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MK Yadav Sir

Table of Contents

1. Wilful Defaulter
2. Dark Patterns
3. India's Debt Burden
4. Consequences of Subsidy
5. Wind Energy Adoption
6. Dedicated Freight Corridor
7. Pocso Act
8. Julley Ladakh
9. Bangkok Vision 2030
10. Antimicrobial Resistance

INDIAN EXPRESS

Page 15

WILFUL DEFAULTER

(Syllabus: GS Paper 3 - Economy)

Why RBI's move on wilful defaulters has sparked controversy

GEORGE MATHEW
MUMBAI, JUNE 15

THE RESERVE Bank of India (RBI) has controversially allowed wilful defaulters and loans accounts involved in frauds to go in for a compromise settlement with banks to settle their dues. A section of bankers say the RBI decision may be detrimental to the banking system and depositors as the wrongful actions of such defaulters and fraudsters are being condoned, placing the burden of their misdeeds on the shoulders of citizens.

What's a compromise settlement?

It refers to a negotiated settlement where a borrower offers to pay and the bank agrees to accept in full and final settlement of its dues an amount less than the total amount due to them under the relative loan contract. This settlement invariably involves a certain sacrifice by way of write off and/or waiver of a portion of its dues on a one-time basis.

What did RBI say?

Banks can undertake compromise settlements or technical write-offs in respect of accounts categorised as wilful defaulters or fraud without prejudice to the criminal proceeding underway against such debtors.

Why is it termed as a detrimental step?

Because it not only rewards unscrupulous borrowers but also sends a distressing message to honest borrowers. "We firmly believe that allowing compromise settlement for accounts classified as fraud or wilful defaulters is an affront to the principles of justice and accountability," said two major associations representing 6 lakh bank employees.

EXPLAINED E.

Does this mark a policy reversal?

RBI has virtually reversed its earlier policy of keeping wilful defaulters out of compromise settlement. As per bankers, there is sufficient evidence, anecdotal and otherwise, that restructuring is often misused by banks and companies for 'evergreening' problem accounts to keep reported NPA levels low. Between 2000 and 2014, a host of companies used fresh loans from banks to evergreen their loan books. With the enactment of the bankruptcy code, evergreening has declined but recovery has remained abysmally low.

Context: The Reserve Bank of India (RBI) has allowed **wilful defaulters** and loans accounts involved in frauds to go in for a **compromise settlement** with banks to settle their dues.

- As per the **Reserve Bank of India's classification, a 'wilful default'** would be deemed to have occurred if the borrower has defaulted in meeting their repayment obligations to the lender even when they have the capacity to honour the said obligations.

Key Points

- A **compromise settlement refers to a negotiated settlement** where a borrower offers to pay and the bank agrees to accept in full and final, settlement of its dues an amount less than the total amount due to them under the relative loan contract.
    - This settlement **invariably involves a certain sacrifice** by way of write off and/or waiver of a portion of its dues on a one-time basis.
- **Banks can undertake compromise settlements or technical write-offs** in respect of accounts categorised as wilful defaulters or fraud without prejudice to the criminal proceeding underway against such debtors.
- The central bank has also directed banks to **fix a minimum cooling period of at least 12 months** before making fresh exposures to borrowers who had undergone compromise settlements.
- This means a wilful defaulter or a company involved in fraud can **get fresh loans after 12 months** of executing a compromise settlement.

DARK PATTERNS

(Syllabus: GS Paper 3 - Economy)

Asci sets guidelines on dark patterns in digital ads

RAGHAV AGGARWAL
New Delhi, 15 June

The Advertising Standards Council of India (Asci) on Thursday issued guidelines for online deceptive design patterns in advertising, commonly known as "dark patterns", asking the companies not to mislead the customer with any omission, exaggeration, implication or ambiguity.

The guidelines will be effective from September 1.

Dark patterns prompt users to buy a particular product or service even when they do not give their exclusive consent. There are several types of dark patterns prevailing on the internet today. Some of these are disguised ads, nagging, basket sneaking (tricking people into buying more than what they intended to), forced action, bait and switch (where the outcome is completely different from what a user sets out to), and hidden costs.

ILLUSTRATION: BINAY SINHA



WHAT THE GUIDELINES SAY

- Dark patterns prompt users to buy a particular product or service even when they do not give their exclusive consent
- Offering alternative products or services will be considered deceptive
- Advertisers will be required to clearly differentiate between organic and paid ads on their platform

Talking to *Business Standard*, Manisha Kapoor, chief executive officer and secretary general, Asci, said that drip pricing, which increases the price of a product after customers commit to purchasing it, and disguised ads — where ads are designed to look like some other content — are the most widely used methods of dark patterns. "The other two methods, bait and switch, and false urgency may not be that prevalent but are still widely used in digital ads," she said.

In the case of bait and switch, when a customer adds a product to her basket, it is replaced by another similar product. In false urgency, a sense of fake shortage of stock is implied which prompts the customer to purchase a product.

Asci's guidelines show that incomplete price representations by the companies upfront would be considered misleading. Moreover, offering alternative products or services will also be considered deceptive. In the case of false urgency, Asci said: "The advertisers would be required to demonstrate that the stock position at the time of the appearance of the limited quantity message was of a level where the urgency communicated could not be considered misleading." Also, the advertisers will be required to clearly differentiate between organic and paid ads on their platform.

"These guidelines will require businesses to create communication and systems that respect user autonomy, improve transparency, and encourage well-informed choices," Kapoor said.

Earlier this week, Asci and the Department of Consumer Affairs held an interaction in Mumbai on dark patterns. Rohit Kumar Singh, secretary, Department of Consumer Affairs, said that they would release guidelines for dark patterns within the next two months.

The Centre's guidelines, according to Kapoor, will cover both advertisements as well as non-advertisements. Asci's guidelines are only for advertisers. Singh on Thursday said, "Deceptive online patterns are also a violation of the Consumer Protection Act. We look forward to working with Asci and the industry to support a robust self-regulatory mechanism for the larger framework on online deceptive patterns."

Context: The **Advertising Standards Council of India (ASCI)** issued guidelines for online deceptive design patterns in advertising, commonly known as "dark patterns", asking the companies not to mislead the customer with any omission, exaggeration, implication or ambiguity.

Key Points

- **Dark patterns** prompt users to buy a particular product or service even when they do not give their exclusive consent.
- There are several types of dark patterns prevailing on the internet today.
    - Some of these are **disguised ads, nagging, basket sneaking (tricking people into buying more than what they intended to), forced action, bait** and switch (where the outcome is completely different from what a user sets out to), and hidden costs.
- The **Centre´s guidelines** will cover both advertisements as well as non advertisements.
- **ASCI´s guidelines** are only for advertisers.

Advertising Standards Council of India (ASCI)

- It is a **voluntary self-regulatory organization of the advertising industry** in India.
- Established in 1985, ASCI is registered as a **non-profit company under section 25 of the Company Act.**
- ASCI is **committed to the cause of self-regulation in advertising**, ensuring the protection of the interest of consumers. ASCI seeks to ensure that advertisements conform to its Code for Self-Regulation, which requires advertisements to be legal, decent, honest and truthful, and not hazardous or harmful while observing fairness in competition.

INDIA'S DEBT BURDEN

(Syllabus: GS Paper 3 - Economy)

'India's debt burden likely to decline'



Growing GDP is a key driver of a downward trend in India's debt burden. ISTOCK

Moody's Investors Service on Thursday said the key determinant of India's fiscal strength and the credit profile will be debt affordability and projected a downward trend for the debt burden.

"As long as nominal GDP growth holds, India's debt burden will be stable or decline slightly," Moody's said.

In a report, it said India's fast-growing GDP, which is estimated to average 11% in nominal terms, is a key driver of the projections of a downward trend in the country's debt burden.

"As in the past, the key determinant of fiscal strength and the credit profile will be debt affordability and in particular the proportion of revenue absorbed by interest payments," Moody's said.

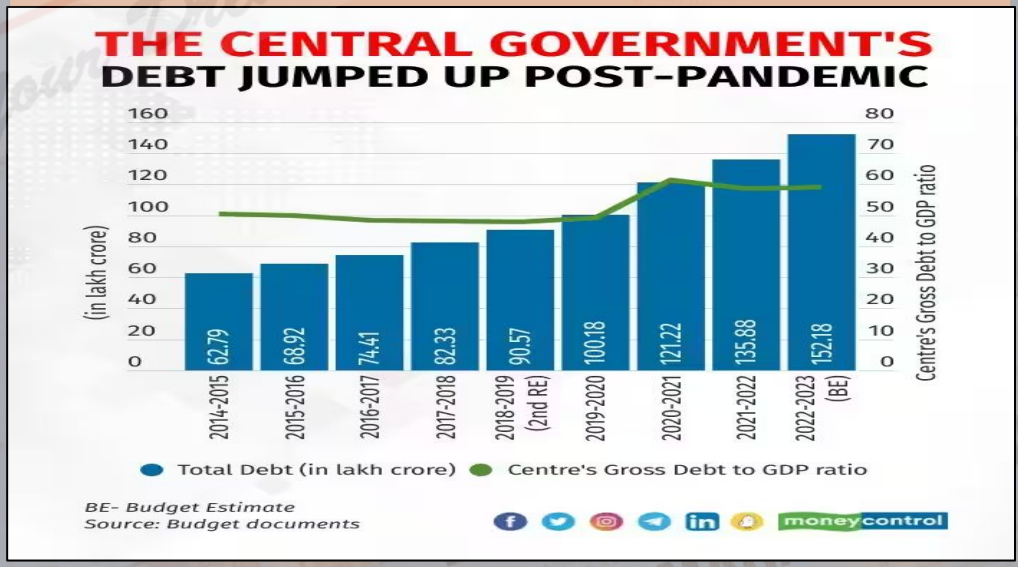
India has a relatively high level of general government debt, estimated at around 81.8% of GDP for 2022-23, compared with the Baa-rated median of around 56%.

The country also has a low debt affordability, in terms of general government interest payments as a percentage of revenues, which for India is estimated at 26% for 2022-23, compared with the Baa median of around 8.4%. PTI

Context: Moody's Investors Service said the key determinant of **India's fiscal strength and the credit profile** will be debt affordability and projected a downward trend for the debt burden.

Key Points

- **India's fast-growing GDP**, which is estimated to average 11 per cent in nominal terms, is a key driver of the projections of a downward trend in the country's debt burden.
- India has a **relatively high level of general government debt,** estimated at around 81.8 percent of GDP for 2022-23, compared with the Baa-rated median of around 56 per cent.
- The country also has a **low debt affordability,** in terms of general government interest payments as a percentage of revenues, which for India is estimated at 26 per cent for 2022-23, compared with the Baa median of around 8.4 per cent.
- Moody's has a **'Baa3' sovereign credit rating** on India, with stable outlook.
- Baa3 is the lowest investment grade rating.



DTE June 16

CONSEQUENCES OF SUBSIDY

(Syllabus: GS Paper 3 - Economy)



Subsidies don't help fight climate change, World Bank report finds

In 2021, countries shelled out $577 billion to actively lower the price of polluting fuels such as oil, gas, and coal

NEXT NEWS >

By Seema Prasad
Published: Thursday 15 June 2023

Context: A new **World Bank report** highlights the negative **consequences of inefficiently subsidising** agriculture, fishing, and fossil fuel sectors, both implicitly and explicitly, by spending trillions of dollars, exacerbating climate change.

Subsidy

- Subsidy refers to the **discount given by the government to make available the essential items** to the public at affordable prices, which is often much below the cost of producing such items.
- Specific entities or individuals can receive these subsidies in the **form of tax rebate or cash payment.**
- This helps to **keep essential items** such as food, fuel, fertilisers **within the reach of poor people.**

Key Points

- In total, the report calculated that **subsidies in the three areas exceeded $7 trillion,** equivalent to eight per cent of the global gross domestic product.
- Instead, these subsidies which are generally **considered to bail out economies in crises,** could be repurposed to finance just transition activities or to provide a better quality of life, the authors advised, as they have **far-reaching impacts on the environment.**
- **Most countries spend six times the money on subsidising fossil fuel consumption** in comparison to the financial allotments made towards commitments made under the 2015 Paris Agreement.
- Redirecting these subsidies can unlock **significant funds for sustainable purposes.**
- The report draws attention to the limited effectiveness of reducing the **incentives to use polluting fuels** as the demand for energy is only sluggishly responsive to prices, as cleaner alternatives are not easily accessible and are sometimes not affordable.

PIB June 16

WIND ENERGY ADOPTION
(Syllabus: GS Paper 3 - Infrastructure)

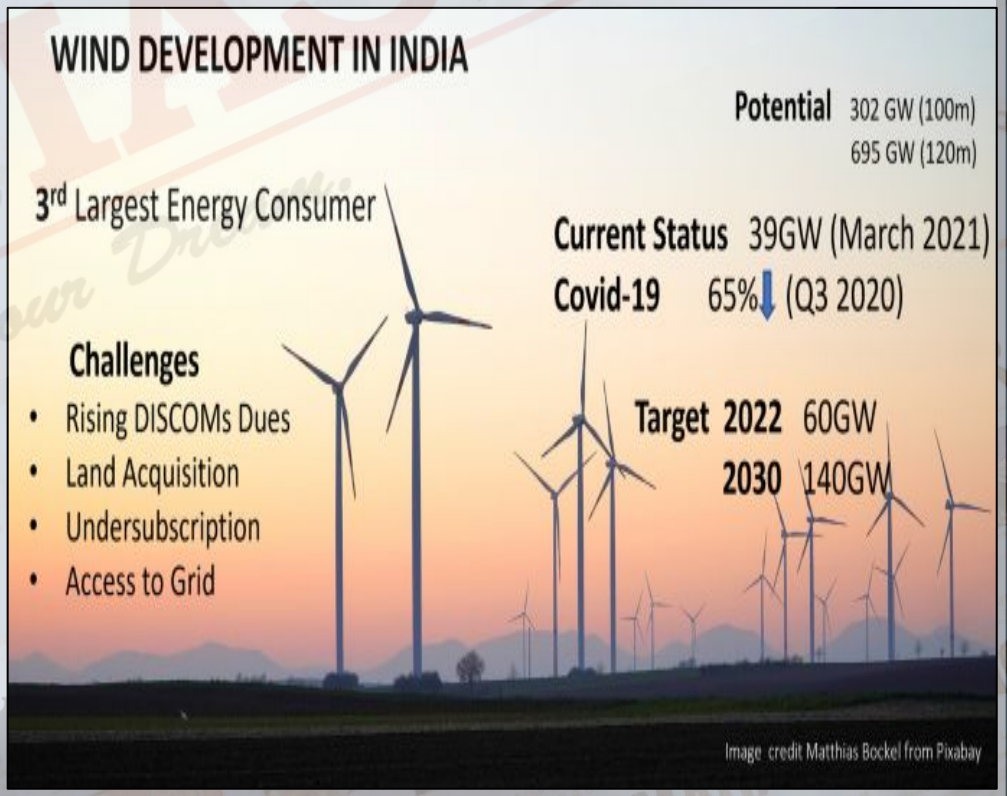
Rajasthan, Gujarat and Tamil Nadu emerge Top Achievers in Wind Energy Adoption

Context: The Ministry of New and Renewable Energy joined the worldwide celebrations of 15th June as **Global Wind Day**, through the organization of a day-long event in New Delhi.

- Held with an intent to celebrate the success so far and discuss the potential ways forward for accelerating wind energy adoption in India, the event had the central theme of "**Pawan – Urja: Powering the Future of India**".

Key Points

- The celebration featured in-depth discussions on Wind Energy Progress in India, **Offshore Wind development,** Strengthening of wind energy manufacturing ecosystem and Green Finance for Wind Energy.
- **Rajasthan was felicitated for achieving the highest wind capacity addition**, Gujarat for achieving the highest wind capacity addition through open access and Tamil Nadu for initiating repowering of wind turbines.
- The **onshore wind potential of the country is now estimated at 1,164 GW** at 150 meter above ground level.
- The celebration was organized in collaboration with the **National Institute of Wind Energy,** Shakti Sustainable Energy Foundation, Indian Wind Turbine Manufacturers Association, Indian Wind Power Association, and Wind Independent Power Producers Association.
- With the continuous efforts from the government, the country has **developed around 15 GW of domestic wind manufacturing capacity**, making it Aatma Nirbhar.



ECONOMIC TIMES

Page 7

DEDICATED FREIGHT CORRIDOR

(Syllabus: GS Paper 3 - Infrastructure)

Eastern DFC: Bihar, Gujarat Connected

Our Bureau

New Delhi: The Dedicated Freight Corridor Corporation of India Limited (DFCCIL) has completed a key 27-kilometre leg of the Eastern Dedicated Freight Corridor (EDFC).

This has enabled seamless connectivity of 1875 km between Sonnagar in Bihar to Ahmedabad in Gujarat. It is also estimated that coal transit time will be slashed by half.

According to Ravindra Kumar Jain, DFCCIL's managing director, this paves the way for enhanced efficiency, reduced transit time, and increased capacity for freight transportation. "Around 70-80% of freight movement of the Indian Railways network on this route can now be shifted to the DFC," he told journalists in New Delhi, adding that it will free up the routes for speedier and more punctual passenger trains to ply.

A company statement said the first train in this crucial Chunar–Deen Dayal Upadhyay (DDU) section of EDFC was run on Thursday. In another major milestone, DFCCIL completed an 80-km stretch from Shambhu to Sahnewal (Ludhiana) on Wednesday. With this, 2196 km or 77.2% of the DFC has been commissioned. The entire DFC alignment, except Jawaharlal Nehru Port connectivity, is expected to be commissioned in the next one year.

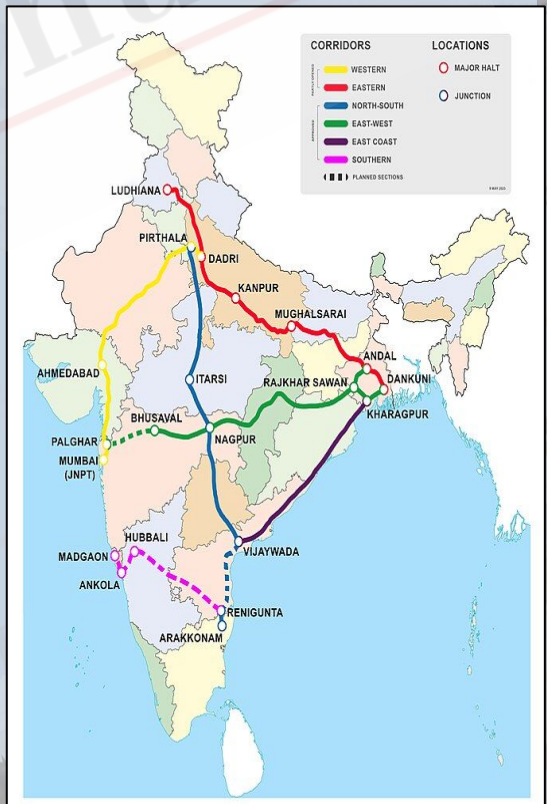
The Dedicated Freight Corridor is one of the largest rail infrastructure projects in India. It aims to create a high-speed, high-capacity freight transportation network between Ludhiana (Punjab) and Son Nagar (Bihar).

Context: The **Dedicated Freight Corridor Corporation of India Limited (DFCCIL)** has completed a key 27-kilometre leg of the Eastern Dedicated Freight Corridor (EDFC).

- This has enabled seamless connectivity of 1875 km between **Sonnagar in Bihar to Ahmedabad in Gujarat.**
- It is also estimated that coal transit time will be slashed by half.

Key Points

- The Dedicated freight corridors in India are a **network of broad gauge freight railway lines** that solely serve freight trains, thus making the freight service in India faster and more efficient.
- The **Dedicated Freight Corridor Corporation of India** is responsible for undertaking planning, development, and mobilisation of financial resources and construction, maintenance and operation of these corridors.
- Dedicated Freight Corridor Corporation of India is constructing the **Western DFC (1506 Route km) and Eastern DFC (1875 route km** including Sonnagar-Dankuni PPP Section).
- The E**DFC starting from Sahnewal near Ludhiana (Punjab)** will pass through the states of Punjab, Haryana, Uttar Pradesh, Bihar and Jharkhand to terminate at Dankuni in West Bengal.
- The **Western Corridor connecting Dadri in Uttar Pradesh to Jawaharlal Nehru Port (JNPT)** in Mumbai will traverse through the states of UP, Haryana, Rajasthan, Gujarat and Maharashtra of WDFC.



DEDICATED FREIGHT CORRIDORS OF INDIA

TIMES OF INDIA

Page 6

POCSO ACT

(Syllabus: GS Paper 2 - Polity & Governance)

'Offence Didn't Take Place In Pocso Case'

Cancellation Report Filed In 1 WFI Chief Case

Sakshi.Chand@timesgroup.com

DELHI POLICE SPOKESPERSON SAYS

In the Pocso case, we have submitted a police report under Section 173 of CrPC requesting a cancellation of the case based on statements of the complainant, i.e., the father of the victim and the victim herself

New Delhi: Delhi Police on Thursday filed a "cancellation report" at the Patiala House Courts to drop the charges against Wrestling Federation of India chief Brij Bhushan Sharan Singh under the Protection of Children from Sexual Offences Act.

The cops said "the offence did not occur" after the retraction of accusations of molestation by the complainant and her father.

The court fixed the next hearing for July 4 when it will decide on accepting and reviewing the police report and ordering the closure of the case.

In their cancellation report, police said, "No evidence to substantiate the claims... no CCTV footage or photographs or any evidence were found." The report runs into 550 pages and lists around 25 witnesses who police had questioned during their probe.

A cancellation report is filed in cases when no corroborative evidence is found for accusations made against the accused. In this case, the wrestler had retracted her allegations in the first week of June and instead made a fresh statement before the magistrate saying she had levelled such charges out of anger after losing a match.

"In the Pocso case, we have submitted a police report under Section 173 of CrPC requesting a cancellation of the case based on statements of the complainant, i.e., the father of the victim and the victim herself," the Delhi Police spokesperson said.

Police haven't, however, pressed charges against the wrestler or her father for giving false information to the court. A statement under 164 CrPC before a magistrate cannot be usually retracted and the cops generally file an FIR for perjury under Section 182 of the CrPc whenever such a thing happens. Police did not elaborate why they have not filed an FIR against the woman wrestler and her father in this case.

The FIR in the case was filed by the female wrestler's father alleging that Singh, on the pretext of clicking a picture with his daughter, had forcefully pulled her towards himself and held her so tightly that she could not move or free herself from his grip. It was also alleged that the accused called her to his room where he tried to make forceful physical contact with her. She claimed to have gone to the room fearing her career would be affected if she didn't, the father said, also alleging that his daughter was discriminated against by other athletes.

After some time, the girl's father admitted, even in public, that he was angry with Singh after his daughter lost in the trials and had made the claims of molestation. "My daughter wasn't sexually harassed. The WFI chief was partial and during the trials it was because of that she suffered and lost," he admitted.

Context: Delhi Police filed a "cancellation report" at the Patiala House Courts to drop the charges against Wrestling Federation of India chief under the **Protection of Children from Sexual Offences Act.**

- The cops said "the offence did not occur" after the retraction of accusations of molestation by the complainant and her father.

Protection of Children from Sexual Offences (Pocso) Act

- **About:** The POCSO Act was enacted in 2012 to **provide a robust legal framework for the protection of children from offences of sexual assault**, sexual harassment and pornography while safeguarding the interests of children at every stage of the judicial process.
- **Salient features**
  - The act defines child as any individual aged **below 18 years of age.**
  - There are **multiple forms and acts of sexual abuse defined under this act** that is not just limited to pornography, harassment, or penetrative/non-penetrative offenses.
  - These acts would be considered '**aggravated' if the child is mentally ill** and/or the perpetrator comes from a position of authority and/or trust like a family member, doctor, teacher, etc.
  - The **prevention of 're-victimization**' of the child within the judicial system is of utmost importance as this act allows a policeman to act under the role of a child protector throughout the investigation.
  - The process of investigation is to be made as child-friendly as possible, and **justice to be served promptly within a year** front the reporting of the incident.
  - The **setting up of 'Special Courts'** has been done under this act which will exclusively deal with such offenses with the sensibility and sensitivity they need.
  - The central government is given the **authority to make rules under the 45th section of the act**.
  - The State Commissions for the Protection of Child Rights (SCPCRs) and the National Commission for the Protection of Child Rights (NCPCR) have been given the authority to monitor the implementation of the act's provisions.
  - The act makes the **reporting of a sexual offense mandatory.**
  - Misuse of these laws with the **purpose of defamation of the person is punishable.**
  - It provides stringent deterrents for the commission of offences against children **ranging from a minimum of 20 years of imprisonment to the death penalty** in case of aggravated penetrative sexual assault.

JULLEY LADAKH
(Syllabus: GS Paper 2 - Govt. Policies & Interventions)

INDIAN NAVY OUTREACH PROGRAMME "JULLEY LADAKH" (HELLO LADAKH)

Context: Indian Navy is conducting **"Julley Ladakh" (Hello Ladakh),** an outreach programme to Ladakh to increase awareness about the service in the pristine state and to engage with youth and civil society there.

- **Outreach activities** planned include a Motorcycle Expedition, passing through a large part of Ladakh, a band concert at City Centre with the famous Navy Band, Medical Camp and a Football Match between the Navy and the Ladakh Football Club.
- The Navy had previously made **similar effort in the North East** that was hugely successful.
- The Indian Navy had also undertaken the **Sam No Varunah car expedition** to engage with citizens in all the coastal states.

Main objectives of the current initiative in the Northern Territory

- Celebrate **Azadi ka Amrit Mahotsav** (75 years of Indian Independence).
- Conduct **Awareness drives at Schools/ Colleges** in Ladakh region about the career opportunities Indian Navy offers including the Agnipath Scheme.
- **Motivate Youth** to join the Indian Navy.
- **Showcase Nari Shakti,** an initiative of Prime Minister, by including Women Officers and spouses.
- **Interact with naval veterans** and Veer Naris in the region.

THE HINDU

Page 14

BIMSTEC to adopt Bangkok Vision 2030 at next summit

The Hindu Bureau
NEW DELHI

The Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC) summit at end of this year will adopt Bangkok Vision 2030, according to Saurabh Kumar, Secretary (East) in the Ministry of External Affairs.

He also stated that a marine transport cooperation agreement is expected to be concluded at the summit. He said that the Bangkok Vision 2030 would be an overarching kind of document and would give direction to the organisation.

"Thailand has put forth the Bangkok Vision 2030 which seeks to propel BIMSETC towards a region that is prosperous, resilient and open... moving us in a forward-looking trajectory for sustainable and balanced growth," said Thailand's Vice Foreign Minister Vijavat Isarabhakdi on Thursday. He was speaking at an event "BIMSTEC - the way forward" organised by India Foundation.

Towards this an eminent group of persons has been introduced for monitoring progress in all seven sectors, he stated. "Thailand as the current chair has worked closely with member-states to prepare them for the future by trying to strengthen on three aspects. The first way is by enhancing regional interconnectedness, involvement of all stakeholders and promoting BIMSTEC's internal strength," he said.

The grouping comprises Bangladesh, Bhutan, India, Myanmar, Nepal, Sri Lanka and Thailand.

BANGKOK VISION 2030

(Syllabus: GS Paper 2 - International Relations)

Context: The **Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC) summit** end of this year will adopt a **Bangkok vision 2030** which would be overarching kind of document and give direction to the organisation and the eminent persons group would also be guided by that.

Bangkok vision 2030

- **Thailand has put forth the Bangkok vision 2030** which seeks to propel BIMSETC towards a region that is prosperous, resilient and open moving in a forward-looking trajectory for sustainable and balanced growth.
- The grouping comprises **Bangladesh, Bhutan, India, Myanmar, Nepal, Sri Lanka and Thailand.**
- In 2022, the **BIMSTEC charter** was adopted which lays the foundation for it to function as a full-fledged organisation.
- The **19th BIMSTEC ministerial meeting** hosted by Thailand in March had discussed and approved the draft text of BIMSTEC Bangkok Vision 2030, a leader-level document proposed by Thailand to guide BIMSTEC towards a prosperous, resilient and open region by 2030.
- The document aims to further promote BIMSTEC as a **region of peace, stability, and economic sustainability.**
- The goals found in the vision are also in line with the Goals **United Nations' Sustainable Development** and Thailand's bio-circular-green economic model.

DTE June 16

ANTIMICROBIAL RESISTANCE

(Syllabus: GS Paper 3 - Sci & Tech)

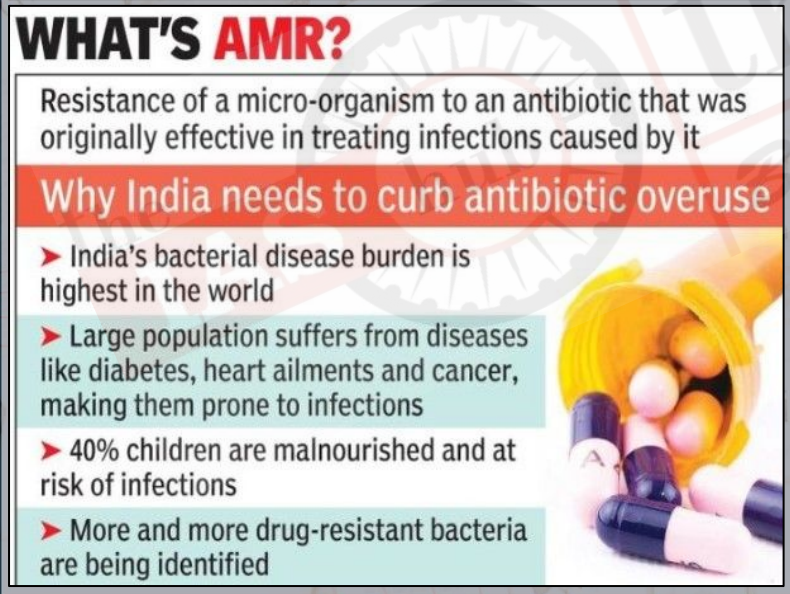


Western Pacific Region may see 5.2 million AMR-related deaths from 2020 to 2030: WHO study

Economic cost linked to antimicrobial resistance in the region to reach $148 billion, report estimates

NEXT NEWS >

By Gauri Arora
Published: Tuesday 13 June 2023



WHAT'S AMR?

Resistance of a micro-organism to an antibiotic that was originally effective in treating infections caused by it

Why India needs to curb antibiotic overuse

- India's bacterial disease burden is highest in the world
- Large population suffers from diseases like diabetes, heart ailments and cancer, making them prone to infections
- 40% children are malnourished and at risk of infections
- More and more drug-resistant bacteria are being identified

Context: As many as 450,000 deaths linked with **antimicrobial resistance (AMR)** may have occurred in the Western Pacific Region in 2020 and 5.2 million such fatalities are projected during 2020-2030, according to a new study.

Key Points

- **AMR occurs when bacteria, viruses, fungi and parasites change over time** and no longer respond to medicines, making infections harder to treat and increasing the risk of disease spread, severe illness and death.
- The **seven bacterial pathogens considered in the study** were: Methicillin-resistant Staphylococcus aureus (MRSA), Escherichia coli (E coli), Enterococcus faecalis, Haemophilus influenzae, Klebsiella pneumoniae, Pseudomonas aeruginosa and Streptococcus pneumoniae.
- **MRSA and E coli** were projected to result in the highest AMR-related health impacts over the next decade, each contributing to over two million deaths.
- Overall, **MRSA and E coli accounted for over 80 per cent** of the AMR-related impacts among the seven bacteria included in the study.

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