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EMERGING ROLE OF BUSINESS ANALYTICS

EDITORIAL



"Success is no accident. It is hard work, perseverance, learning, studying, sacrifice and most of all, love of what you are doing."
—Pele

Dear Friends,

The quote "Success is no accident" is a potent reminder that achievement is not something that happens by accident. It typically comes from planning, perseverance, hard work, and conscious effort. It emphasizes how crucial willpower and intention are to reaching objectives.

It takes more than chance or coincidence to succeed. It is the outcome of constant tenacity, thoughtful preparation, and intentional effort. While some people might think that only the lucky few can obtain success, the truth is that anyone can if they have the correct attitude and take the appropriate steps. Every success story has hard work at its heart. People that put time and effort into their passion, career, or craft are successful. They are aware that extraordinary effort is necessary to achieve greatness. An individual unifying denominator is hard effort. But hard labor is insufficient on its own. It ought to be combined with astute tactics to guarantee that the endeavor produces significant outcomes. Maximizing the impact of hard effort can be achieved by prioritizing tasks, setting clear goals, and managing your time effectively.

On the path to success, setbacks and failures are unavoidable. The ability to persevere in the face of adversity is what distinguishes successful people. Instead than seeing challenges as insurmountable hurdles, they see them as chances to develop and learn. Having an optimistic outlook is essential for success. It entails having confidence in oneself, remaining upbeat, and seeing obstacles as chances. Positivity improves problem-solving abilities, builds resilience, and draws opportunities. Success is no accident; it is a deliberate outcome of hard work, persistence, preparation, discipline, passion, and a positive mindset. By embracing these principles, anyone can transform their aspirations into reality and prove that success is within reach for those who dare to pursue it.

Best Wishes! *Arun Kumar*

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EMERGING ROLE OF BUSINESS ANALYTICS



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In the rapidly evolving landscape of modern commerce, business analytics has emerged as a critical tool for decision-making and strategic planning. Organizations across industries are leveraging analytics to gain insights, improve operational efficiency, and maintain a competitive edge in an increasingly data-driven world. This article explores the growing significance of business analytics and its transformative impact on businesses.

Understanding Business Analytics

Business analytics involves the use of statistical, quantitative, and predictive models to analyze data and derive actionable insights. It encompasses three key methodologies that form the foundation of data-driven decision-making. Descriptive analytics examines historical data to understand past performance, uncover trends, and identify patterns that provide context to organizational decisions. Predictive analytics goes a step further, employing advanced statistical models and machine learning algorithms to forecast future outcomes. This approach helps businesses anticipate trends, customer behavior, and market dynamics, enabling them to make informed decisions. Prescriptive analytics, the most advanced form, leverages predictive insights to recommend specific actions. By providing clear, actionable strategies, prescriptive analytics empowers organizations to optimize operations and enhance their strategic planning. Together, these methodologies enable organizations to transition from reactive to proactive decision-making, creating a significant competitive advantage in the marketplace.

The Drivers of Business Analytics Adoption

Several factors are propelling the adoption of business analytics. The explosion of data driven by digital technologies has resulted in unprecedented volumes of information, necessitating sophisticated tools to extract valuable insights. Every digital transaction, social media interaction, and sensor-generated input adds to the growing pool of data, which businesses must manage and analyze to stay competitive. Technological advancements, such as innovations in cloud computing, artificial intelligence, and machine learning, have made analytics tools more accessible and affordable. These technologies have democratized analytics, allowing organizations of all sizes to harness its potential. Additionally, competitive pressure is compelling organizations to leverage analytics for faster, data-driven decision-making, giving them an edge in the marketplace. Lastly, customer-centric strategies have gained prominence, as businesses use analytics to personalize customer experiences and improve satisfaction. In a world where consumers demand tailored solutions and instant gratification, analytics offers the tools to meet and exceed these expectations.

Applications Across Industries

The transformative role of business analytics is evident across various industries. In retail, analytics is revolutionizing operations by optimizing inventory management, enhancing supply chain efficiency, and tailoring marketing campaigns to individual customers. By analyzing purchasing behaviors and preferences, retailers can anticipate demand, reduce overstocking or understocking, and



deliver personalized offers that boost sales and loyalty. In healthcare, analytics plays a pivotal role in improving patient outcomes. By predicting disease trends, optimizing resource allocation, and personalizing treatment plans, healthcare providers can enhance efficiency and deliver better care. The finance sector relies on analytics for fraud detection, risk assessment, and customer segmentation. Real-time monitoring and predictive models allow financial institutions to identify suspicious activities, minimize risks, and offer targeted services that meet diverse client needs. In manufacturing, predictive analytics helps foresee equipment failures, reduce downtime, and streamline production processes, ensuring continuous operations and cost savings. Even in sports, teams leverage analytics to evaluate player performance, develop game strategies, and enhance fan engagement. From selecting the best players to crafting winning plays, analytics is transforming how sports teams compete and connect with their audiences.

The Benefits of Business Analytics

The advantages of adopting business analytics are profound. It facilitates improved decision-making by providing evidence-based insights, enabling organizations to make more accurate and timely choices. With access to comprehensive data and analytical tools, decision-makers can confidently chart courses of action that align with organizational goals. Operational efficiency is enhanced as analytics identifies inefficiencies and optimizes processes, reducing costs and increasing productivity. By pinpointing areas of waste or underperformance, businesses can streamline their operations and allocate resources more effectively. Businesses also gain greater customer insights, which allow for targeted marketing and improved loyalty. By understanding customer preferences, behaviors, and feedback, organizations can create personalized experiences that foster long-term relationships. Moreover, analytics plays a crucial role in risk mitigation by anticipating risks and devising effective strategies to address them. From market fluctuations to cybersecurity threats, analytics

equips organizations with the foresight to navigate uncertainties and safeguard their interests.

Challenges in Implementation

Despite its benefits, the implementation of business analytics comes with challenges. Poor data quality can lead to misleading insights, undermining decision-making. Incomplete, outdated, or inaccurate data compromises the reliability of analytical outcomes, highlighting the need for robust data management practices. The skills gap in analytics remains a significant issue, as there is a shortage of professionals proficient in analytics tools and methodologies. Organizations must invest in training and development to build a workforce capable of leveraging analytics effectively. Integration of analytics systems with existing infrastructure can be complex and costly. Legacy systems may not be compatible with modern analytics platforms, requiring significant upgrades or replacements. Additionally, ethical concerns around data privacy and the responsible use of analytics remain critical considerations for businesses. Organizations must ensure compliance with regulations and adopt ethical practices to maintain trust and transparency.

The Future of Business Analytics

The future of business analytics lies in advanced technologies such as artificial intelligence, natural language processing, and augmented analytics. These innovations promise to make analytics more intuitive, faster, and accessible to non-technical users. Artificial intelligence will enable more sophisticated pattern recognition and decision-making, while natural language processing will allow users to interact with analytics tools using everyday language. Augmented analytics, which combines AI and machine learning with traditional analytics, will simplify complex processes and empower users at all levels of an organization. Furthermore, real-time analytics is gaining traction, enabling businesses to react swiftly to dynamic market conditions. As these technologies evolve, they will further empower businesses to derive

maximum value from their data, driving innovation and growth..

Conclusion

Business analytics is no longer a luxury but a necessity for organizations aiming to thrive in a data-centric world. By harnessing the power of

analytics, businesses can unlock new opportunities, improve efficiency, and create lasting value for stakeholders. As technology continues to evolve, the role of business analytics will only grow, shaping the future of how businesses operate and compete.

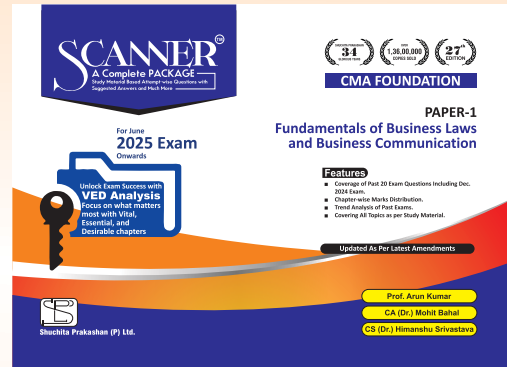




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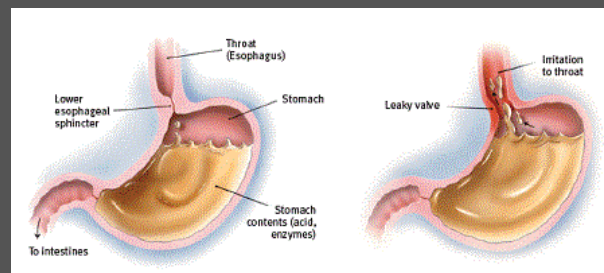
1. What are ballpoint pens purchased by a clothing company
 - a) Direct materials
 - b) Indirect materials
 - c) EDI
 - d) None of the above
2. What is another name for
 - a) Direct materials
 - b) Indirect materials
 - c) EDI
 - d) None of the above
3. What is the process in which a buyer posts its interest in buying a certain quantity of items, and sellers compete for the business by submitting successively lower bids until there is only one
 - a) Seller left B2B marketplace
 - b) Intranet
 - c) Reverse auction
 - d) Internet
4. What are plastic cards the size of a credit card that contains an embedded chip on which digital information can be stored
 - a) Customer relationship management systems cards
 - b) E-government identity cards
 - c) FEDI cards
 - d) Smart cards
5. Which of the following are advantages normally associated with B2B e-commerce
 - a) Shorter cycle times
 - b) Reduction in costs
 - c) Reaches wider audiences
 - d) all of the above

INDIGESTION OR DYSPEPSIA

A frequent digestive issue that can produce discomfort in the upper abdomen or chest is indigestion, sometimes referred to medically as dyspepsia. It is a sign of underlying digestive system disorders rather than a disease. Even though it is frequently minor, chronic indigestion can interfere with day-to-day functioning and may necessitate medical care.

Symptoms includes, Pain or discomfort in the upper abdomen, flatulence or burping after eating, Nausea or a mild feeling of queasiness, feeling full or bloated during or after eating, and Heartburn, characterized by a burning sensation in the chest. If symptoms persist or worsen, it may signal an underlying health issue that needs professional evaluation.

Causes: Dietary habits include, Overeating, Consuming fatty, spicy, or greasy foods, and Drinking carbonated beverages, caffeine, or alcohol, Smoking, Anxiety, Lack of physical activity, some medical conditions like, Peptic ulcers, Gallstones, Gastritis, Gastroesophageal reflux disease (GERD), etc., and Certain medications, such as NSAIDs (non-steroidal anti-inflammatory drugs), antibiotics, and aspirin, can irritate the stomach lining.



Preventions:

Indigestion can be considerably decreased by implementing healthier eating and lifestyle habits:

- To avoid overfilling your stomach, eat smaller, more frequent meals.
- Eat slowly and fully chew your food.
- Steer clear of trigger foods like acidic, fatty, or spicy foods.
- Limit alcohol, cigarettes, and caffeine.
- Use relaxation methods to reduce stress, such as yoga, meditation, or deep breathing.

Medical Treatment includes, Antacids to neutralize stomach acid, Proton pump inhibitors (PPIs) or H2 blockers to reduce acid production, Treatment for underlying conditions like ulcers or GERD.



INDIAN STOCK MARKET

NAVIGATING OPPORTUNITIES AND OVERCOMING CHALLENGES



Neha Singh
Research Scholar
Amity University, Lucknow

The Indian stock market has emerged as one of the most dynamic and fast-evolving markets globally. It plays a pivotal role in driving the country's economic growth by facilitating capital formation, investment opportunities, and wealth creation. The two primary stock exchanges in India are the Bombay Stock Exchange (BSE) and the National Stock Exchange (NSE).

Key Features of the Indian Stock Market

Regulatory Framework

The Securities and Exchange Board of India (SEBI) governs the market, ensuring transparency, investor protection, and market efficiency.

Market Indices

Sensex: The flagship index of the BSE, comprising 30 leading companies.

Nifty 50: The NSE's benchmark index, consisting of 50 top-performing companies.

Participants

The market includes a diverse set of participants: retail investors, institutional investors, mutual funds, foreign institutional investors (FIIs), and domestic institutional investors (DIIs).

Investment Vehicles

Investors can trade in equities, derivatives, commodities, mutual funds, exchange-traded funds (ETFs), and bonds. The Indian stock market has experienced significant growth in recent years, emerging as a prominent player in the global financial landscape. This expansion presents both opportunities and challenges for investors and policymakers.

Opportunities in the Indian Stock Market

- **Technological Advancements**

The adoption of financial technologies, including mobile trading apps and AI-driven investment tools, has democratized stock market participation. These technologies enable real-time trading, better analysis, and easy access for retail investors, broadening the investment base.

- **Emerging Sectors**

India's stock market is witnessing growth in sectors like renewable energy, electric vehicles (EVs), biotechnology, and e-commerce. These sectors offer new avenues for investment as they align with global trends and government priorities.

- **Infrastructure Development**

The government's focus on infrastructure through projects like Bharatmala, Sagarmala, and smart cities not only attracts investment but also strengthens industries like construction, cement, and steel. Rise of Environmental, Social, and Governance (ESG) Investments ESG investments are gaining traction in India, with companies adopting sustainable practices. This trend attracts global investors who prioritize ethical and responsible investing.

- **Global Partnerships and Trade Agreements**

India's strategic trade agreements and partnerships with countries like the US, Japan, and Australia open up new investment opportunities, especially in manufacturing and technology.

Challenges in the Indian Stock Market

- Market Fragmentation

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Despite growth, a significant portion of the population remains outside the purview of equity markets. Financial inclusion efforts have made strides but haven't yet bridged the gap in rural and semi-urban areas.

- **Currency Fluctuations**

The Indian rupee's volatility can affect foreign portfolio investments (FPIs). A depreciating rupee reduces the returns for foreign investors, potentially discouraging further inflows.

- **High Inflation**

Persistent inflationary pressures impact purchasing power and can lead to tighter monetary policies, which may dampen market growth.

- **Corporate Governance Issues**

Instances of fraud, lack of transparency, and weak corporate governance in some companies erode investor trust and deter investments in smaller firms.

- **Overdependence on Key Sectors**

The market is heavily reliant on a few sectors, such as IT, banking, and energy. A downturn in these sectors could significantly impact overall market performance.

- **Global Geopolitical Risks**

Geopolitical tensions, especially in regions affecting India's trade and investment, pose risks to market stability. Trade wars, energy price fluctuations, and global economic slowdowns can lead to reduced investor confidence.

- **Liquidity Risks**

While the primary markets are growing, the secondary markets still face liquidity issues in mid-cap and small-cap stocks. This lack of liquidity can deter institutional investors.

- **Environmental Risks**

Climate change and environmental challenges can impact industries like agriculture, power, and insurance, leading to volatility in related stocks.

Conclusion

In conclusion, while the Indian stock market offers substantial opportunities driven by economic growth, favorable demographics, and policy reforms, it also faces challenges related to valuations, regulatory complexities, and limited retail participation. Investors should carefully consider these factors when making investment decisions in this dynamic market. The Indian stock market's future lies in capitalizing on its strengths while addressing its challenges. Strategic measures like financial literacy campaigns, regulatory simplifications, infrastructure upgrades, and fostering innovation can unlock the full potential of the market.

For investors, understanding the opportunities and challenges is crucial for navigating this dynamic market. A diversified portfolio, informed decision-making, and a long-term investment approach can help mitigate risks and maximize returns.





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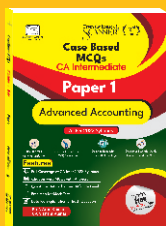
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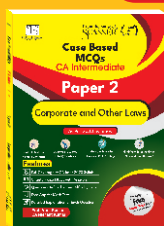
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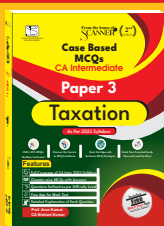
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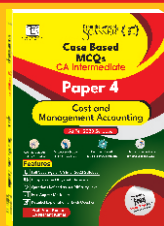
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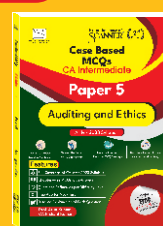
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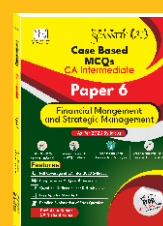
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SOLVE THE PUZZLE

	3	5				7	6
6	4		5		7	1	
7						4	
8		3			6		4
	9		3	4		2	
4			9		1	3	7
		4	2				5
5						3	1
3			6				4

8	4	9	1	2	3	5	6	7
1	2	3	7	6	5	8	4	9
5	6	7	4	8	9	1	2	3
3	1	4	9	5	2	6	7	8
2	8	6	3	4	7	9	1	5
7	9	5	6	1	8	2	3	4
9	3	8	2	7	1	4	5	6
6	5	1	8	3	4	7	9	2
4	7	2	5	9	6	3	8	1

**Answer
of the Previous
puzzle**

Complete the Grid so that every row, column, and every 3 x 3 box contains the digits 1 to 9. Solve the puzzle by logic and reasoning alone, there is no maths involved,

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Fact 1. After serving a full five-year term, Manmohan Singh became the first prime minister since Jawaharlal Nehru to be re-elected. The second was Prime Minister Narendra Modi.

Fact 2. Manmohan Singh was the first Sikh and the first non-Hindu to become the Prime Minister of India.

Fact 3. He was the fourth longest-serving Prime Minister after Jawaharlal Nehru, Indira Gandhi and Narendra Modi.

Fact 4. Singh was the creator and architect of the 1991 economic changes that prevented India from going bankrupt.

Fact 5. Under his imaginative leadership, important liberalization initiatives were implemented, such as lowering trade restrictions, promoting foreign investment, and overhauling the banking sector.

Fact 6. Manmohan Singh turned down an offer from first Prime Minister Jawaharlal Nehru in 1962, stating that he was dedicated to teaching at his Amritsar institution.

Fact 7. Singh was named the Finance Minister of the Year by Euromoney and Asiamoney in 1993.

Fact 8. From 1966 to 1969, Singh was employed at the United Nations Conference on Trade and Development (UNCTAD) under the direction of famous economist Raul Prebisch. When Singh was offered a position as a lecturer at the Delhi School of Economics, he decided to quit the UN despite the esteemed opportunity.

Fact 9. Every morning, Manmohan Singh made it a practice to watch the BBC. He was able to react quickly and efficiently to the 2004 tsunami crisis thanks to this practice, even before the Prime Minister's Office (PMO) was informed of the tragedy.

Fact 10. Manmohan Singh was unable to read Hindi despite being able to speak it. He wrote his remarks in Urdu while serving as prime minister.



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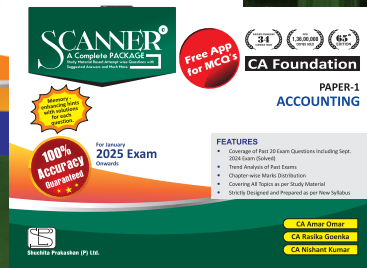
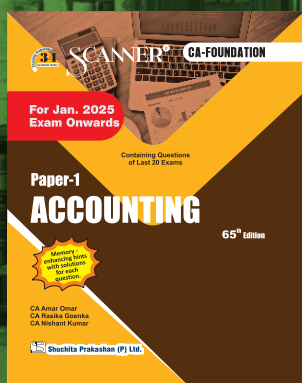
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FAISAL FAROOQUI

A committed and passionate entrepreneur, Faisal Farooqui is the founder and CEO of Mouthshut.com, India's largest online review, and a pioneering consumer review platform in India. He is an ardent believer in freedom of expression on the internet and single-handedly challenged the government on the inclusion of section 66A of India's IT Act. He is also a very well-renowned personality in the tech world and is the co-founder of two very successful tech companies. He is driven to mentor aspiring entrepreneurs who wish to start something on their own. He holds an abundance of experience and has achieved a degree in Information Systems and Finance from a prestigious university in New York and is currently living in Mumbai, India.

Faisal is born in Mumbai, Maharashtra; he pursued a Bachelor of Science in Information Systems and Finance from the State University of New York at Binghamton. After completing his studies, he began his career as a telecommunications consultant at American Management Systems in Virginia. However, driven by a strong desire to venture into the internet business, he returned to India in 2000 to establish his own company. In late 2000, Farooqui launched MouthShut.com, a platform that allows consumers to share reviews and ratings of products and services. To promote the

website, he employed innovative marketing strategies, such as advertising on the back of auto-rickshaws, effectively reaching a broad audience. Under Farooqui's leadership, MouthShut.com introduced several consumer-centric initiatives.

In 2001, the platform launched the "Dial-the-CEO" program, enabling users to provide direct feedback to the company's leadership. This initiative was later adopted by other businesses to facilitate direct interaction between CEOs and customers. Beyond MouthShut.com, Farooqui co-founded Zarca Interactive in 2002, a Virginia-based enterprise survey and feedback company. He also served as the official spokesperson for the late Indian actor Dilip Kumar, maintaining a close relationship with the actor and his family. In 2022, Farooqui authored a biographical memoir titled "In the Shadow of a Legend: Dilip Kumar," which was launched on the first anniversary of the actor's passing. Faisal Farooqui's success story underscores the importance of vision, innovation, and perseverance in the entrepreneurial landscape.



BELLING THE CAT

The Mice once called a meeting to decide on a plan to free themselves of their enemy, the Cat. At least they wished to find some way of knowing when she was coming, so they might have time to run away. Indeed, something had to be done, for they lived in such constant fear of her claws that they hardly dared stir from their dens by night or day. Many plans were discussed, but none of them was thought good enough. At last a very young Mouse got up and said:

"I have a plan that seems very simple, but I know it will be successful. All we have to do is to hang a bell about the Cat's neck. When we hear the bell ringing we will know immediately that our enemy is coming."

All the Mice were much surprised that they had not thought of such a plan before. But in the midst of the rejoicing over their good fortune, an old Mouse arose and said:

"I will say that the plan of the young Mouse is very



good. But let me ask one question: Who will bell the Cat?"

Moral: It's important to be courageous and smart when facing a difficult situation, and to not blindly trust others.

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Puliani And Puliani	Bangalore	9845055242	Universal Book Sellers	Lucknow	9839020290
Ganesh Book Bureau	Bangalore	9845266516	National Book Sellers	Lucknow	9839191254
Sri Book World	Bangalore	9448260696	Vishal Distributors	Lucknow	9415005435
Book Palace	Bangalore	9535582177	Books And Books	Lucknow	9415026661
Sri Balaji Books	Bangalore	9880451046	Shukla Book Depot	Lucknow	9795850648
Competition Book House	Bareilly	9897529906	Modern Law House	Lucknow	9335351103
Sanjay Book Store	Bhagalpur	9431214678	Gupta Book Center	Lucknow	9935225536
Student Stores	Bhillai	9893130334	Book Sadan	Lucknow	9839487327
Anil Book Depot	Bhillai	9425234260	Amit Book Depot	Ludhiana	9815323429
Sarashwati Store	Bhilwara	9414115033	Sharma Book Traders	Ludhiana	9781331666
G K Distributers	Bhopal	9893657777	School Book Company	Mangalore	9845497777
Nema Books	Bhopal	9098243020	Student Book Store	Mathura	9359518693
Saraswati Prakashan	Bhopal	7552804190	R.Lal Book Depot	Meerut	9837025253
Books and Books	Bhopal	9826431103	Sterling Book House	Mumbai	9820676266
Padmalaya Book Seller	Bhubaneshwar	9437026922	Parle Book Depot	Mumbai	9869039766
Shreeman Enterprises	Bokaro Steel City	9431379718	Student Book Depot	Mumbai	9821550165
Bokaro Student Friend PVT LTD	Bokaro Steel City	9234606366	Student Agencies India Pvt Ltd	Mumbai	9167290777
Universal Book Store	Chandigarh	9814032212	Vidyarthi Sales Agencies	Mumbai	9930460004
Mohindras The Book Shelf	Chandigarh	9988883233	Book Emporium	Mumbai	9820651516
Sri Ram Law House	Chandigarh	9815844552	Jaina Book Agency	Mumbai	9821040615
C. Sita Raman Book Co.	Chennai	9444011516	Shanti Book Store	Mumbai	9869683745
Ravi Book House	Chennai	9840043086	Vidyarthi Book Depot	Mumbai	9820930375
R.R. Academy	Chennai	9841018072	Sri Ganesh Book Centre	Mumbai	9820957587
RIGHT CHOICE	Chennai	7358470131	The Book Shop	Mumbai	8080592422
Aruna Book Mart	Chennai	9500021242	Jayant Book Centre	Mumbai	9594456333
Surya Book House	Cochin	9847124217	Ashirwad Book Centre	Mumbai	9819690271
V Angamuthu Law Book Seller	Coimbatore	9443383047	Shri Siddhi Vinayak Book Center	Mumbai	7875284237

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Lakshmi Law House	Coimbatore	9842223419	A C E Tutorials	Mumbai	9987512082
College Book Store	Dehradun	7830977339	MAITRI SALES AND DISTRIBUTORS	Mumbai	9004646440
Ramesh Book Depot	Dehradun	9412058873	Royal Book Depot	Muzaffarnagar	9897677644
Om Vidya Education Books	Dehradun	9897833882	Vidarbha Book Distributors	Nagpur	9225212873
Kisan Lal and Co	Delhi	9910223598	Shanti Law House	Nagpur	9423051947
Shahi Book Depot	Delhi	9811481238	Shanti Book House	Nagpur	9561423322
Pooja Law House	Delhi	9350042870	Rahul Book Centre	Nasik	9881845022
Tarun Traders	Delhi	9871950163	Anmol Book Distributors	Nasik	9325362413
Toppers Law House	Delhi	9560756271	SANJAY S LODHA	Nasik	9422246809
Agrawal Law House	Delhi	9818113759	NEW INDIA BOOK HOUSE	Nasik	9623123458
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Madaan Book House	Delhi	9560162437	Delta Stationers	Noida	9818189817
Singhaniya Law House	Delhi	9213168238	Ali Stationery	Pali	9887273949
Usha Book Depot	Delhi	9871144035	India Book Centre	Patna	9431022986
Topper Book Depot	Delhi	9968418755	Malhotra Books	Patna	9304684609
Jain Book Depot Pvt Ltd	Delhi	9810991451	Encash Law House	Patna	9525244000
Sai Book House	Delhi	9711811303	Friends Book Depot	Prayagraj	9451743891
Khandelwal Book Depot	Delhi	9213336682	Darshan Book Depot	Prayagraj	9415059911
Sanjay Photostate	Delhi	9958241626	Prayag Pustak Bhawan	Prayagraj	9450578373
Jain Book Variety	Delhi	9810088791	Sharda Pustak Bhawan	Prayagraj	9415638800
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Dhanbad Book Store	Dhanbad	9431730522	Shyamji and Sons	Prayagraj	9305631756
Book Corner	Dhanbad	9835934963	Friends Book Center	Prayagraj	9453527691
Jai Bhawani Book Depot	Durg	9827473100	Pragati Book Centre	Pune	9657703149
Law Book Shop	Ernakulam	9447768991	Goel Book Agency	Pune	9890938870
Professional Book House	Goa	9673869750	Varma Book Center	Pune	9423585703
Vidyarthi Pustak Mandir	Gorakhpur	9838172713	Ajit Law Book Depot	Pune	9850954972
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NAND BOOK STALL	Gurgaon	9711477524	Vikas Book House	Pune	9921331187
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Kitab Ghar	Gwalior	8358957055	A.K. Enterprises	Pune	9822548146
Grower Law House	Gwalior	9893393605	Central Book House	Raipur	9406016308
Dimond Stationers	Haridwar	9358398035	Shah Book Depot	Raipur	9425525675
Laxmi Book Depot	Haridwar	9760033004	Crown Book Depot	Ranchi	9431770109
Raj Kamal Book Centre	Hyderabad	9177121119	Singhai Brothers	Ranchi	9430790656
SIA Publishers and Distributor Pvt Ltd	Hyderabad	9908062032	Malhotra Book Agency	Ranchi	9308090536
Raja Laxmi Book Depot	Hyderabad	9966900069	Munjal Book Depot	Saharanpur	9897400390
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Mahavir Competition Book House	Indore	9827578758
Jain Brothers	Indore	9926636333
Chelawat Book Depot	Indore	9926500362
Khetra Pal Law House	Indore	9827037713
Pooja Law House	Indore	9826625560
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Mehta Pustak Bhandar	Jaipur	9829448153
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Jain Book Depot	Jaipur	9314935585
Jain Professional Services	Jaipur	9828332385
Goyal Book Distributors	Jaipur	9414782130
Pioneer Book Shop	Jalandhar	9888459890
Sharda Book Depot	Jamshedpur	9431566455
Singhal Book Co.	Jodhpur	9460589979
Book World	Jodhpur	9829088088
Jain Brothers Book Sellers	Kanpur	9839704638
Kishan Book Depot	Kanpur	9336201958
Sanjay Book Depot	Kanpur	9336226210
Crux Book Shop	Kanpur	9026152126
Bhatiya Stationers And Book Seller	Kanpur	9839962284
Supreme Law House	Vijayawada	9246472080

Book Point	Sambalpur	9438201472
Shraddha Book Depot	Secunderabad	7032333367
Shraddha Books And Stationery	Secunderabad	9849451558
SUCHI PATRA Booksellers and order Supplier	Siliguri	9832068736
Mahaveer General Store	Solapur	9422380944
Popular Book Centre	Surat	9825519001
Unique Book Store	Surat	9376891046
Western India Book Corporation	Surat	9825160820
Laxmi Book Depot	Thane	9833218159
Shanti Book Depot	Thane	9892770004
Karias Book Center	Thane	9921848488
BOOK BANIYA	Thane	8286100100
Minerva Books	Thrissur	9895478612
Cosmo Books	Trichur(Trissur)	9846235292
Agasthiar Book Depot	Trichy	9443370061
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Apoorv Stationers	Ujjain	9826929523
Hemdip Agencies	Vadodara	9825094794
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Varanasi Law Agency	Varanasi	9918470472
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CYNOSURE OF THE MONTH

Neha Namdev Bhare

AIR: 30th (CMA Inter, Dec. 2021)
Shahapur, Thane, Maharashtra.



1. How do you feel after passing CMA Inter Examination?

It was the most beautiful feeling I had ever experienced. All that painful effort and every moment sacrificed during the journey feels worthwhile.

2. What all has contributed to this success?

Well, Many factors contributed to it but the most important are Scanners(PYQ), Consistency, Perseverance and Support from family and friends specially Manish Kunderkar & Sakshi Keswani. Also my sister Sanchita Bhare.

3. What challenges did you face during your preparation?

Being the first person from a family pursuing a professional degree like CMA is the toughest challenge I have to face.

4. How could you cope up with them? How did your coaching/teacher(s) help you?

I used online resources. Some problems are solved by Trial & Error. Many times I failed to deal with them or let's say I did things wrong but eventually coped with them.

5. Your advice to the aspirant for CMA Inter Examination.

Try your best. Everything you sacrifice during preparation will give you returns infinitely. Focus on yourself and your preparation and let success follow you.

6. Your view about Scanner?

Scanners especially in case of Theoretical Subject plays an important role. At the initial stage, Scanners are not required but as you come in last 2-3 months, Scanners can be the best friend.