



Mastering Wealth: A Comprehensive Guide to Financial Success

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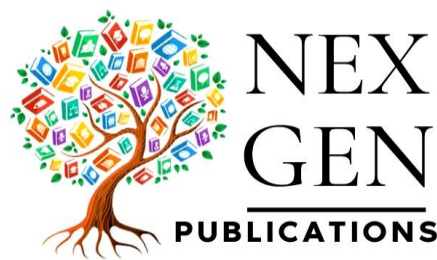
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Mastering Wealth: A Comprehensive Guide to Financial Success



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Mastering Wealth: A Comprehensive Guide to Financial Success

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First Impression: March 2024

**Mastering Wealth: A Comprehensive Guide to Financial
Success**

ISBN: 978-81-19477-88-3

Rs. 1000/- (\$80)

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Published by:
Nex Gen Publications

Preface

Thank you for exploring "**Mastering Wealth: A Comprehensive Guide to Financial Success**"! This book serves as your road map for a clear, practical, and—above all—empowering navigation of the complicated world of money, wealth, and financial success.

More than ever, financial literacy is essential in the fast-paced world of today. However, a lot of us feel frightened by financial language or overpowered by the sheer amount of information available. With the goal of demystifying the financial world, this book breaks down difficult ideas into easily understood pearls of knowledge.

This book has something to offer everyone, regardless of where you are in your quest to financial independence or how advanced you want to get with wealth management. We'll go over everything from sophisticated investing methods and wealth-building concepts to fundamental budgeting and saving approaches.

However, this is not your average dry, dull finance textbook. Consider it instead as your own personal financial coach, helping you along the way with useful suggestions, real-world examples, and advice you can put into practice right now.

This book will teach you how to create sound spending habits, set attainable financial objectives, and lay the groundwork for long-term wealth growth. You'll learn about the significance of diversification, the power of compound interest, and the mental adjustments required to draw wealth into your life.

This book is primarily on empowerment. It's about arming you with the information, resources, and self-assurance you need to take charge of your financial future and build the abundant and free life you deserve.

Thus, "**Mastering Wealth**" is here to assist you accomplish your financial goals, whether they involve early retirement, college savings for your kids, or just having financial piece of mind. Together, let's go out on this adventure to discover the keys to long-term financial success!

Acknowledgement

Numerous people provided crucial support and contributions during the writing of "**Mastering Wealth: A Comprehensive Guide to Financial Success**," which is the book. We are very grateful to each and every one of you.

First and foremost, we would like to sincerely thank all of our readers. Our desire to impart our knowledge and insights is motivated by your inquisitiveness, zeal, and resolve to enhance your financial literacy. This book would never have happened without your desire to grow and learn.

We owe our families and friends a debt of appreciation for supporting us during this project. Your continuous support, tolerance, and comprehension during our lengthy research and writing hours gave us the groundwork to follow our love of assisting others in their financial path.

We are grateful to our mentors and advisors for their insight, counsel, and support. Your knowledge and experience have influenced the book's content and added to its depth, making it more pertinent and applicable to the lives of our readers.

We extend our sincere gratitude to the professionals and financial experts who so kindly contributed their knowledge and thoughts. Your contributions have greatly enhanced the content of this book, providing readers with useful tactics and doable guidance to confidently traverse the intricate world of finance.

We would like to express our gratitude to the entire staff at our publishing house for their hard work, inventiveness, and excellence-focused mindset. Your combined efforts have made this book a reality and enabled readers all across the world to access it, realising our ambition.

Finally, but just as importantly, we recognise the significance of serendipity and the innumerable anonymous people whose encouragement and influence have impacted our lives in ways we may never completely understand.

We sincerely thank each and every one of the individuals listed above as well as the countless others who have contributed. Thanks to your contributions, "Mastering Wealth" is now more than just a book—rather, it is a monument to the strength of community, cooperation, and the common goal of financial empowerment.

Dr. Shraddha Mayuresh Bhome

Dr. Parvez Khan

Mr. J. Rajesh

Dr. S. Venkata Ramana

Mr. Mandar Arun Shahane

About the Authors



Dr. Shraddha Mayuresh Bhome

Academically M.com , M.Phil in Commerce , Ph.d in commerce

Teaching experience :-

UG - 18 years

PG - 9 years

Research experience - 9 years

So far 17 Students have successfully completed PhD in commerce and Management under her guidance and 3 have submitted the thesis.

She has 3 patents and 1 copyright published with Govt of India.

Shraddha has Written 79 text books for various universities like University of Mumbai, Savitribai Phule Pune University, Pune, Kach and Kadi University, Gujarat etc for undergraduate students and 3 for post graduate students and 3 reference books also to her credit.

Recently she was the member to frame the syllabus for designing the syllabus and book for the subject of *Financial aspects in agriculture* for World Bank funded project for Dr. Balasaheb Sawant Agricultural University, Dapoli.

She is undergoing a Research project funded by ICSSR on NEP implementation.

She has authored , coauthored and presented more than 139 research papers in national , international conferences of which 50+ are awarded as best research

papers

She is on the editorial board of 5 national and international journals

She is recipient of 10+ state, national, international awards for the contribution in education and research at Malaysia, Delhi, Nashik, Rajasthan, Trichy, Thane etc.

Invited as a resource person in more than 60 + colleges across India to deliver various sessions in Research Methodology like

1. Topic v/s Title
2. Framing of Objectives and Hypothesis
3. How to draft research paper and proposal
4. Questionnaire designing
5. How to write the thesis?
6. Joy of research etc

Member Board of Studies at 5 colleges such as

1. K. J. Somaiya college, Vidyavihar
2. Bhavans college, Andheri
3. Pendharkar college, Dombivli
4. Vaze - Kelkar College, Mulund
5. S. K. Somaiya College, Vidyavihar

Recently successfully completed GST Practitioner Course from IIM Skills with 89%.

She has also invited as key note speaker, Guest of Honour in 7 national and international conferences including Sanatana College, Bangaluru, Jharkhand Rai University, Ranchi and many more.

She also has chaired more than 25 technical sessions in various conferences organised at national level including Hansraj College, Delhi, JIT university, Rajasthan. She is also advisor for conferences organised by Model College, Dombivli, Ramsheth Thakur College, Panvel, Satish Pradhan Dnyanasadhana College, Thane as well.

She has organised many workshops, FDPs, SDPs seminars and conferences as secretary / coordinator and member incharge at National as well as international level.

She is also life member of GHRWS, Thane

Indian Accounting Association, Mumbai chapter

GSBAS, Kopergaon

IARA, Trichy

At present she is Principal at J K college of Science and Commerce, Ghansoli

She also works as Advisor to self finance courses and Research at Satish Pradhan Dynansadhana College Thane.



Dr. Parvez Khan, With over a decade of experience, Dr Parvez is a distinguished researcher and educator. Holding an MBA, M.com, MA, and Ph.D. in Management, Dr Parvez brings multifaceted expertise across finance, economics, operations, strategy, and marketing research. He is currently employed as the Faculty of Business at ATRIA University in Bangalore, India, as an Assistant Professor. As an Assistant Professor, he demonstrates an unwavering commitment to higher education and passion for cultivating the next generation of leaders. He is also a

bank trainer for Bank CAIIB and JAIIB Exams. His illustrious career reflects his dedication to academic excellence and rigorous research. Published various research papers in Scopus, UGC Care, and ABDC indexed Journals and authored several books.



J. Rajesh is a seasoned academician with over 17 years of rich teaching experience. Currently serving as an Assistant Professor in Commerce and Management Department and Dean of Administration at Srinath University, Jamshedpur, he brings a wealth of knowledge and expertise to the academic arena.

With a diverse educational background, J. Rajesh is pursuing Ph.D. and is a Chartered Fellow Member of Central Christian University (CCU), Malawi). He is also a distinguished Fellow Member of Eudoxia Research University, New Castle, USA (FMERU), as well as a Fellow Member of Eudoxia Research Centre, ERC-India (FMERC). His academic pursuits have been further enhanced by earning an MPhil and an MBA in Finance. Additionally, he holds the prestigious Chartered Financial Analyst (CFA) designation, demonstrating his commitment to excellence in the field of finance.

Having dedicated nearly 17 years to instructional roles, J. Rajesh is adept at engaging students and fostering an environment conducive to learning. His passion for education and his ability to impart knowledge effectively make him an invaluable asset to any academic institution.



Dr. S. Venkata Ramana is an accomplished academic and researcher with over 22 years of experience in the field. Currently serving as an Associate Professor at KL Business School, KL University, he has earned a reputation for his exceptional expertise in Financial Management, Security Analysis and Portfolio Management, and Business Economics. His dedication and passion in these areas have garnered him numerous accolades and recognition.

Having completed his Ph.D. in Retail Banking services, Dr. S. Venkata Ramana's research interests extend to Analytics and Risk Management, where he has made significant intellectual contributions. His work has resulted in 10 research publications in reputable journals, including Scopus, Web of Sciences, UGC, and peer-reviewed ABDC journals.

Dr. S. Venkata Ramana is an active participant in both national and international conferences, having attended 12 and 8 respectively. He has also enriched his knowledge through 10 Faculty Development Programs, 20 Webinars, and 19 Workshops. Notably, he holds two patents and has been actively involved in various workshops and FDPs as a valuable resource person.

His intriguing research areas encompass credit appraisal and Fraud identification in the banking industry, reflecting his commitment to addressing critical challenges in the financial sector.



Mr. Mandar Arun Shahane, He is Master of Commerce in Financial mangment & Cost accountancy from University of Pune. He has also successfully completed Diploma in Tax Laws & GDC&A. Recently he has successfully completed GST Practioner Course from IIM, Skills.

He carries over 16 years of rich practical experience in FMCG Industry with special emphasis on controlling

A/P, Controlling GL and Payments and earlier in VAT and now GST aspects of the company. At present he works as a manager at AB Mauri company.

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ABOUT THE BOOK

Your ultimate road map to financial independence is "**Mastering Wealth: A Comprehensive Guide to Financial Success**". This book will walk you through every step of the process of becoming wealthy by simplifying difficult financial ideas into language that is easy to understand. This book covers every facet of personal finance, including goal-setting, budgeting, debt management, and prudent investing. You'll discover how to use a variety of investing techniques, such as stocks, real estate, and retirement accounts, to make your money work for you.

You may apply these ideas to your own financial circumstances with the help of helpful hints and real-world examples, giving you the power to take charge of your finances and create long-lasting riches. In order to attain financial success and lead the life of your dreams, "Mastering Wealth" provides you with the information and resources you need, regardless of your financial experience level.



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