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MK Yadav Sir

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# Banks Cautious about Parking Extra Cash in RBI's Variable Rate Window

**Bhaskar.Dutta**  
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**Mumbai:** Banks are cautious about deploying excess funds with the central bank as lenders are unsure as to how long recently withdrawn ₹2,000 notes will remain in the system even as overall demand for loans remains firm, exerting pressure on liquidity.

In eight variable rate reverse repo (VRRR) auctions that the Reserve Bank of India has carried out since June 30, banks have on an average deployed 50% of the sum that the central bank has offered to mop up. On most occasions, lenders have preferred to park more of their surplus funds at the RBI's standing deposit facility (SDF) window.

The reluctance to park funds for long comes despite a sharp increase in surplus liquidity over the past couple of weeks following government expenditure. On an average, the RBI has absorbed surplus funds worth ₹1.87 trillion rupees from banks this month. Tellingly, the rate



of interest offered to banks by the SDF is sharply lower than what lenders would have earned by parking funds at the VRRR auctions. This reflects the continuing uncertainty amongst lenders about the liquidity outlook. "Banks are playing it safe, and they have been doing it for the last few months, right from April onwards. They don't want to lock up funds for a longer period. The VRRR for shorter periods see more inter-

est. The differential between the SDF and the VRRR is 24 basis points. So, they prefer to put surplus funds in SDF, that too, over ₹1 trillion (lakh crore) daily," Madan Sabnavis, chief economist, Bank of Baroda said. The SDF, which is the lower bound of the interest rate corridor, bears an interest rate of 6.25%, whereas the cutoffs at variable rate reverse repo auctions are set 1 basis point lower than the repo rate. The repo rate is at 6.50%.

For banks, letting go of the extra 24 basis points that they could have earned from the VRRR auctions is perhaps a small price to pay for the surety that they would not have to rush to the RBI's marginal standing facility (MSF) in case they fell short of funds due to sudden payment obligations.

**Context:** Banks are cautious about **deploying excess funds with the central bank** as lenders are unsure as to how long recently withdrawn ₹2,000 notes will remain in the system even as overall demand for loans remains firm, exerting pressure on liquidity.

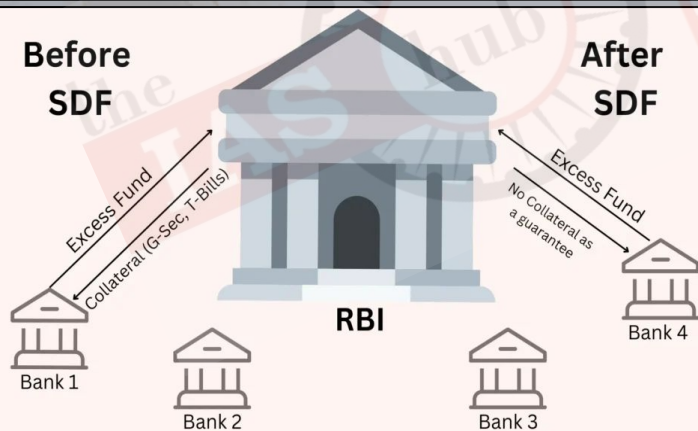
- In eight **variable rate reverse repo (VRRR) auctions** that the Reserve Bank of India has carried out since June 30, banks have on an average deployed 50% of the sum that the central bank has offered to mop up.
- On most occasions, lenders have preferred to park more of their surplus funds at the RBI's **standing deposit facility (SDF) window**.

## Variable rate reverse repo (VRRR)

- Since January 2021, RBI had been **absorbing money from the banking system** via VRRR auctions.
- VRRR is **kept higher than the reverse repo rate** but lower than the repo rate to attract funds from banks
- To enjoy the higher rates, **banks would attract deposits** and to do that, they would offer higher interest rates on deposits.
- This way, money will go from the depositors to the banks and from the banks to the central bank, thus leading to less liquidity
- The auction route is used so that the banks that are ready to accept the lowest interest rates for deposits with RBI are selected, i.e., at the **minimum interest rate above the reverse repo rate**.

**Before  
SDF**

**After  
SDF**



## Liquidity Concern

**Standing Deposit Facility** allows banks to park their excess funds at a higher rate **but without taking any collateral from RBI**

**SDF rate at 3.75%**, higher than **3.35%** fixed reverse repo rate

**SDF will replace** the fixed rate reverse repo (FRRR) **as the floor of the LAF corridor**

## India, US to work on MDBs, climate action, inclusion

Rhik Kundu

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GANDHINAGAR

India and the US have agreed to collaborate on a range of issues, including strengthening multilateral development banks (MDBs), promoting climate action, and facilitating energy transition, Union finance minister Nirmala Sitharaman said.

After a meeting with US treasury secretary Janet Yellen at a G20 event on Monday, Sitharaman said the two countries would also work to smoothen the consensus on indebtedness of low- and middle-income countries and harness opportunities presented by crypto assets and digital public infrastructure for financial inclusion.

"I also look forward to furthering our bilateral interests through development cooperation and new investment opportunities through alternate investment platforms for renewable energy," Sitharaman said. "By leveraging each other's expertise and resources, we actively promote economic growth, foster innovation, and drive sustainable development," she added. Yellen said the US estimates

that MDBs could raise \$200 billion over the next decade just from the measures already being implemented or are under deliberation as part of this process.

"The recently released G20 MDB experts group report is one recent useful input to this work, though we must only explore capital increases after the reforms in these areas have progressed further," Yellen said.

The US treasury secretary said India and the US are close to agreeing on the so-called two-pillar global tax deal. The two-pillar mechanism involves increasing the authority of nations to tax multinational corporations (MNCs) on the one hand and installing a global minimum tax on MNCs on the other.

The US, India, and around 140 countries are currently working towards an agreement on overhauling global tax rules to ensure MNCs pay taxes wherever they operate.

"We are also proud to have supported Ajay Banga's can-

TURN TO PAGE 6

'Risk-return ratio doesn't favour pvt capital' >P2

**Context:** India and the US have agreed to collaborate on a range of issues, including strengthening **multilateral development banks (MDBs)**, promoting climate action, and facilitating energy transition.

- The **India-US collaboration** spans a range of economic issues, and includes commercial and technological collaboration, strengthening of supply chains, and catalyzing the clean energy transition.

### Multilateral development banks (MDBs)

- **About:** It is a financial institution established by multiple member countries and falls under international law. E.g., International Monetary Fund, World Bank, Asian Development Bank etc.
- **Mechanism:** How can **World Bank and other bodies** contribute towards climate finance, critical for developing and LDCs to make a smooth transition to lower carbon emissions without compromising on growth.
- **Objectives:** **Stabilizing the global financial system** during the time of crisis; Providing long-term financing; Providing lower-cost financing
- **Issues:** Currently, MDBs are **dominated by developed Countries** (WB by USA, IMF by EU and ADB by Japan); they impose conditionality in loans; there is a lack of Transparency and Accountability.

# Export preparedness: TN takes top spot

Guj slips to 4th, now lags Maha, K'taka too

**DHRUVAKSH SAHA AND SHIVA RAJORA**  
New Delhi, 17 July

After topping it for two consecutive years, Gujarat slipped three places on the NITI Aayog's Export Preparedness Index (EPI) for 2022, as Tamil Nadu emerged as the most export-ready state, the central think tank said in its report released on Monday.

In a continuing trend, coastal states were found to have the most robust export infrastructure, which officials attributed to the integration of maritime trade into the core of their economies. Maharashtra and Karnataka retained their positions -- second and third, respectively; Haryana was ranked first among landlocked states and fifth overall.

"The state of Gujarat needs measures to improve its business ecosystem as it recorded the sharpest decrease in both value addition by the manufacturing sector and foreign direct investment inflow. However, in absolute terms, the state still has

the highest value addition from the manufacturing sector in the country, along with the sixth highest FDI inflow in the country," the NITI Aayog said in its report.

It added that the setback could be overcome with timely policy measures, which can assist the manufacturing sector, and attract investments.

Even as Tamil Nadu had the most robust infrastructure with a high number of special economic zones (SEZs), no power deficit, and a single-window clearance system, the state saw a significant decrease in value addition by the manufacturing sector, the report noted.

The index undertakes a comprehensive analysis of states and Union Territories across export-related parameters to identify strengths and weaknesses, with an evolving methodology. For the latest report, the think tank used 56 indicators. Twelve indicators were removed, five were modified, and 10 more were added after stakeholder interactions con-

## UP THE RANKS

Export preparedness index ranking



Rank	State	Score
1	Tamil Nadu	80.89
2	Maharashtra	78.2
3	Karnataka	76.36
4	Gujarat	73.22
5	Haryana	63.65
6	Telangana	61.36
7	Uttar Pradesh	61.23
8	Andhra Pradesh	59.27
9	Uttarakhand	59.13
10	Punjab	58.95

Source: NITI Aayog

cluded, the NITI Aayog said in its report. The ranking is based on four main pillars: Policy, business ecosystem, export ecosystem, and export performance.

"Correct compensation for states' contributions to national exports requires determining the source of origin of a product, and steps must be taken to address this issue," the report said in its recommendations

on the way forward.

"States have developed solid policy frameworks, and efforts should now be directed towards improving business infrastructure, transport connectivity, diversifying export baskets, and penetrating more global markets," it added.

Merchandise exports have been on a downtrend over the past year as external demand remains impacted

due to a slowdown and high inflation in key export markets. In fact, India's merchandise exports in June contracted the most in more than three years to \$32.97 billion.

Last week, Commerce Secretary Sunil Barthwal said that the world is in a twin dilemma of slowdown and inflationary pressure, which is impacting trade. However, exporters expect a turnaround from the July-September quarter onwards and are hopeful that inventory pile up will reduce and orders will pick up, he said.

Besides global economic factors impacting India's exports, NITI Aayog CEO and former commerce secretary B V R Subrahmanyam said: "The bulk of India's exports are in those products which constitute about 30 per cent of world trade -- that means India exports the wrong stuff. We don't export the stuff that is widely traded in the world. This means our upside is very limited because in 70 per cent of the goods that are traded, we do not have a presence."

*With inputs from Shreya Nandi*

**Context:** After topping it for two consecutive years, Gujarat slipped three places on the NITI Aayog's Export Preparedness Index (EPI) for 2022, as Tamil Nadu emerged as the most export-ready state, the central think tank said in its report released on Monday.

### Key Points

- **Maharashtra and Karnataka retained their positions** -second and third, respectively; Haryana was ranked first among landlocked states and fifth overall.
- The index undertakes a **comprehensive analysis of states and Union Territories** across export related parameters to identify strengths and weaknesses, with an evolving methodology.
- For the latest report, the think tank **used 56 indicators**.
- Twelve indicators were removed, five were modified, and 10 more were added after stakeholder interactions concluded, the NITI Aayog said in its report.
- The ranking is based on **four main pillars: Policy, business ecosystem, export ecosystem, and export performance**.

## DGFT implements the Advance Authorisation Scheme, allows duty-free import of inputs for export purposes

**Context:** Directorate General of Foreign Trade (DGFT) implements the **Advance Authorisation Scheme** under the Foreign Trade Policy, which allows duty-free import of inputs for export purposes. The eligibility of inputs is determined by Sector-specific Norms Committees based on input-output norms.

### Advance Authorisation Scheme

- **About:** It allows **duty-free import of inputs**, which are physically integrated into the export product.
  - Its provisions extend to fuel, oil, packaging material, and catalyst consumed/utilized in the production process of the export product.
  - They are **not allowed to sell the products in the domestic market**.
  - Advance Authorization is valid for 12 months from the date of issue of such Authorization.
- **Eligibility:** Advance Authorization can be **availed by manufacturer exporters or merchant exporters** who are linked with supporting manufacturers for physical exports (including exports to SEZ), intermediate supplies, and supply of 'stores' on board foreign going vessels/aircraft (conditions apply).
  - Apart from that, Advance Authorization is issued to subcontractors to any project (where the name of the sub-contractors appears in the main contract), United Nations Organizations (UNO), aid programs of the United Nations or other multilateral agencies, the likes of which are paid for in free foreign exchange.
  - Advance Authorization for the **import of raw sugar can be issued to either a manufacturer exporter or merchant exporter** associated with supporting manufacturers.
- **Exemptions:** Imports of commodities under this scheme are **exempted from paying essential customs duty, additional customs duty, education, anti-dumping duty, and safeguard duty**.
  - However, imports for supplies covered under specific stores are not exempted from the payment of applicable anti-dumping and security obligations.
- **Duty-free importable items under the scheme:**
  - Inputs that are physically incorporated in the product to be exported after making regular allowance for wastage
  - Fuel, oil, and catalysts are consumed or utilized to obtain the export product.
  - Mandatory spares that are required to be exported along with the resultant export product – up to 10% of the CIF value (Cost, Insurance, and Freight) of Authorization
  - Specified spices would be allowed to be imported duty-free only for activities like crushing, grinding, sterilization, and manufacture of oil or oleoresin and not for more specific activities like cleaning, grading, re-packing, etc.
- **Prohibited Commodities:**
  - Commodities are classified as **prohibited under Indian Tariff Code (Harmonised System of Nomenclature )**.
  - Commodities **reserved for imports by state trading enterprises**.
    - These commodities can be procured from STEs against an ARO or Invalidation letter despite the prohibition.

## PM to inaugurate New Integrated Terminal Building of Veer Savarkar International Airport, Port Blair on 18th July

**Context:** Prime Minister inaugurated the New Integrated Terminal Building of **Veer Savarkar International Airport, Port Blair.**

### Key Points

- Inspired from nature, the architectural design of the airport terminal resembles a **shell shaped structure depicting sea and islands.**
- The new airport terminal building has a number of **sustainability features** like:
  - **Double Insulated Roofing System** to reduce heat gain
  - **Skylights** to provide maximum inlet of abundant natural sunlight during day time to reduce artificial light usage inside the building
  - **LED lighting**
  - **Low heat gain glazing**
  - **Rainwater catchment** in an underground water tank
  - **On-site sewage treatment plant** with 100% of treated wastewater reuse for landscaping
  - A 500 KW capacity **solar power plant**

### Veer Savarkar

- **Born** on May 28, 1883 in Bhagur, a city in Maharashtra Nashik.
- He formed a youth organization known as **Mitra Mela** which was put into place to bring in national and revolutionary ideas.
- Savarkar wrote a book titled '**The History of the War of Indian Independence**' in which he wrote about the guerilla warfare tricks used in 1857 Sepoy Mutiny.
- He was arrested in 1909 on charges of plotting an armed revolt against the **Morle-Minto reform.**
- Arrested in 1910 for his connections with the revolutionary group **India House.**
- Following the two trials, Savarkar was convicted and sentenced to 50-years imprisonment also known as **Kala Pani** and transported in 1911 to the Cellular Jail in the Andaman and Nicobar Islands.
- He founded the **two-nation theory in his book 'Hindutva'** calling Hindus and Muslims two separate nations. In 1937, Hindu Mahasabha passed it as a resolution.
- It was in year 1964, when Savarkar declared his wish to attain Samadhi and started hunger-strike on February 1, 1966 and passed away on February 26, 1966. He believed that his purpose of life is solved as India has gained Independence.
- In 2002, **Port Blair airport** at Andaman and Nicobar Island was renamed after Veer Savarkar International Airport.

# 135 million escaped poverty in five years: NITI Aayog report

SHIVA RAJORA & DHRUVAKSH SAHA  
New Delhi, 17 July

As many as 135 million people in India escaped multidimensional poverty between 2015-16 and 2019-21, according to the latest National Multidimensional Poverty Index (MPI), released by the NITI Aayog on Monday.

Based on the National Family Health Survey-5 (NFHS-5) data, the central government's think tank found that the share of multidimensional poor in the Indian population declined sharply to 14.96 per cent in 2019-21, from 24.85 per cent in 2015-16. [Turn to Page 6](#)

▶ EXPORT PREPAREDNESS: TN TAKES TOP SPOT

P4

## HOW BIG STATES FARED

Headcount ratio ■ NFHS 4 (2015-16) ■ NFHS 5 (2019-21) (in %)  
■ No. of people who escaped poverty (in million)



Note: Poverty headcount ratio is the percentage of the population living below the poverty line; NFHS: National Family Health Survey Source: MPI report, NITI Aayog

**Context:** As many as 135 million people in India escaped multidimensional poverty between 2015-16 and 2019-21, according to the latest **National Multidimensional Poverty Index (MPI)**, released by the NITI Aayog.

### Key Points

- The National MPI measures simultaneous deprivations across the three equally weighted dimensions of **health, education, and standard of living** that are represented by 12 SDG-aligned indicators.
- These include nutrition, child and adolescent mortality, maternal health, years of schooling, school attendance, cooking fuel, sanitation, drinking water, electricity, housing, assets, and bank accounts.
- **Marked improvement** is witnessed across all the 12 indicators.
- Based on the **National Family Health Survey 5 (NFHS5) data**, the central government's think tank found that the share of multidimensional poor in the Indian population declined sharply to 14.96 per cent in 2019-21, from 24.85 per cent in 2015-16.
- The **rural areas witnessed the fastest decline** in poverty from 32.59% to 19.28%. During the same period, the urban areas saw a reduction in poverty from 8.65% to 5.27%.

### NATIONAL MPI 2023 HIGHLIGHTS

**Steep decline in Poverty Headcount Ratio**

In %

2015-16	24.8
2019-21	14.9

- ▶ 13.5 crore people exited MPI between 2015-16 and 2019-21
- ▶ India on track to achieve SDG 1.2 (reducing multi-dimensional poverty by half) much ahead of 2030
- ▶ UP, Bihar, MP, Odisha & Rajasthan recorded sharpest decline in number of MPI poor
- ▶ All 12 indicators have shown improvements, suggesting that impact of govt interventions is increasingly visible on ground
- ▶ Fastest decline in multi-dimensional poor in rural areas from 32.6% to 19.3%
- ▶ Reduction in incidence of poverty from 8.7% to 5.3% in urban areas
- ▶ The intensity of poverty, which measures the average deprivation among the people living in multi-dimensional poverty, improved from about 47% to 44%

- **Uttar Pradesh registered the largest decline** in number of poor with 3.43 crore people escaping multidimensional poverty.
- Providing multidimensional poverty estimates for the 36 States and Union Territories and 707 Administrative Districts, the Report states that the fastest reduction in the proportion of multidimensional poor was observed in the States of **Uttar Pradesh, Bihar, Madhya Pradesh, Odisha, and Rajasthan.**

# SC seeks EC's reply on plea for verification of EVM count with VVPAT

TIMES NEWS NETWORK

**New Delhi:** The Supreme Court on Monday sought response from the Election Commission on a plea for cross verifying the count in electronic voting machines (EVMs) with VVPATs (voter verifiable paper audit trail) in all polling booths which, at present, is limited to five randomly selected polling stations per assembly constituency.

While hearing a PIL filed by NGO 'Association of Democratic Reforms', a bench of Justices Sanjiv Khanna and Bela M Trivedi asked the petitioner to serve a copy of its petition to the EC so that the poll panel could respond by the next date of hearing.

Advocate Prashant Bhushan, appearing for the NGO, said there was no procedure for a voter to verify that her vote had been "counted as recorded" which is an indispensable part of voter verifiability and the EC's failure to provide for the same went against the very object of the directions issued by the apex court for VVPATs.

"The prevalent procedure and practice of the Election Commission of India in cross verifying the count in EVMs with VVPATs in five randomly selected polling stations per assembly constituency is not in consonance with the spirit, purport and object of this court's directions," the petition said. While agreeing to examine the issue, the bench told Bhushan, "You are being over suspicious about EVMs."

The petitioner alleged that in one polling station of Mydukur assembly constituency in Andhra Pradesh in the 2019 general elections, the returning officer verified that there was a discrepancy of 14 votes in the EVM and VVPAT counts. "The EVM count was 233 votes whereas the VVPAT count was 219 votes. In other words, 6% of the counted votes in that EVM had not been cast. The returning officer of the constituency later clarified that the discrepancy was true and was due to non-clearance of votes polled in the mock poll conducted at 7 am on the polling day from the EVM," the petition said.

**Context:** The Supreme Court sought response from the Election Commission on a plea for cross verifying the count in electronic voting machines (EVMs) with **VVPATs (voter verifiable paper audit trail)** in all polling booths which, at present, is limited to five randomly selected polling stations per assembly constituency.

- While hearing a PIL filed by NGO 'Association of Democratic Reforms', SC asked the petitioner to serve a copy of its petition to the EC so that the poll panel could respond by the next date of hearing.

## Voter-verifiable paper audit trail (VVPAT)

- **About:** Voter verifiable paper audit trail (VVPAT) is a method of providing **feedback to voters using EVMs**.
  - A VVPAT is intended as an **independent verification system** for voting machines designed to allow voters to verify that their vote was cast correctly, and to provide a means to audit the stored electronic results.
  - It **contains the name of the candidate** for whom vote has been cast and symbol of the party/individual candidate.
- **Significance and the need:**
  - The VVPAT helps to **detect potential election fraud** or malfunction in the Electronic Voting Machine.
  - It provides a means to **audit the stored electronic results**. It serves as an additional barrier to change or destroy votes.
  - The EVMs with VVPAT system ensure the **accuracy of the voting system** with fullest transparency and restores the confidence of the voters.
  - EVMs and VVPATs also **speed up the election process** as counting votes on EVMs takes much lesser time than counting paper ballots.

## Solomon Islands PM hits back at criticism of relations with China



REUTERS

The leader of Solomon Islands hit back at criticism of his nation's deepening security ties with China, saying the U.S. and Australia had nothing to fear. Prime Minister Manasseh Sogavare made the remarks at a news conference after returning from a visit to China, where he met with Chinese President Xi Jinping. AP

**Context:** The leader of **Solomon Islands** hit back at criticism of his nation's deepening security ties with China, saying the United States and Australia had nothing to fear.

### Key Points

- Prime Minister made the remarks at a news conference in the capital Honiara after returning from a **visit to China**, where he met with Chinese President.
- While in China, he **signed nine agreements and memorandums**, including a police cooperation plan.
- The new agreements come after the Solomon Islands signed a **security pact with China** last year, raising fears of a military buildup in the region.
- The **U.S. has countered** with diplomatic moves of its own, including opening an embassy in the Solomon Islands.
- Both the **U.S. and Australia have raised concerns** about the secrecy of the new police plan.

### Solomon Islands

- It is an island nation that **lies east of Papua New Guinea and northwest of Vanuatu**.
- The country's islands lie between **latitudes 5° and 13°S**.
- It consists of six major islands and over 900 smaller islands.
- Its capital, **Honiara**, is located on the largest island, Guadalcanal.
- The Solomon Islands archipelago, includes **Choiseul, the Shortland Islands, the New Georgia Islands, Santa Isabel, the Russell Islands, the Florida Islands etc.**
- The islands' **ocean-equatorial climate** is extremely humid throughout the year.



**Gambusia: This solution could actually be an invasive problem**

Andhra Pradesh releases 10 million mosquitofish in waterbodies to control malaria, dengue

By Sujan N

Published: Monday 17 July 2023



Vector	Disease caused	Type of pathogen
Mosquito <i>Aedes</i>	Chikungunya	Virus
	Dengue	Virus
	Lymphatic filariasis	Parasite
	Rift Valley fever	Virus
	Yellow Fever	Virus
	Zika	Virus
<i>Anopheles</i>	Lymphatic filariasis	Parasite
	Malaria	Parasite
<i>Culex</i>	Japanese encephalitis	Virus
	Lymphatic filariasis	Parasite
	West Nile fever	Virus

**Context:** The Andhra Pradesh government has released approximately 10 million **Gambusia fish** into the state's water bodies to combat mosquito-borne diseases like malaria and dengue.

**Gambusia fish**

- **Gambusia affinis (G affinis) is native to the waters of the southeastern United States** and a single full grown fish eats about 100 to 300 mosquito larvae per day.
- Gambusia have been a **part of mosquito-control strategies** for over a century in various parts of the world, including India.
- G affinis has a sister species, **Gambusia holbrooki (G holbrooki)**, also known as the eastern mosquito fish.
- Mosquitofish has been part of various **malaria control strategies** in India since 1928, including the Urban Malaria Scheme.
- The fish are generally understood to be a **good biological control method against mosquito breeding**, but can only be a part of an integrated approach that involves various other methods like chemical spraying and, most importantly, source reduction.
- Multiple countries, including **India have listed Gambusia as invasive species.**
- However, the fish continues to be a **prominent part of the country's malaria control programmes** and the fish continue to be released into freshwater bodies across the country, like Andhra Pradesh, Chandigarh and Uttar Pradesh.

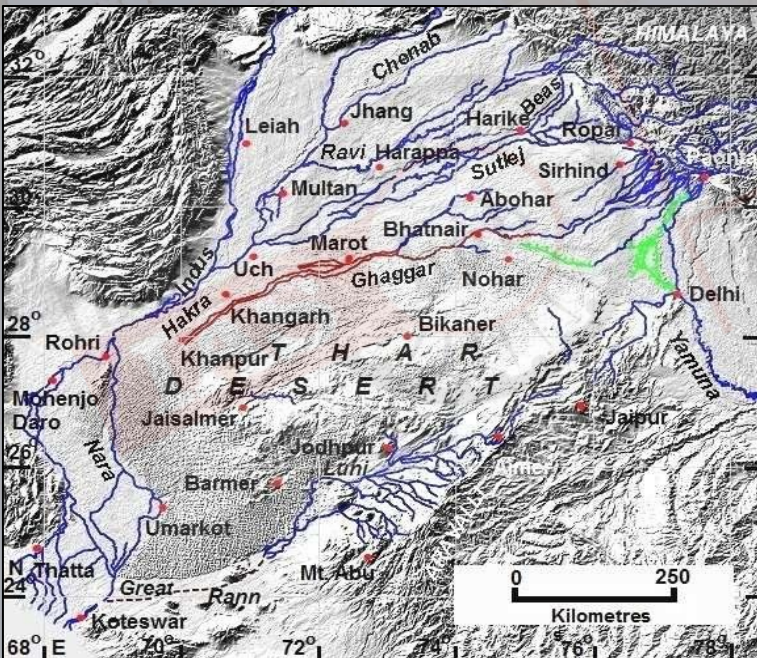
**A 'dead' Ghaggar and its tributaries wrought havoc in Haryana early July; here is how**

Ghaggar, Tangri, Markanda and others are considered dead rivers in the state and heavily encroached upon; this monsoon, they reclaimed their floodplains, causing heavy losses



NEXT NEWS &gt;

By Mandeep Punia  
Published: Monday 17 July 2023



**Context:** Ghaggar, Tangri, Markanda and others are considered dead rivers in the Haryana state and heavily encroached upon; this monsoon, they reclaimed their floodplains, causing heavy losses.

**Ghaggar**

- The **Ghaggar and many of its tributaries** originate in the Shivalik foothills of Haryana, Punjab and Chandigarh.
- Among these tributaries, the **Kaushalya, Tangri, Markanda, Beghna and Sukhna** rivers are the ones that merge into the Ghaggar.
- The Ghaggar rises in the **Siwalik (Shiwalik) Range**, in northwestern Himachal Pradesh state and flows about 200 miles (320 km) southwest through **Haryana state**, where it receives the **Saraswati River**.
- It eventually dries up in the **Great Indian (Thar) Desert**.
- The Ghaggar was probably once an **affluent of the Indus River**.
- Its seasonal flow is **dependent on monsoonal (seasonal) rainfall**.

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