerala State Board prescribes a comprehensive syllabus that covers fundamental and advanced accounting concepts. The curriculum is structured to develop both theoretical understanding and practical skills.

Key Topics Covered

- **Partnership Accounting**
 - Accounting for Partnership Firms
 - Reconstitution of Partnership
 - Admission, Retirement, and Dissolution of Partners
- **Company Accounts**
 - Issue of Shares and Debentures
 - Preparation of Financial Statements of Companies
 - Analysis of Financial Statements
- **Bank Reconciliation Statement**
- **Particulars of Accounting**
 - Rectification of Errors
 - Accounting for Consignment and Goods Lost and Found
- **Computerized Accounting**

Assessment and Evaluation

Assessments include periodic tests, practical examinations, and project work, emphasizing both theoretical knowledge and practical application.

Educational Institutions and Resources in Kerala

Top Schools and Colleges Offering Plus Two Accountancy

Kerala boasts numerous reputable schools and junior colleges that provide quality education in accountancy:

- GHSS (Government Higher Secondary Schools)
- Private Higher Secondary Schools with Commerce Streams
- Specialized Commerce and Business Colleges

Online Resources and Study Materials

Students can access a variety of resources to enhance their learning:

- Kerala State Board Official Syllabus and Textbooks
- Online coaching platforms and tutorials
- Sample question papers and previous years' question papers
- Educational apps focused on accounting principles

Career Opportunities After Plus Two Accountancy in Kerala

Higher Education Pathways

Students completing Plus Two Accountancy have a plethora of options:

- **Bachelor's Degrees**
 - B.Com (Bachelor of Commerce)
 - BBA (Bachelor of Business Administration)
 - BMS (Bachelor of Management Studies)
- **Professional Courses**

- Chartered Accountancy (CA)
- Cost and Management Accountancy (CMA)
- Company Secretary (CS)

- **Diploma and Certification Courses**

- Financial Accounting
- Taxation and Auditing

Job Opportunities in Kerala

With the foundation provided by Plus Two Accountancy, students can explore careers in:

- Banking and Financial Services
- Accounting and Auditing Firms
- Corporate Sector Finance Departments
- Government Accounting and Tax Departments
- Entrepreneurship and Business Management

Tips for Excelling in Plus Two Accountancy Kerala

Effective Study Strategies

- **Understand the Concepts** ? Focus on understanding the principles rather than rote memorization.
- **Regular Practice** ? Practice solving numerical problems and accounting exercises regularly.
- **Use Visual Aids** ? Diagrams, flowcharts, and tables can help in better retention of concepts.
- **Revise Consistently** ? Regular revision of topics ensures better recall during exams.
- **Prepare Short Notes** ? Summarize important points for quick revision before exams.

Utilize Resources Wisely

- Attend coaching classes if needed for difficult topics.
- Participate in group discussions and peer learning.
- Solve previous year question papers to understand exam patterns.
- Seek guidance from teachers and mentors for doubts and clarifications.

Conclusion

In Kerala, Plus Two Accountancy is more than just a subject; it is a gateway to numerous academic and career opportunities. With the right approach, dedication, and access to quality resources, students can excel in this subject and pave the way for a successful future in finance, accounting, and management domains. The emphasis on practical knowledge, combined with theoretical understanding, ensures that Kerala students are well-equipped to meet the challenges of higher education and professional careers in the ever-evolving world of business and finance. Embracing the learning journey in Plus Two Accountancy can truly be a stepping stone toward achieving one's academic and professional aspirations.

Plus Two Accountancy Kerala has emerged as a pivotal subject within the educational landscape of Kerala, a state renowned for its robust academic standards and emphasis on comprehensive student development. As the bridge between secondary education and higher studies, the Plus Two (or Higher Secondary) stage holds significant importance in shaping a student's future trajectory, especially in the realm of commerce and business studies. Accountancy, being a core subject in Kerala's Plus Two curriculum, not only equips students with essential financial skills but also fosters analytical thinking, numerical proficiency, and an understanding of real-world economic principles. This article offers an in-depth exploration of Plus Two Accountancy in Kerala, analyzing its curriculum, teaching methodologies, challenges, and the evolving landscape driven by technological advancements and policy reforms.

Understanding the Role of Plus Two Accountancy in Kerala

The Significance of Accountancy at the Plus Two Level

In Kerala, the Plus Two stage is a critical phase where students choose among various streams—Science, Commerce, Humanities, and Vocational. The Commerce stream, which includes Accountancy, is particularly vital for students aspiring to pursue careers in finance, management, law, or accounting. The subject acts as a foundation for higher education in professional courses such as Chartered Accountancy (CA), Company Secretary (CS), and Cost and Management Accountancy (CMA).

Accountancy at this level aims to:

- Develop students' understanding of financial transactions and reporting.
- Cultivate critical thinking and analytical skills through problem-solving.
- Introduce students to the fundamentals of accounting principles, laws, and ethics.
- Prepare students for real-world financial decision-making scenarios.

Given Kerala's high literacy rate and emphasis on quality education, Plus Two Accountancy is designed to be comprehensive, practical, and aligned with national standards while catering to local educational needs.

The Curriculum and Syllabus Framework

The Kerala State Council of Educational Research and Training (SCERT), in collaboration with the Kerala Board of Higher Secondary Education, formulates the syllabus for Plus Two Accountancy. The curriculum is periodically updated to incorporate contemporary accounting practices and technological tools.

Key components of the syllabus include:

- Basic Accounting Principles and Concepts
- Recording of Transactions
- Preparation of Financial Statements (Trading, Profit & Loss Account, Balance Sheet)
- Partnership Accounts
- Company Accounts
- Issue of Shares and Debentures
- Banking and Bank Reconciliation
- Accounts from Incomplete Records
- Accounting for Not-for-Profit Organizations
- Recent developments such as computerized accounting systems

The syllabus emphasizes both theoretical understanding and practical application, with an increasing focus on case studies, project work, and computer-based accounting software.

Teaching Methodologies and Learning Approaches

Traditional Classroom Instruction

Most Kerala schools adopt a lecture-based approach supplemented with textbook exercises, which forms the backbone of accountancy teaching. Teachers emphasize conceptual clarity, guided problem-solving, and regular assessments. Given the subject's numerical nature, practice is considered essential for mastery.

Use of Technology and Digital Resources

In recent years, Kerala has integrated technology into accountancy education:

- Digital textbooks and e-learning modules
- Classroom demonstrations using accounting software like Tally
- Online quizzes and mock tests
- Virtual classrooms, especially after the COVID-19 pandemic, facilitating remote learning

The Kerala government and educational institutions have been proactive in deploying digital tools to enhance student engagement and understanding.

Practical Training and Workshops

To bridge the gap between theory and practice, schools often organize:

- Accounting workshops
- Industrial visits to local businesses or banks
- Guest lectures by accounting professionals
- Internships and project work focusing on real-world financial documentation

This experiential learning approach aims to prepare students for career pathways and entrepreneurial ventures.

Challenges in Plus Two Accountancy Education in Kerala

Despite Kerala's reputation for educational excellence, the teaching of accountancy faces several challenges:

Curriculum Overload and Complexity

- The syllabus is dense, demanding extensive practice and conceptual understanding.
- Balancing theoretical concepts with practical applications can be challenging for students, especially those new to business subjects.

Resource Disparities

- While urban schools often have access to modern labs and accounting software, rural and semi-urban schools may lack such facilities.
- This disparity impacts the quality of practical training and overall student preparedness.

Teacher Training and Qualification

- Effective accountancy teaching necessitates qualified educators with updated knowledge.
- Shortage of trained teachers or those with industry experience can hinder effective instruction.

Student Engagement and Motivation

- Some students perceive accountancy as a difficult or dry subject, impacting their motivation.
- The need for innovative, student-centered pedagogies is essential to foster interest.

Integration of Technology

- Not all schools have the infrastructure to implement digital tools, creating a gap in modern accounting education.
- Continuous training for teachers on new technologies is also required.

Recent Reforms and Future Outlook

Policy Reforms and Curriculum Updates

The Kerala education department periodically revises the accountancy syllabus to include:

- Emphasis on computer-based accounting
- Introduction of e-filing and digital financial documentation
- Incorporation of sustainability and ethical considerations in financial reporting

These reforms aim to make students industry-ready and aligned with global accounting standards.

Technology Integration and E-Learning Platforms

The rise of online learning platforms such as SWAYAM, Kerala State Open School (KSOS), and private educational portals has supplemented classroom teaching. These platforms provide:

- Video lectures
- Practice exercises
- Mock exams
- Interactive forums for doubt clearing

The future of Plus Two Accountancy in Kerala hinges on widespread digital literacy and access.

Career Pathways and Higher Education Opportunities

Students excelling in accountancy can pursue:

- Bachelor's degrees in Commerce, Business Administration, or Economics
- Professional courses like CA, CMA, CS
- Entrepreneurship ventures, especially in financial services and consultancy

The state's focus on skill development and entrepreneurship further enhances the importance of a strong foundation in accountancy.

Emerging Trends and Innovations

Looking ahead, several trends are poised to influence Plus Two Accountancy:

- Adoption of Artificial Intelligence (AI) in accounting software
- Increased focus on data analytics and financial modeling
- Integration of blockchain concepts for transparent and secure transactions
- Emphasis on ethical considerations and corporate social responsibility

These innovations will prepare students for the evolving landscape of financial management and accounting technology.

Conclusion

In Kerala, Plus Two Accountancy remains a vital component of the Higher Secondary education system, blending traditional teaching with modern innovations to produce competent, industry-ready students. The state's proactive approach through curriculum updates, technological integration, and focus on practical exposure ensures that students are not only able to master accounting principles but also adapt to the dynamic world of finance and business.

However, challenges such as resource disparities, curriculum complexity, and the need for trained teachers must be addressed to sustain and enhance the quality of accountancy education. As Kerala continues to prioritize educational excellence, the future of Plus Two Accountancy looks promising, with technological advancements and policy reforms paving the way for more engaging, inclusive, and industry-relevant learning experiences.

By fostering a strong foundation in accountancy, Kerala is not only preparing students for higher education but also nurturing the next generation of entrepreneurs, accountants, and financial

professionals who will contribute to the state's economic growth and development.

QuestionAnswer What are the main topics covered in the Plus Two Accountancy syllabus in Kerala? The Plus Two Accountancy syllabus in Kerala covers topics such as Financial Accounting, Partnership Accounts, Company Accounts, Accounting for Special Transactions, and Bank Reconciliation Statements, aligning with the NCERT guidelines. How can students effectively prepare for the Plus Two Accountancy exams in Kerala? Students should focus on understanding fundamental concepts, solve previous years' question papers, practice numerical problems regularly, and refer to the Kerala Board's prescribed textbooks and sample papers for better preparation. Are there any specific tips for scoring high marks in Plus Two Accountancy in Kerala? Yes, students should master the core concepts, practice time-bound problems, learn the correct accounting journal entries, and revise regularly. Attending coaching classes and clarifying doubts with teachers can also boost performance. Where can students find the official syllabus and question papers for Plus Two Accountancy in Kerala? Students can access the official syllabus and previous question papers on the Kerala State Board's official website or through the Kerala Plus Two accountancy textbooks and resource centers. What are the common challenges faced by students in Plus Two Accountancy in Kerala? Common challenges include difficulty understanding complex accounting concepts, time management during exams, and practicing extensive numerical problems. Regular practice and guidance can help overcome these issues. Is there any online support or resources available for Plus Two Accountancy students in Kerala? Yes, students can find online tutorials, video lectures, and mock tests from various educational platforms and YouTube channels dedicated to Kerala Plus Two Accountancy to supplement their studies. How important are practical applications and real-life examples in learning Plus Two Accountancy in Kerala? Practical applications and real-life examples help students understand accounting concepts more effectively, making the subject more relatable and easier to grasp, which can improve exam performance. What role do teachers and coaching centers play in Plus Two Accountancy education in Kerala? Teachers and coaching centers provide expert guidance, structured learning, practice materials, and doubt resolution, playing a crucial role in helping students excel in Plus Two Accountancy exams.

Related keywords: plus two accountancy kerala, kerala plus two commerce, plus two accountancy syllabus kerala, kerala plus two accountancy tuition, plus two accountancy notes kerala, kerala plus two commerce coaching, plus two accountancy exam kerala, kerala plus two accountancy books, plus two accountancy practice questions kerala, kerala plus two accountancy coaching centers

Read the full article online: [plus two accountancy kerala](#)