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CONSUMER SWITCH TO ONLINE GROCERY SHOPPING



EDITORIAL



"Hope is the thing with feathers that perches in the soul and sings the tune without the words and never stops at all."
- Emily Dickinson

Dear Friends,

For so many different people, the word "hope" may represent so many different things. This is due to the fact that each of us defines and views hope differently. An object of hope, particularly one that is endowed with immortality, is something that inspires the belief or want that a particular thing will occur or exist in the future. Hope may also be defined as a feeling of expectation and longing for something sought but absent. I think that hope is something that will come true in the future. According to this description, I would answer that I am hopeful for the future of our globe and civilization, specifically that there would be no more conflict or hostilities between different racial or ethnic groups.

Another cause for optimism is the belief that there won't be any significant disasters, allowing us to carry on in peace and harmony. Personally, I define hope as a spirit that endures no matter what challenges life may throw at us. Even if your hopes are not realised, at least you had them and they will always be there, thus I believe this is a healthy way to live. It's okay if you don't have hope for the future of humanity or anything else; perhaps you can find hope in the little things in life, like having a good time with a friend or member of your family. So, the most important thing we can do, no matter what we go through in life, is to constantly remain hopeful and believe in our lives.

Hope is the ability to see that there is light in the midst of all the darkness.

Best Wishes! *Arun Kumar*

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CONSUMER SWITCH TO ONLINE GROCERY SHOPPING



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The traditional model of grocery shopping involves physically visiting a brick-and-mortar store to purchase goods. However, the rise of e-commerce and the proliferation of mobile devices have changed the way consumers shop for groceries. Online grocery shopping has become increasingly popular, offering a convenient and time-saving alternative to traditional stores. The growth of online grocery shopping has been fueled by technological advancements, changing consumer preferences, and increased competition among retailers. This research paper aims to examine the trends, drivers, and challenges associated with the shift of consumers towards online grocery shopping. The rise of technology has transformed the way people shop. Over the past decade, there has been a significant shift in consumer behavior, as more and more people are choosing to shop online instead of buying products from a physical store. This trend has been driven by several factors, including the convenience and variety of options that online shopping provides.

The COVID-19 pandemic has completely overhauled consumer behavior, specifically in the way they shop. With prolonged lockdowns and social distancing measures in place, online grocery shopping has seen a significant surge in demand in recent times. This shift towards online grocery shopping has been

observed globally, with customers now considering it a safer and more convenient option to purchase their daily essentials. Retailers and supermarkets have also embraced this trend and have stepped up their online offerings to cater to the evolving needs of the market.

This article will explore the reasons behind the shift towards online shopping and the impact it has had on the retail industry.

Convenience

One of the primary reasons for the shift towards online shopping is the convenience it offers to consumers. With just a few clicks, customers can browse through countless options and make purchases from the comfort of their own homes. This eliminates the need to leave the house, find parking, navigate crowded stores, and wait in lines. More and more people are choosing to shop online because it is simply easier and more convenient than traditional shopping methods.

In addition to convenience, online shopping also offers a level of flexibility that is not available with in-store shopping. Consumers can shop at any time of day, whether it's early in the morning or late at night, without worrying about store hours. Moreover, they can easily compare prices, read reviews, and find the best deals



without having to physically visit each store.

Variety

Another reason for the shift towards online shopping is the variety of options available. In traditional brick-and-mortar stores, consumers are limited to the inventory that the store has in stock. This means that they may not always find what they are looking for, and may have to settle for something that is not exactly what they had in mind. In contrast, online shopping provides a virtually limitless selection of products, from all over the world. Consumers can easily find exactly what they are looking for, and are not limited by geographic location or inventory.

Moreover, online marketplaces like Amazon and eBay have made it easier for small businesses to sell their products across the globe. This has opened up new opportunities for consumers to discover unique and interesting items that they may not otherwise have come across in traditional stores.

Price Comparisons

Another important factor driving the shift towards online shopping is the ability to compare prices easily. With just a few clicks, consumers can compare prices across a range of different retailers, without the need to physically visit each store. This makes it easier for them to find the best deals and save money on their purchases.

Moreover, online retailers are often able to offer lower prices than traditional retailers, due to lower overhead costs. This makes it more affordable for consumers to purchase products online, even with the added cost of shipping.

Consumer Reviews

Online shopping also offers consumers the ability to read reviews and hear from other customers who have purchased the same product. This is particularly important for products that require a significant investment or have a high level of risk, such as electronics or clothing.

Reading reviews can help consumers make informed decisions about their purchases and can help them avoid products that are not up to par. It also provides a level of transparency that is not always available in traditional stores.

Impact on Retail Industry

The shift towards online shopping has had a significant impact on the retail industry. Traditional brick-and-mortar stores are facing increasing competition from online retailers and are struggling to keep up with the changing consumer preferences. In response, many traditional retailers are investing in their own online platforms, in order to offer consumers the convenience and variety they are looking for.

However, simply having an online presence is not enough to compete with the likes of Amazon and other large online retailers. Successful online retailers must have a user-friendly interface, offer a wide variety of products, and provide competitive prices and shipping options.

Many traditional retailers are also shifting towards a hybrid model, which combines online and offline shopping. This includes options such as "buy online, pick up in store" and "reserve in store." These options give consumers the convenience of online shopping, while still allowing them to physically interact with the products before

making a purchase.

Conclusion The shift towards online shopping has been driven by the convenience, variety of options, price comparisons, and consumer reviews that it offers. The retail industry has responded by investing in online platforms and shifting towards a hybrid model that combines online and offline shopping.

As more and more people choose to shop online, it will be important for retailers to continue to adapt to meet changing consumer preferences. By providing a user-friendly online shopping experience, offering a wide variety of products, and providing competitive prices and shipping options, retailers can continue to thrive in the digital age.



**ORDER
ONLINE**

STAY AT HOME!

COMMERCE QUIZ

1. Sale of future goods is known as
 - a) Sale on approval
 - b) Contingent sale
 - c) Normal sale
 - d) Agreement to sale
2. Shares with no face value are known as
 - a) Equal Stock
 - b) Debt Equity Stock
 - c) At par stock
 - d) No par stock
3. What kinds of costs are paid from Gross Profit
 - a) Selling expenses
 - b) General expenses
 - c) Financial expenses
 - d) All of the above
4. Which of the following makes the most FDI trades
 - a) ASEAN
 - b) USA
 - c) Japan, China, and the UK
 - d) EU, India, and the USA
5. The basis of consumer surplus, according to Marshall, is
 - a) Law of diminishing MU
 - b) Law of proportions
 - c) Law of Equi-MU
 - d) All of the above

DIZZINESS

Dizziness is a phrase used to express a variety of feelings, including faintness, wooziness, weakness, or unsteadiness. Vertigo is a form of dizziness that gives you the erroneous impression that you or your surroundings are spinning or moving. One of the more frequent medical visits made by people is for dizziness. Dizziness that occurs frequently or constantly might have a negative impact on your life. However, feeling faint seldom indicates a condition that could be fatal. The cause and your symptoms will determine how to treat your dizziness. It normally works, however the issue can come up again.

Symptoms: Dizziness can be felt as a variety of different experiences, such as the following:

- a fictitious feeling of motion or spinning (vertigo)
- a sense of faintness or dizziness
- a sensation of weightlessness, wooziness, or floating
- Being unsteady or off-balance

Causes: Inner ear disturbance, motion sickness, and drug side effects are just a few of the numerous potential reasons of dizziness. It can occasionally result from an underlying medical problem like poor circulation, an infection, or an injury. Inner ear problems that cause dizziness (vertigo). Your sense of balance depends on the combined input from the various parts of your sensory system.

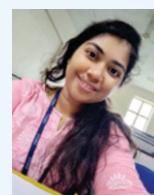


These include your:

- Eyes, which help you determine where your body is in space and how it's moving
- Sensory nerves, which send messages to your brain about body movements and positions
- Inner ear, which houses sensors that help detect gravity and back-and-forth motion

Treatment: Dizziness often gets better without treatment. Within a couple of weeks, the body usually adapts to whatever is causing it. It may include medications like water pills, Preventive medicine for migraine, Anti-anxiety medications, Medications that relieve dizziness and nausea and balance exercises.

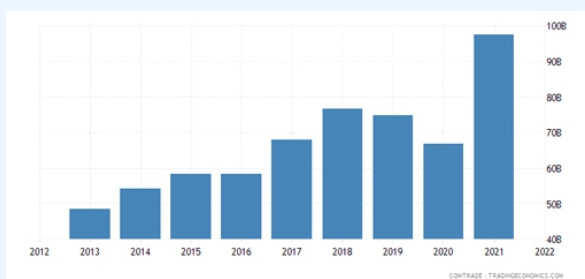
G20 SUMMIT ON INDIA-CHINA RELATIONS: OPPORTUNITY TOWARDS PEACE



Neha Singh
Research Scholar
Amity University, Lucknow

This is the first time that India will host the summit of the group that includes the richest nations as well as the emerging economies of the world. It will be attended by several world leaders. India's major foreign policy challenge in 2023 will continue to be China. New Delhi does not seem to have worked out a coherent China policy. India has so far merely reacted to Chinese action. China has consistently broken the border agreements in its bid to push into Indian territory. Considering the asymmetry in defence capabilities between the two Asian giants, India will need time to catch up. In the meantime, China continues to provoke India and keep New Delhi off-balance. According to a white paper issued by the China Academy of Information and Communications Technology (CAICT), the overall digital economy was valued at CNY45.5 trillion in China, ranking second after the US, in 2021. In China import machinery and transport equipment accounted for 38 percent of total imports on the back of electrical machinery, apparatus, and appliances (21 percent), road vehicles (4 percent), telecommunications and sound recording and reproducing apparatus and equipment (3 percent). Other important categories were mineral fuels, lubricants and related materials (17 percent) as domestic demand remained weak amid a surge in COVID-19 infections and supply chain issues. Exports has been a major component supporting China's rapid

economic expansion. In the last few years, machinery and transport equipment accounted for almost half of total exports electrical machinery, apparatus, and appliances (14 percent), telecommunications and sound recording and reproducing apparatus and equipment (12 percent), office machines and automatic data processing machines (8 percent), and general industrial machinery and equipment, and machine parts (5 percent). Other major export categories were miscellaneous manufactured articles (23 percent), manufactured goods classified chiefly by material (16 percent). According to data on international trade from the United Nations' COMTRADE database, China exported to India for US\$97.51 billion in 2021. The data, historical chart, and statistics regarding China's exports to India were last updated in March 2023.



Source: COMTRADE Database

The G20 summit comes as an opportunity where India will not only show its demographic and socio culture strengths but will try its best to resolve its boundary disputes with China. India has an opportunity to step forward and shake hands towards China in terms of culture, Infrastructure, Tourism, multilateral trade and would discuss the strategy of how the China is emerging as the faster growing digital economy. One of my conclusions is that the Chinese do not have any animosity toward India, with one glaring exception: the border dispute. Most Chinese internet users get very angry when the border dispute is brought up.

According to popular belief, India joined the Quad with the intention of containing and besieging China with the assistance of the West. In the future, hope to see China and India develop friendly cooperation in other areas in the context of maintaining border stability and peace, rather than causing harm to bilateral interests due to border disputes. A more open and contemporary portrayal of India in Chinese and Indian media will also improve Chinese people's perceptions of India. That will undoubtedly have an impact on relations between China and India.



On November 15, 2022, Prime Minister Narendra Modi attended the G20 Summit in Bali, Indonesia. (Photo: AP)



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SOLVE THE PUZZLE

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

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

**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,

AND

GET THE ANSWER

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INTERESTING FACTS ABOUT MATHS

Fact 1: GST was implemented in India about 17 years after it was first conceptualized. In 2000, it was the Vajpayee government that started a discussion on GST by setting up an empowered committee headed by the then Finance Minister of West Bengal, Asim Dasgupta.

Fact 2: France was the first country to impose the Goods and Services Tax (GST). About 160 countries in the world that have implemented GST. There are about 160 countries around the world that have implemented either VAT or GST in one form or the other.

Fact 3: India, being a federal country, has a dual GST structure – Central GST and State GST. The only other country where dual GST prevails is Canada. In India, The Goods and Services Tax (GST) was imposed on July 1, 2017 and Assam was the first state to implement the GST.

Fact 4: The Vijay Kelkar Committee recommended the introduction of GST in India.

Fact 5: The GST was enacted in accordance with Article 279 of the Indian Constitution. In September 2016, the President of India established the GST Council. The GST Council is now chaired by Finance Minister Arun Jaitley. Currently the GST Council has 31 members.

Fact 6: Thirty-three GST Acts have been passed. For the nationwide implementation of GST, 33 GST Acts are required: 1 Central GST Act, 1 integrated GST Act, 29 states' GST Acts and 2 Union Territories' GST Act.

Fact 7: Under GST, goods are every kind of movable property. The definition of services is 'anything other than goods'.

Fact 8: The Constitution no longer grants the right to collect prior indirect taxes. The Constitution was altered to grant the authority to levy GST in place of the existing indirect taxes.

Fact 9: GST is deemed to ensure a seamless flow of credit across the supply chain. This will help overcome the menace of double taxation or cascading taxation.

Fact 10: Alcoholic liquor for human consumption and petroleum products have been kept outside the purview of GST. VAT and excise duties are levied on these products by the states.

स्केनर द्वारा

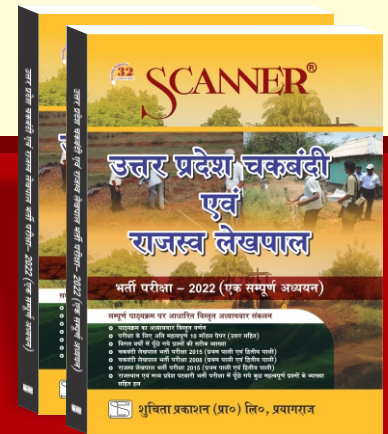
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ABHAY HANJURA

Abhay Hanjura, currently working as Founder at Licious - Born to meat was a Kashmiri Pandit from Jammu, relocated to Bengaluru in 2004 to complete his graduate work in biotechnology in genetics. He completed a course in business management as well, and he established a successful career in the fields of insurance risk management and BFSI (Banking, Financial Services, and Insurance). At the age of 28, when Abhay Hanjura had everything set up for his career — a well-paying job with room for advancement and the chance to lead a 500-person company — the temptation of entrepreneurship began to seduce him. A simple realization changed the course of what he wanted to do next. The need to push his limits to higher ground and go beyond the barriers of advancement was both transformational and a turning point for him. In the summer of 2015, Abhay Hanjura and Vivek Gupta, co-founder of Licious, were working on their final year project at Indian Institute of Technology (IIT) Delhi. There were no trustworthy online meat retailers in India at the time. The only choices were supermarkets or butcher shops, which sold expensive, low-quality meat and poultry goods. They had a business plan, but they weren't sure if it would be successful. They made the decision to try it nevertheless. They quit their jobs, borrowed a little cash from relatives and friends, and launched Licious, an online store selling high-quality poultry and pork in India. Licious

conducted an initial. Only a small portion of Delhi and the NCR received deliveries. Nonetheless, they immediately expanded and started shipping to more locations in India. Licious is currently India's top online retailer of high-quality poultry and beef. They provide a 100% satisfaction guarantee and offer a variety of goods, including lamb chops and chicken tikka masala. They saw that there was a significant need for high-quality, fresh meat but that the existing system was ineffective and frequently led to food waste. In order to solve these issues and give Indian customers a better purchasing experience, Licious was developed. The company has since become the leading online meat and poultry store in India, with a wide selection of products and excellent customer service. He has received many titles including, Economic Times 40 under 40, Business World 40 under 40 and EY Entrepreneur of the Year Finalist 2021. Since its inception, Licious has experienced incredible growth and is one of the fastest-growing companies in India.



THE PORCUPINE & THE SNAKES

A Porcupine was looking for a good home. At last he found a little sheltered cave, where lived a family of Snakes. He asked them to let him share the cave with them, and the Snakes kindly consented.

The Snakes soon wished they had not given him permission to stay. His sharp quills pricked them at every turn, and at last they politely asked him to leave.

"I am very well satisfied, thank you," said the Porcupine. "I intend to stay right here." And with that, he politely escorted the Snakes out of doors. And to save their skins, the Snakes had to look for another home.



Moral: Give a finger and lose a hand.

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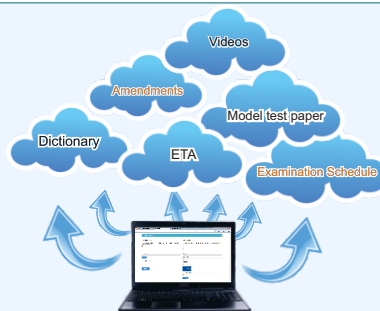
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V Angamuthu Law Book Seller	Coimbatore	9443383047	Shri Siddhi Vinayak Book Center	Mumbai	7875284237

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Cheran Book House	Coimbatore	9942491545	Aarti Book Company	Mumbai	9833520314
Majestic Book House	Coimbatore	9994343334	Shri Laxmi Stores	Mumbai	9819260262
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
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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
Durga Electrostare	Delhi	9818777120	Make My Delivery Pvt Ltd	New Delhi	9650806817
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
Amar Hind Book Depot	Delhi	9811459110	Sharda Prasad and Sons	Prayagraj	9415780064
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
Mangla And Company	Gurgaon	9911585533	Hind Law House	Pune	9823029539
NAND BOOK STALL	Gurgaon	9711477524	Vikas Book House	Pune	9921331187
Book Land	Guwahati	9864508257	Rohit Law Book Suppliers	Pune	9767258557
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	Munjai Book Depot	Saharanpur	9897400390
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Sujatha Law Books	Hyderabad	9866086422
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Shiv Shakti Book Centre	Indore	9425063647
K Bhooshan Book Seller	Indore	9826671110
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
Jain Sri Stationery Store	Indore	9826749591
India Publishing Company	Indore	9893296074
Rahul Book Centre	Indore	7999507800
Vinay Pustak Sadan	Jabalpur	9300126517
Mehta Pustak Bhandar	Jaipur	9829448153
New Sharma Pustak Bhandar	Jaipur	9461628380
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
Saradha Book Centre	Trivandrum	9447075763
Popular Book Store	Udaipur	9414166850
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Sri Rajeshwari Book Links	Visakhapatnam	9848036014
XL Enterprises	Udupi	9482820908
O K Book Depot	Ujjain	9425091418
Apoorv Stationers	Ujjain	9826929523
Hemdip Agencies	Vadodara	9825094794
Career Management Institute	Valsad	9974624321
Varanasi Law Agency	Varanasi	9918470472
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CYNOSURE OF THE MONTH

Ms. Diksha Goyal

AIR: 1st CA Intermediate (November 2022)
Karnal, Haryana.



- 1. How do you feel after passing CA Intermediate Examination?**
Completely new journey begins. Articleship and feeling of seniority by being a CA Finalist.
- 2. What all has contributed to this success?**
Success is a result of combination of factors including targets, focus and planning but self confidence is must.
- 3. What challenges did you face during your preparation?**
Forgetting what learnt earlier 2. Eagerness to complete syllabus on time 3. Dilemma of material to use.
- 4. How could you cope up with them? How did your coaching/teacher(s) help you?**
Planning and practicing.
- 5. Your advice to the aspirant for CA Intermediate Examination.**
As I highlighted success is a combination of factors so do not merely rely on one, make proper efforts and stretch your abilities.
- 6. Your view about Scanner?**
Will make you aware of the type of question asked in the exams and the points you are lacking will be highlighted by it.