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BEYOND GREENWASHING

AUTHENTICITY AND ACCOUNTABILITY
IN SUSTAINABLE CONSUMER SEGMENTATION



EDITORIAL



"Great changes may not happen right away, but with effort even the difficult may become easy."

– Bill Blackman

Dear Friends,

As it is already said that achievement requires commitment means that you need to make an effort to achieve anything. Giving it never resulted in anything truly beneficial. We are equally likely to waste hundred dollars as we are to use it for something beneficial if it is given to us as free money. However, if we make hundred dollars, we will feel proud of ourselves, worth, and rewarded for the effort we put in. One of the ingredients for doing tasks and achieving objectives is commitment. You won't put in the necessary effort to achieve if you are not fully dedicated to anything. Additionally, it will cause you to give up too easily and work less obstinately. In reality, one of the reasons why people don't succeed in their endeavors is a lack of dedication. Most people make objectives and experience tremendous motivation for a few days, giving the impression that they are devoted to their aims. We know that commitment is not something that comes out of nowhere - it is something you develop over time. One of the most effective ways to develop a commitment to your goals is by identifying you're 'why, or your reasons'. They are all the ways your life will get better if you achieve this goal - and all of the ways your life will be worse if you do not accomplish this goal. Identifying you're 'why' is necessary as this is the pillar when you come across difficulties, obstacles, and challenges. This is the root of motivation when the clock seems to tick against you and you think about giving up.

Best Wishes!

Arun Kumar

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BEYOND GREENWASHING

AUTHENTICITY AND ACCOUNTABILITY IN SUSTAINABLE CONSUMER SEGMENTATION



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Introduction

In recent years, sustainability has evolved from a buzzword into a core value for both consumers and businesses. As environmental concerns mount, consumers are increasingly seeking out eco-friendly products and supporting brands that align with their values. This shift in consumer behaviour has made sustainable consumer segmentation a hot topic in marketing. However, the challenge lies not only in targeting environmentally conscious consumers but in doing so authentically and accountably, steering clear of the pitfalls of greenwashing.

The Rise of Eco-Conscious Consumers-

Sustainability is no longer a niche concern. Today's consumers, across generations, are prioritizing eco-conscious choices in their purchasing decisions. They're scrutinizing product labels, researching supply chains, and supporting brands that demonstrate a genuine commitment to the environment. This shift in consumer behaviour has led to a surge in businesses adopting sustainable practices, but it has also given rise to concerns about authenticity. As businesses scramble to meet this demand, some may engage in greenwashing, a deceptive marketing tactic that exaggerates or falsely claims environmental responsibility.

The Role of Consumer Segmentation-

Consumer segmentation, the practice of categorizing consumers into distinct groups based on shared characteristics, plays a crucial

role in sustainable marketing. It allows businesses to tailor their messages, products, and experiences to specific target audiences. However, it's not enough to merely label a segment as "eco-conscious." Authenticity and accountability are key.

1. Authenticity in Sustainable Consumer Segmentation

Authenticity involves more than just adopting sustainable practices; it requires a genuine commitment to reducing a brand's environmental footprint. Segmentation should identify not just those who claim to be eco-conscious but those who genuinely prioritize sustainability.

To achieve authenticity in segmentation:

- **Data Accuracy:** Rely on accurate data sources and customer insights to identify consumers who consistently make sustainable choices.
- **Engagement:** Engage with consumers through surveys, feedback forms, and social listening to understand their values and behaviors.
- **Transparency:** Be transparent about your own sustainability efforts and challenges, fostering trust with consumers.

2. Accountability in Sustainable Consumer Segmentation

Accountability goes hand-in-hand with authenticity. Brands must be accountable for their claims and actions in the realm of sustainability. Segmentation should not only target eco-conscious consumers but also monitor and adjust strategies to ensure



ongoing alignment with sustainable goals.
To achieve accountability in segmentation:

Ongoing Monitoring: Continuously assess and reassess consumer segments to ensure they remain aligned with your brand's sustainability efforts.

- **Adaptation:** Be willing to adapt products, practices, and marketing approaches to address the evolving needs and expectations of eco-conscious consumers.
- **Transparency:** Maintain transparency not only in your initial communications but throughout the customer journey, ensuring that promises are kept.

The Future of Sustainable Consumer Segmentation-

As sustainability continues to be a driving force in consumer behavior, the role of sustainable consumer segmentation will only grow in significance. Brands that prioritize authenticity and accountability in their segmentation strategies will not only attract eco-conscious consumers but also build long-lasting relationships built on trust. In the future, we can expect advanced data analytics to enable businesses to segment and target eco-conscious consumers with even greater precision. Additionally, stricter regulations around green claims and sustainability reporting will push brands to be more accurate and transparent in their messaging.

Consumer empowerment will play a pivotal role, with consumers becoming increasingly empowered and demanding more transparency and accountability from the brands they support. Sustainable consumer segmentation is not just a trend; it's a fundamental shift in consumer preferences. To succeed in this landscape, businesses must not only target eco-conscious consumers but also demonstrate authenticity and accountability in their sustainability efforts. The brands that embrace these principles will not only thrive in the short term but also secure their place in a more sustainable and conscientious future.

The Path Forward: Tips for Effective Sustainable Consumer Segmentation-

To excel in the evolving landscape of sustainable consumer segmentation, businesses can adopt several strategies and best practices:

Collect and Analyze Accurate Data

Effective sustainable consumer segmentation begins with a solid foundation of accurate data. To truly understand your target audience, invest in robust data collection methods. These might include surveys, in-depth interviews, purchase history analysis, and social listening. By gathering comprehensive and precise data on consumer behaviors, preferences, and values related to sustainability, you can build segmentation models that are both accurate and actionable.

Segmentation Based on Values

In sustainable consumer segmentation, it's crucial to move beyond the surface-level demographics and delve into consumers' core values and beliefs regarding sustainability. Identify and segment consumers based on their genuine commitment to sustainability as a core value, as opposed to those who might make green choices sporadically. This approach ensures that you're connecting with individuals who share a deep and lasting interest in sustainable products and practices.

Regularly Update Segments

Sustainability is a dynamic field. Consumer attitudes and trends can shift rapidly in response to environmental events and evolving societal concerns. To stay relevant, continuously update your segmentation models. Regularly assess and reassess consumer segments to ensure they accurately reflect the changing landscape. This ongoing process ensures that your marketing efforts remain agile and adaptable to emerging sustainability preferences.

Transparent Communication

Transparency is the cornerstone of trust in sustainable marketing. Communicate your



sustainability efforts openly and honestly. Avoid greenwashing, which involves making exaggerated or false sustainability claims. Instead, share your progress, challenges, and goals with consumers openly. Transparency builds credibility and fosters trust, key components of effective sustainable segmentation.

Offer Authentic Experiences

To resonate with sustainable consumers, it's essential to offer authentic experiences that align with their values. Tailor your products, services, and overall brand experience to align with the sustainability values of your consumer segments. Ensure that your sustainability efforts extend throughout the entire customer journey, from product design and sourcing to post-purchase support. An authentic commitment to sustainability should be reflected in every aspect of your business.

Empower Consumer Choice

Empower consumers to make informed choices by providing them with information about the environmental impact of your products or services. Transparency in labeling and marketing materials allows consumers to align their purchasing decisions with their sustainability values. By giving consumers the tools and knowledge they need to make eco-friendly choices, you not only meet their expectations but also contribute to a more conscientious consumer base.

Collaborate and Learn

Collaborate with sustainability experts and organizations to enhance your sustainability efforts. Learning from others in the field can provide valuable insights and help you refine your strategies. Collaborative efforts can also lead to innovative solutions that push the boundaries of sustainable practices, keeping

your brand at the forefront of eco-conscious consumer preferences.

Measure and Report Progress

Implement clear and measurable metrics to assess the impact of your sustainability initiatives. Regularly report on your progress toward sustainability goals, showcasing both successes and areas for improvement. Transparency in reporting builds trust with consumers and demonstrates your commitment to making a positive environmental impact.

Educate and Engage

Educate your customers about the importance of sustainability and provide resources to help them make eco-friendly choices. Engage with them through storytelling, social media, and community-building initiatives. Fostering a sense of community around sustainability can create brand advocates who actively support and promote your eco-friendly initiatives.

Anticipate Regulatory Changes

Stay well-informed about evolving regulations related to sustainability claims and disclosure. Ensure that your marketing practices and messaging comply with these regulations to avoid legal issues and maintain consumer trust. By staying ahead of regulatory changes, you can position your brand as a responsible and compliant leader in sustainable consumer segmentation.

Incorporating these strategies and best practices into your sustainable consumer segmentation efforts can help your business not only target eco-conscious consumers effectively but also build enduring relationships grounded in authenticity, transparency, and shared sustainability values.



COMMERCE QUIZ

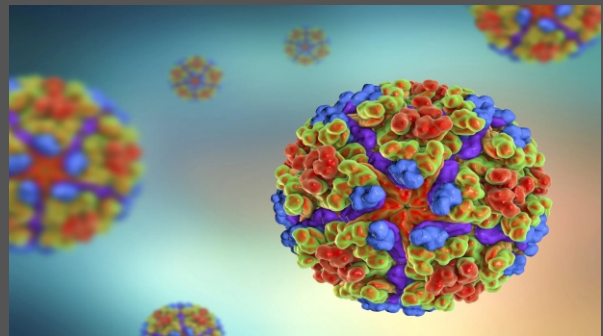
1. How many structures does Indian GST System have
 - a) 1
 - b) 5
 - c) 6
 - d) 4
2. CGST and SGST are levied as a part of which purchase
 - a) Inter Continent
 - b) Intra State
 - c) Inter-State
 - d) None of the above
3. What is the principal objective of Depreciation
 - a) Show last year's profit
 - b) Show records to Income Tax Department
 - c) To get a tax rebate
 - d) To calculate net profit
4. Which organisations is/are not a part of formal sources of credit
 - a) Banks
 - b) Moneylenders
 - c) Cooperative Banks
 - d) Employers
5. Gau Samridhi Plus Scheme is introduced by which state to provide insurance coverage to dairy farmers
 - a) Uttar Pradesh
 - b) Haryana
 - c) Kerala
 - d) Madhya Pradesh

CHIKUNGUNYA VIRUS

Chikungunya virus is spread to people through the bite of an infected mosquito. Fever and joint discomfort are the two main signs of infection. Other signs include be a rash, headache, muscular soreness, or joint swelling. There is a risk the virus will be spread to unaffected areas by infected travelers. There is currently no vaccine to prevent or medicine to treat chikungunya virus infection.

Symptoms: Most frequent signs includes, a rash, headache, muscular soreness, or joint swelling. Newborns infected at the time of delivery, elderly persons (>65), and people with medical disorders including high blood pressure, diabetes, or heart disease are among those who are at risk for a more severe disease. The majority of patients recover within a week. Joint discomfort, however, can be extremely painful and incapacitating and last for weeks.

Treatment: Some symptoms may be alleviated by rest, water, and over-the-counter painkillers.
-Take medication to lower your fever and pain,



such as acetaminophen (Tylenol®) or paracetamol.

- Aspirin and other NSAIDS should not be taken until dengue has been ruled out in order to lessen the risk of bleeding.
- For the first week of your illness, avoid mosquito bites if you have chikungunya.
- Chikungunya virus can be discovered in the blood during the first week of an infection. Through mosquito bites, the virus can be transferred from an infected person to a mosquito.
- The virus can then infect more persons when a mosquito bites them.



CARING FOR THE MENTAL WELL-BEING OF YOUNG PEOPLE AN ESSENTIAL PRIORITY



Neha Singh
Research Scholar
Amity University, Lucknow

Introduction

In our modern, fast-paced, and highly connected world, the well-being of our youth's mental health is increasingly worrisome. Young individuals today grapple with a multitude of distinct challenges that can have profound effects on their overall health. These challenges include the weight of academic expectations, the pervasive influence of social media, and the constant uncertainty surrounding their future. The mental health of our youth has emerged as a pressing concern that demands our full consideration. This article delves into the critical facets of youth mental health, the obstacles they confront, and the methods we can employ to bolster their emotional welfare.

The contemporary world presents unique pressures on young people that previous generations may not have encountered to the same extent. As they navigate these challenges, understanding their mental health needs becomes crucial. This article seeks to shed light on the complexities of this issue, exploring the multifaceted aspects of youth mental health and providing insights into effective strategies for promoting their emotional well-being.

The Prevalence of Mental Health Issues

The prevalence of mental health issues

among young people is on the rise. According to the World Health Organization (WHO), depression is the leading cause of disability worldwide among individuals aged 15-29. Anxiety disorders, eating disorders, and substance abuse are also significant concerns. It's imperative to recognize that these issues can have long-lasting effects, affecting not only a person's youth but also their entire life.

Challenges Faced by Youth

Academic Pressure: The pressure to excel academically, secure a future, and meet the expectations of parents and society can be overwhelming. This can lead to stress, anxiety, and even depression.

Social Media and Cyberbullying: The digital age has brought new challenges. The constant presence of social media can lead to feelings of inadequacy, as young people often compare themselves to curated online personas. Cyberbullying can further exacerbate these feelings.

Identity and Self-Esteem: Adolescence is a period of self-discovery and identity formation. It's a time when self-esteem can be fragile, and the opinions of peers can weigh heavily on young minds.

Economic Uncertainty: Job insecurity and financial worries can plague young adults, especially as they transition from

education to employment.

Isolation and Loneliness: Despite being more connected than ever through technology, many young people report feeling lonely and socially isolated.

Strategies for Supporting Youth Mental Health

Promoting Awareness: It's crucial to raise awareness about mental health issues among youth and reduce the stigma associated with seeking help. Schools, communities, and families should engage in open conversations about mental health.

Early Intervention: Identifying mental health issues early can prevent them from escalating. Schools should have counselors trained to recognize and address mental health concerns.

Providing Access to Support: Ensure that youth have access to mental health services, including therapy and counseling, both in schools and communities.

Encouraging Self-Care: Teach young people about self-care practices such as mindfulness, meditation, exercise, and a balanced diet to help manage stress and anxiety.

Digital Well-being: Encourage responsible and mindful use of technology. Educate youth about the potential negative effects of excessive screen time and cyberbullying.

Creating Supportive Environments: Schools and communities should work to create safe, inclusive, and supportive environments where young people feel valued and accepted.

Parental Support: Parents play a crucial role in supporting their children's mental health. Listening, understanding, and being available to discuss problems can make a significant difference.

Conclusion

The mental health of our youth is a matter of utmost importance. As a society, we must prioritize the well-being of our younger generations by acknowledging the challenges they face and providing the necessary support and resources. By fostering a culture of open communication, reducing stigma, and implementing strategies for early intervention and support, we can help our youth navigate the complexities of modern life and lead healthier, more fulfilling lives. Nurturing their mental health is an investment in a brighter future for them and for society as a whole.





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

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

**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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INTERESTING FACTS ABOUT ASIA CUP

Fact 1: The Asia Cup is the region's first continental cricket competition. The inaugural one was held in Sharjah, United Arab Emirates, in 1984.

Fact 2: Teams from several Asian nations compete against one another during the Asia Cup. Along with other teams who qualified through a qualifying event, the competing teams include significant cricketing nations like India, Pakistan, Sri Lanka, Bangladesh, and Afghanistan.

Fact 3: Several Asian nations have hosted the Asia Cup. India, Pakistan, Sri Lanka, Bangladesh, the United Arab Emirates, and Malaysia are a few of the host countries. The competition features the distinct flavors and cricketing ambiance of each nation.

Fact 4: India and Pakistan's encounter is one of the most eagerly awaited in the Asia Cup. The games between these two clubs are frequently incredibly exciting and attract a lot of fans, making them a highlight of the competition.

Fact 5: Pakistan has been the most successful team in the Asia Cup, winning the tournament a record six times. Sri Lanka and India closely follow with five and seven tournament victories, respectively.

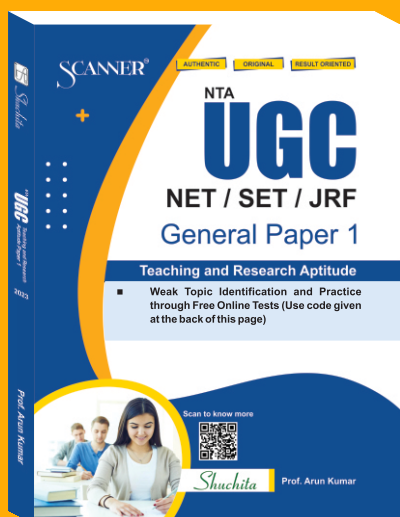
Fact 6: Throughout its history, the Asia Cup has been played in a variety of formats. It started out as a round-robin competition before switching to the One Day International (ODI) format. The Twenty20 format was added to the tournament in 2016, giving it a new level of competition.

Fact 7: In recent years, Bangladesh has emerged as a strong contender in the Asia Cup. They reached the finals two times.

Fact 8: Asia Cup has witnessed some of the iconic performances by legendary cricketers, like Sachin Tendulkar, Wasim Akram, Sanath Jayasuriya, and Muttiah Muralitharan who have left an indelible mark on the tournament.

Fact 9: The Asia Cup has produced a number of dramatic, competitive, and nail-biting final matches. These fiercely contested games have given fans unforgettable experiences and highlighted the skill and grit of the competing teams.

Fact 10: The cricketing powerhouse Afghanistan made its Asia Cup debut in 2014 and has since played on a regular basis. They have made impressive improvement in a short amount of time and frequently upset more seasoned teams.



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KUNAL SHAH

Kunal Shah is currently Founder & Chief Executive officer, CRED, which is an Indian Fintech company, situated in Bangalore. He is also the founder of Freecharge. He belongs to a Gujarati family with a non-tech background. Among many Indian business owners who have opened new businesses for the second time. An MBA dropout from Mumbai's NarseeMonjee Institute of Management Studies, Shah had previously started businesses like PaisaBack, a platform for retailers to run cashback and promotional discount campaigns. Kunal was born in Mumbai, His father was a businessman and he always used to help him with his work. Unfortunately, his father's business was operating at a loss, and his family went through a financial crisis when he was just 14 years old. As a result, he had to learn to deal with the financial aspect of life from the very onset of his life. Surprisingly, his educational background is not entirely related to what he does now. He actually possesses a B.A. degree in Philosophy from Wilson College, Mumbai. Kunal worked in multiple companies from 2000 and 2010 as a CEO. And his first startup was named Paisaback which he founded in 2009 as a promotional discount campaign. In 2010, he along with Sandeep Tandon founded a company called Freecharge which aids in paying bills like gas, telephones, mobile

recharging, etc. Freecharge was acquired by Snapdeal in the year 2015 from whom Axis Bank acquired in 2017. After exiting his first successful startup, he founded CRED which is a platform for credit card users. Along with this, he is one of the top angel investors, investing in more than 200 companies. CRED app was developed after scrutinising the loopholes in the credit card payment system and was determined to find a solution to it. The app till date has over 10 million downloads and processes around 20% of credit card payments in India. CRED is one of the fastest companies to enter the unicorn club of India, a list of billion-dollar companies. Interestingly, CRED was also the official sponsor of the Indian Premier League (IPL) from 2020 to 2022. He has come up with his own theory called Delta 4 which determines the factors that contribute to a successful startup. He thus believes in general excellence and the skills that people possess. He also aims at hiring people from different backgrounds like psychology, sociology, anthropology, etc.



THE FIGHTING COCKS & THE EAGLE

Once there were two Cocks living in the same farmyard who could not bear the sight of each other. At last one day they flew up to fight it out, beak and claw. They fought until one of them was beaten and crawled off to a corner to hide.

The Cock that had won the battle flew to the top of the hen-house, and, proudly flapping his wings, crowed with all his might to tell the world about his victory. But an Eagle, circling overhead, heard the boasting chanticleer and, swooping down, carried

him off to his nest.

His rival saw the deed, and coming out of his corner, took his place as master of the farmyard.



Moral: Pride goes before a fall.

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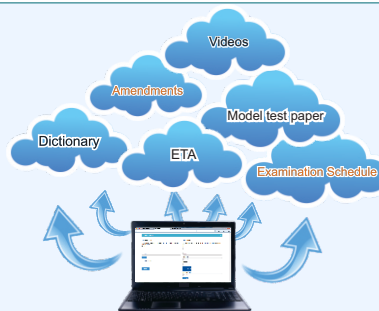
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Padmalaya Book Seller	Bhubaneshwar	9437026922	Parle Book Depot	Mumbai	9869039766
Shreeman Enterprises	Bokaro Steel City	9431379718	Student Book Depot	Mumbai	9821550165
Bokaro Student Friend PVT LTD	Bokaro Steel City	9234606366	Student Agencies India 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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Om Vidya Education Books	Dehradun	9897833882	Vidarbha Book Distributors	Nagpur	9225212873
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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
Durga Electrostate	Delhi	9818777120	Make My Delivery Pvt Ltd	New Delhi	9650806817
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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
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Dhanbad Book Store	Dhanbad	9431730522	Shyamji and Sons	Prayagraj	9305631756
Book Corner	Dhanbad	9835934963	Friends Book Center	Prayagraj	9453527691
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Vidyarthi Pustak Mandir	Gorakhpur	9838172713	Ajit Law Book Depot	Pune	9850954972
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Laxmi Book Depot	Haridwar	9760033004	Crown Book Depot	Ranchi	9431770109
Raj Kamal Book Centre	Hyderabad	9177121119	Singhai Brothers	Ranchi	9430790656
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Raja Laxmi Book Depot	Hyderabad	9966900069	Munjal Book Depot	Saharanpur	9897400390
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Khetra Pal Law House	Indore	9827037713
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Rahul Book Centre	Indore	7999507800
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Jain Book Depot	Jaipur	9314935585
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Goyal Book Distributors	Jaipur	9414782130
Pioneer Book Shop	Jalandhar	9888459890
Sharda Book Depot	Jamshedpur	9431566455
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Book World	Jodhpur	9829088088
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Mahaveer General Store	Solapur	9422380944
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Minerva Books	Thrissur	9895478612
Cosmo Books	Trichur(Trissur)	9846235292
Agasthiar Book Depot	Trichy	9443370061
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XL Enterprises	Udupi	9482820908
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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

Rakshit Khetan

AIR: 6th (CMA Inter, September 2023)
Lucknow, Uttar Pradesh.



- 1. How do you feel after passing CMA Inter Examination?**
It is something which is not expressive in words and simply happy.
- 2. What all has contributed to this success?**
I had mentors like CMA Amit jaiswal , CA Shubham bajpai sir who taught me concept concepts in brevity and parents support helped me to taste success.
- 3. What challenges did you face during your preparation?**
During the preparation not much difficulty we faced because of the coaching teacher and simply complied scanners.
- 4. How could you cope up with them? How did your coaching/teacher(s) help you?**
Of course after clearly CMA inter both group in first attempt the scope will increase . And the coaching teachers helps a lot in clearing CMA inter exam .
- 5. Your advice to the aspirant for CMA Inter Examination.**
I would advise the CMA inter aspirants that go with study material and scanner which would help you to clear exam and the scanner will provide you the detailed wise past year chapters ques which is very helpful.
- 6. Your view about Scanner?**
The scanner will provide a chapter wised detailed ques and help us to cover the whole syllabus at last time before the examination. My coaching teacher CMA Amit Jaiswal (senior teacher at commerce gurukul) would suggest the scanner through which we faced less difficulty in clearly cma inter exam.