

AUGUST

11

CRUX10

10 News. 10 Sources. One Place.



MK Yadav Sir



विज्ञान एवं
प्रौद्योगिकी मंत्रालय
MINISTRY OF
SCIENCE AND
TECHNOLOGY

Table of Contents

- 1 NATO Talks
- 2 Pradhan Mantri Awas Yojana-Urban
- 3 Rules For Digital Lending
- 4 International Solar Alliance (ISA)
- 5 Criminalization Of Politics
- 6 Corbevax Covid-19 Vaccine
- 7 Appointment Of Cji
- 8 Coastal Regulation Zone (CRZ)
- 9 World Lion Day
- 10 Disaster Management

INDIA HELD FIRST ROUND OF TALKS WITH NATO

(Syllabus: GS Paper 2 - International relations/organisations)

TALKS IN BRUSSELS ON DECEMBER 12, 2019

Off public glare, India held first round of talks with NATO, agreed to keep the dialogue going

Given that North Atlantic alliance of 30 countries engages both Beijing and Islamabad, view in New Delhi that outreach will help address India's concerns

ANISHA DUTTA

NEW DELHI, AUGUST 10

AWAY FROM public glare, New Delhi held its first political dialogue with the North Atlantic Treaty Organisation (NATO) in Brussels on December 12, 2019.

NATO is a political and military alliance of 28 European countries and two countries in

North America (USA and Canada).

Attended by senior officials including from the Ministry of External Affairs and the Ministry of Defence, it is learnt that the idea was to ensure that the dialogue was primarily political in character and to avoid making any commitment on military or other bilateral cooperation. Accordingly, the Indian delegation essentially attempted to as-

sess cooperation on regional and global issues of mutual interest, *The Indian Express* has learnt.

India's talks with NATO hold significance given that the North Atlantic alliance has been engaging both China and Pakistan in bilateral dialogue. There was a view here that given the role of Beijing and Islamabad in New Delhi's strategic imperatives, reaching out to NATO would add a key di-

mension to India's growing engagement with US and Europe.

Until December 2019, NATO had held nine rounds of talks with Beijing, and the Chinese Ambassador in Brussels and NATO's Deputy Secretary General engaged with each other every quarter. NATO had also been in political dialogue and military cooperation with

CONTINUED ON PAGE 2

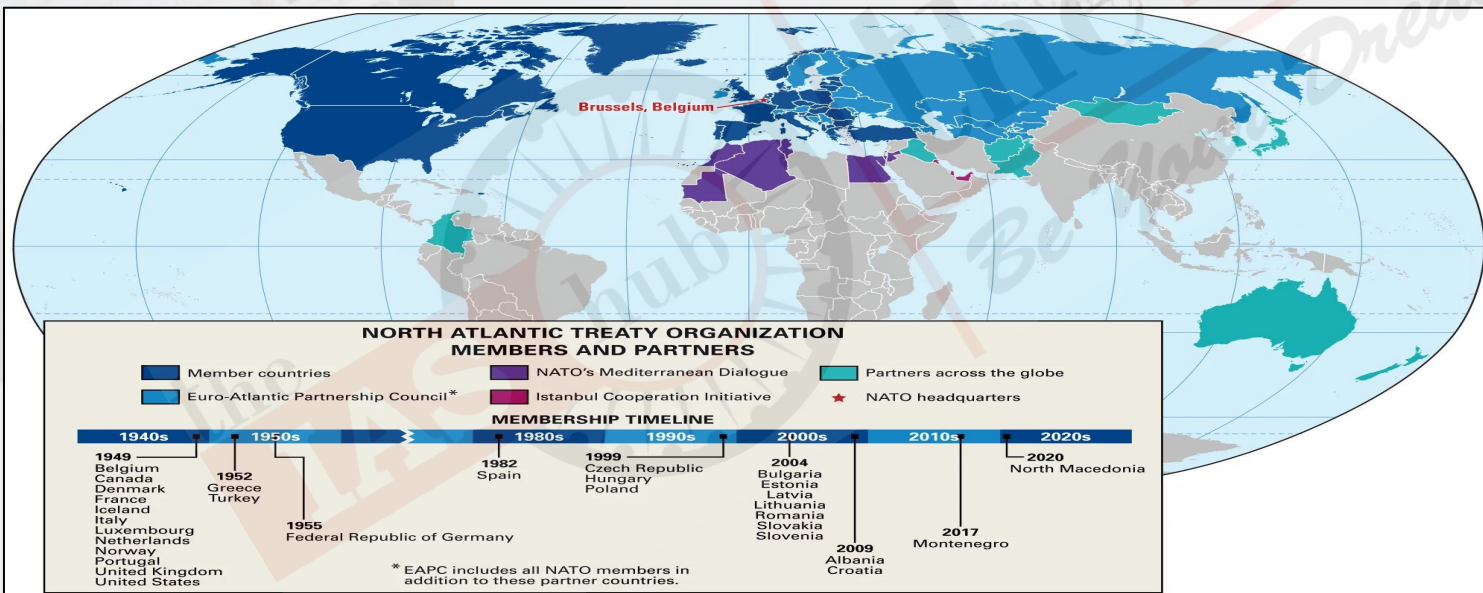
EXPLAINED
Eye on China

INTS first round of talks with NATO, New Delhi realised it did not share a common ground with the grouping on Russia and the Taliban. With NATO's views on China also mixed, given the divergent views of its members, India's Quad membership is aimed at countering Beijing.

Context: India's talks with NATO maintain significance on condition that the North Atlantic alliance has been partaking each China and Pakistan in bilateral dialogue.

NATO

- **A military alliance** established by the North Atlantic Treaty (also called the Washington Treaty) of April, 1949, by the United States, Canada, and several Western European nations.
- **Objective:** to provide collective security against the Soviet Union.
- **Members:** Currently 30 member states, with North Macedonia becoming the latest member to join the alliance in 2020. **India is not the member.**



Cabinet clears PMAY (Urban) till Dec 2024

New Delhi: The Union Cabinet on Wednesday approved the proposal of the housing ministry for continuation of Pradhan Mantri Awas Yojana-Urban (PMAY-U), Modi government's flagship 'housing for all scheme', up till December 31, 2024.

The Cabinet said financial assistance is to be provided for the completion of already sanctioned 122.69-lakh pucca houses till March 31, 2022.

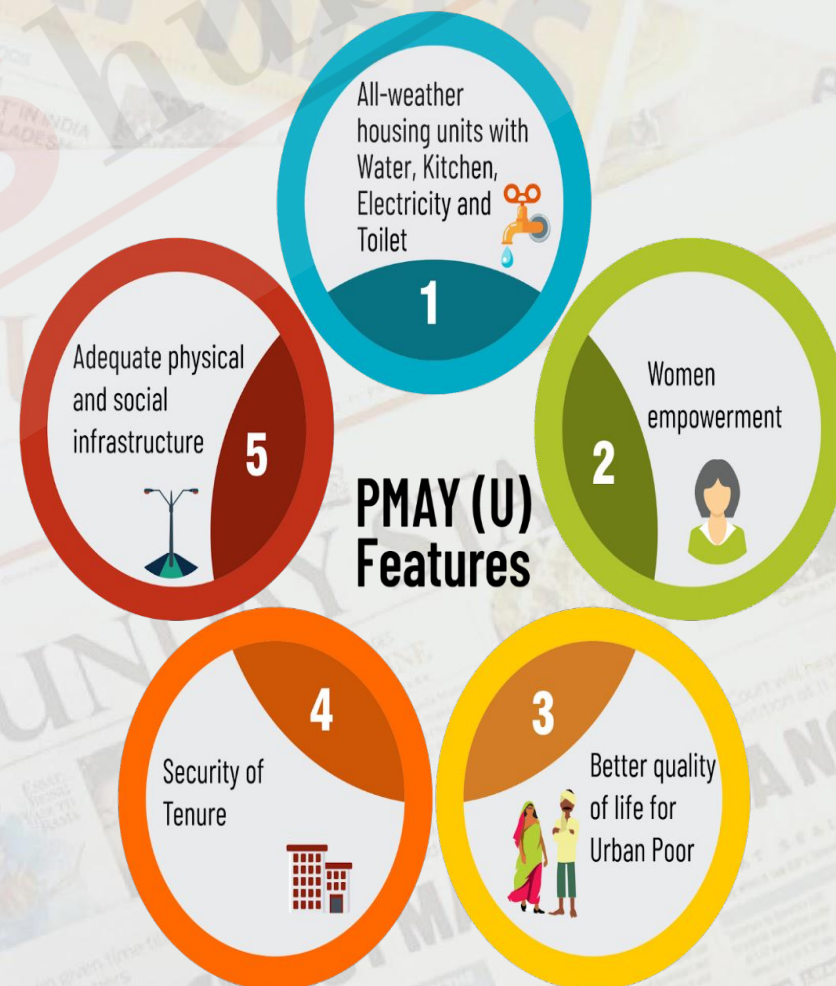
The scheme covers all urban areas of the country, including all statutory towns, as per Census 2011 and towns notified subsequently, including notified planning/development areas.

The continuation of the scheme based on the requests of states/UTs up to December 31, 2024, will help in completing the already sanctioned houses under beneficiary-led construction (BLC), affordable housing in partnership (AHP) and In-Situ Slum Redevelopment (ISSR) verticals, it added. **ENS**

Context: The Union Cabinet approved the proposal of the housing ministry for continuation of Pradhan Mantri Awas Yojana-Urban (PMAY-U).

Pradhan Mantri Awas Yojana-Urban (PMAY-U)

- **Government's mission** - Housing for All by 2022 for urban housing being implemented by the Ministry of Housing and Urban Affairs (MoHUA).
- **A demand driven approach** wherein the Housing shortage is decided based on demand assessment by States/Union Territories.
- **Coverage:** Covers the entire urban area consisting of Statutory Towns, Notified Planning Areas, Development Authorities, Special Area Development Authorities, Industrial Development Authorities or any such authority under State legislation which is entrusted with the functions of urban planning & regulations.
- **Beneficiaries:** addresses urban housing shortage among the EWS/LIG and MIG categories including the slum dwellers.
 - **Economically Weaker Section (EWS)** - with a maximum annual family income of Rs. 3,00,00.
 - **Low Income Group (LIG)** - with maximum annual family income of Rs. 6,00,000) and
 - **Middle Income Groups (MIG I & II)** - with a maximum annual family income of Rs. 18,00,000)
 - **Beneficiary family** will comprise husband, wife, unmarried sons and/or unmarried daughters.



RBI tightens rules for digital lending

Norms mandate lenders to disclose all-inclusive cost of loans to borrowers

Gopika Gopakumar & Shouvik Das
MUMBAI/NEW DELHI

The Reserve Bank of India on Wednesday issued guidelines for digital lending platforms to ensure orderly growth and protect borrowers following complaints that lending apps were charging usurious interest rates, pursuing aggressive recovery practices, and committing fraud and breach of data privacy.

The rules, applicable only to RBI-regulated entities and lending service providers, mandate them to disclose the all-inclusive cost of digital loans to borrowers and bar lenders from automatically increasing credit limits without the borrower's consent.

In January 2021, RBI set up a working group on digital lending, including lending through online platforms and mobile apps, to regulate the entities. The new guidelines are based on the principle that lending business can be carried out only by entities that are either regulated by the central bank or entities permitted to do so under any other law.

According to the new rules, regulated entities must ensure that loan servicing and repayments are executed directly in their bank account without any third party's pass-through or pool account. The disbursements also need to be made

SCREEN TEST

RBI has issued rules for digital lenders following complaints that they were charging usurious rates, pursuing aggressive recovery practices, and committing fraud.



DIRECT DEALING

ENTITIES must ensure loans are repaid directly into their bank accounts

DISBURSALS need to be made into borrower's bank account

FEES payable to digital lenders should be paid by regulated entity

into the borrower's bank account.

RBI also said any fees or charges payable to lending service providers should be paid directly by the regulated entity and not by the borrower.

Regulated entities will also have to provide a cooling-off period during which the borrowers can exit digital loans by paying the principal and the proportionate costs without any penalty. In addition, regulated entities must ensure all loan service providers

engaged by them have a nodal grievance redressal officer to deal with digital lending-related complaints.

Fintech industry executives said the guidelines would not stifle fintech innovation. "From our initial observation, we believe the regulator is not trying to stifle fintech innovation, which is obviously great. However, certain guardrails are

TURN TO PAGE 6

RULES FOR DIGITAL LENDING

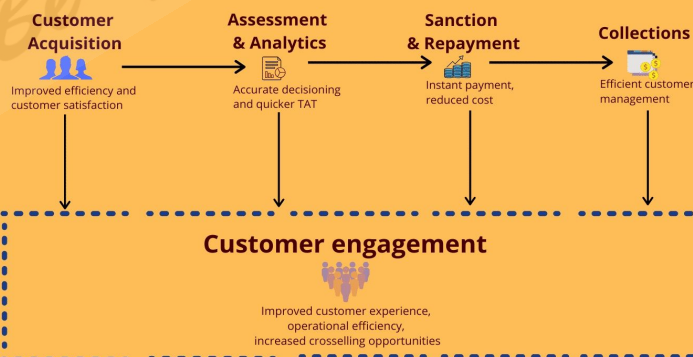
(Syllabus: GS Paper 3 - Economy & Infrastructure)

Context: The Reserve Bank of India issued guidelines for digital lending platforms to ensure orderly growth and protect borrowers following complaints that lending apps were charging usurious interest rates, pursuing aggressive recovery practices, and committing fraud and breach of data privacy.

Digital Lending:

- Lending through web platforms or mobile apps, by taking advantage of technology for authentication and credit assessment.
- **India's digital lending market:** increased from USD 33 billion in FY15 to USD 150 billion in FY20 and is expected to hit the USD 350-billion mark by FY23.
- **Lending platforms:** Banks have launched their own independent digital lending platforms to tap in the digital lending market by leveraging existing capabilities in traditional lending.

DIGITAL LENDING PROCESS



RBI'S 6 COMMANDMENTS TO BANKS ON DIGITAL LENDING

- Names of digital lending platforms engaged as agents shall be disclosed on the website of banks/NBFCs
- Digital lending platforms engaged as agents shall be directed to disclose upfront to the customer, the name of the bank/NBFC on whose behalf they are interacting with him
- Immediately after sanction but before execution of the loan agreement, the **sanction letter shall be issued to the borrower** on the letter head of the bank/NBFC concerned
- A copy of the loan agreement along with a copy each of all enclosures quoted in the loan agreement shall be **furnished to all borrowers** at the time of sanction/disbursement of loans

- Effective oversight and monitoring shall be ensured over the digital lending platforms engaged by the banks/NBFCs
- Adequate efforts shall be made towards **creation of awareness about the grievance redressal mechanism**



moneycontrol

ISA floats tender for solar project

The International Solar Alliance (ISA) in partnership with the Cuban government has floated a tender for setting up a 1,150 MW solar project in Cuba. State-owned NTPC is the project management consultant for ISA for setting up the project, an ISA statement said.

The project is part of Cuba's plan to implement 2,100 MW of solar projects, reducing the reliance on expensive and polluting diesel generators and increasing its green energy portfolio. It also includes building of 150 MW/150 MWh of storage to support grid reliability.

Ajay Mathur, director general, ISA said the association has a strong pipeline of solar park projects in Latin America, Africa and Asia and this project in Cuba is the first tender of many.

The ISA and NTPC have been working with Cuban officials and engineers to ensure the success of the tender, the statement said.

PTI

Context: The government is working on a policy on floating solar power generation, offering higher incentives to companies willing to invest in plants requiring a power generation technology that is expensive

International Solar Alliance (ISA)

- **A joint effort by India and France** to mobilize efforts against climate change through deployment of solar energy solutions.
- **An action-oriented, member-driven, collaborative platform** for increased deployment of solar energy technologies.
- **Basic motive:** to facilitate energy access, ensure energy security, and drive energy transition in its member countries.
- **Member Nations:**
 - **Total member:** A total of 106 countries have signed the ISA Framework Agreement.
 - **Ratifications:** Out of 106 nations, 86 have signed and ratified the ISA Framework Agreement.
 - **Eligibility:** All member states of the United Nations are eligible to join the ISA.
- **Observer Status to International Solar Alliance:**
 - The United Nations General Assembly (UNGA) has **granted Observer Status** to the International Solar Alliance (ISA).
 - **Significance:** will help provide for regular and well-defined cooperation between the Alliance and the United Nations that would benefit global energy growth and development.

PLACE IN THE SUN

International Solar Alliance takes shape



WHAT IS ISA?

120-nations bloc between Tropics of Cancer & Capricorn
Most countries in Africa or South America



HEADQUARTERS

200-acre NISE campus in Gurgaon



WHAT ISA WILL DO

- Promote solar technologies
- Ensure solar light for households by 2022
- Mechanisms to reduce cost of capital
- e-portal to share experiences & practices

SC to take up plea to ban convicts from polls for life

Even a constable loses job after conviction, says petitioner

LEGAL CORRESPONDENT
NEW DELHI

The Supreme Court on Wednesday said it would consider a plea seeking a lifetime ban on people convicted of offences from contesting elections and becoming MPs and MLAs.

Appearing before a Bench led by Chief Justice of India N.V. Ramana, senior advocate Vikas Singh, appearing for petitioner Ashwini Upadhyay, said “even a constable can lose his job after conviction”.

The Centre, in an affidavit filed in 2020, maintained in court that disqualification under the Representation of the People Act of 1951 for the period of prison sentence and six years thereafter was enough for legislators.

On Wednesday, senior advocate Vijay Hansaria, the court’s *amicus curiae*, ho-



The Centre’s affidavit in court says a ban of six years after the jail term is enough.

However, said a convicted MP or MLA could come back after the six-year ban and make laws.

In its affidavit in December 2020, the Ministry had rejected the idea of a lifetime ban on convicted persons contesting elections or forming or becoming an office-bearer of a political party.

The Ministry had reasoned that MPs and MLAs were not bound by specific “service

conditions”. “They are bound by their oath to serve citizens and country... They are bound by propriety, good conscience and interest of the nation,” the Ministry had argued.

The Centre had attempted to buttress its case last year by citing a Constitution Bench decision in the Public Interest Foundation case of 2019, which said “though criminalisation of politics is a bitter manifest truth, which is a termite to the citadel of democracy, be that as it may, the court cannot make the law”.

But the Centre’s stand in 2020 contradicted that of the Election Commission of India. In 2017, the poll body endorsed the call for a life ban in the top court. Such a move would “champion the cause of decriminalisation of politics”, it had said.

CRIMINALIZATION OF POLITICS

(Syllabus: GS Paper 2 - Polity & Governance)

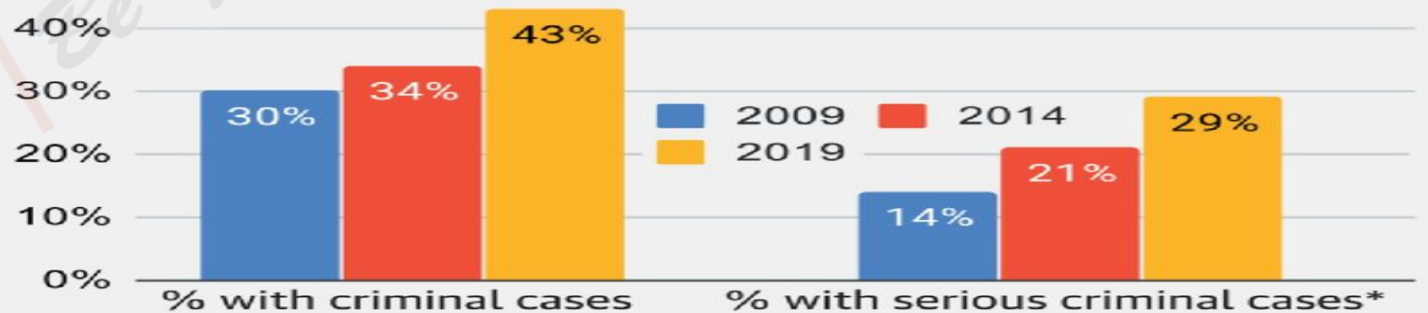
Context: The Supreme Court would consider a plea seeking a lifetime ban on people convicted of offences from contesting elections and becoming MPs and MLAs.

Disqualification of Criminal Candidates

- **Constitutional provisions:** Indian Constitution does not specify as to what disqualifies a person from contesting elections for the Parliament, Legislative assembly or any other legislature.
- **Representation of Peoples Act 1951:** It mentions the criteria for disqualifying a person for contesting an election of the legislature.
 - **Section 8 of the act** - disqualification on conviction for certain offences
 - An individual punished with a jail term of **more than two years cannot stand** in an election for six years after the jail term has ended.
 - **The law does not bar individuals** who have criminal cases pending against them from contesting elections
 - Therefore the disqualification of candidates with criminal cases depends on their conviction in these cases.

Under the scanner

Close to **43% winners** of the 2019 Lok Sabha polls have criminal cases against them, according to the Association for Democratic Reforms



* rape, murder, kidnapping, crimes against women, etc

Corbevax gets nod as precaution dose

It will be available for adults who are fully vaccinated

SPECIAL CORRESPONDENT
NEW DELHI

The Union government on Wednesday approved Biological E's Corbevax as a precaution dose against COVID-19 for those above 18 who are fully vaccinated with either Covishield or Covaxin. The COVID-19 vaccine, however, has been awaiting emergency use listing (EUL) by the World Health Organization.

Further strengthening India's arsenal against COVID-19, the Union Health and Family Welfare Ministry has approved Corbevax as precaution dose for those aged above 18 vaccinated with either Covishield or Covaxin, Union Health Minister Mansukh Mandaviya said in a tweet.

They can get the dose 26 weeks after the administration of the second dose from Friday.

The EUL is a risk-based procedure for assessing and listing unlicensed vaccines, therapeutics and in-vitro diagnostics with the ultimate aim of expediting the availability of products to people affected by a public health emergency.

Also international travel



Corbevax will be considered as a precaution dose

Working Group of the National Technical Advisory Group on Immunisation (NTAGI). Corbevax is to be considered as a precaution dose after completion of six months or 26 weeks from the date of administration of the second dose of either Covaxin or Covishield vaccines for those aged above 18 years enabling use of Corbevax as a heterologous COVID-19 vaccine for precaution dose administration in this age group.

Biological E announced on February 21 that the Corbevax vaccine received emergency use authorisation from India's Drugs Controller General of India (DCGI) for the 12-to-18 age group. And for the 12-14 age group on March 17.

In addition, the Subject Expert Committee (SEC) recommended granting emergency use authorisation to Corbevax for children aged five to 11 with certain conditions on April 21.

The DCGI approved Corbevax for restricted use in emergencies among adults on December 28, 2021. On June 4, the DCGI approved it as a heterologous COVID-19 booster dose for adults.

in many countries requires people to get a vaccine that is on the WHO's approved list.

The latest approval by the Central government makes this the first time that a booster dose that is different from the one used for primary vaccination has been allowed in the country. This will be in addition to the existing guidelines for homologous precaution dose administration of Covaxin and Covishield vaccine. Also all necessary changes in regard to the administration of precaution dose of Corbevax vaccine are being made on the CoWIN portal.

The approval is based on the recommendations made recently by the COVID-19

CORBEVAX GETS NOD AS PRECAUTION DOSE

(Syllabus: GS Paper 2 - Social Issues)

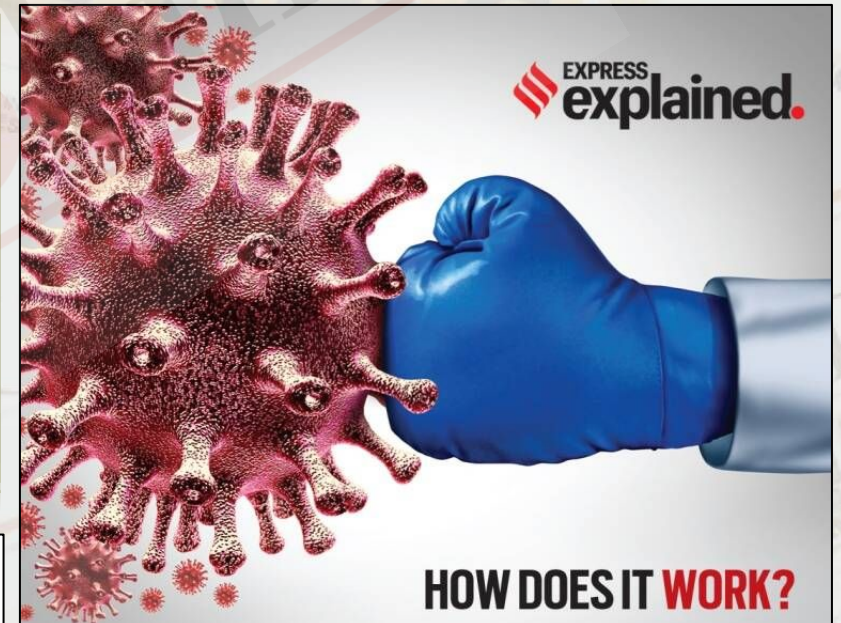
Context: The Union government approved Biological E's Corbevax as a precaution dose against COVID-19 for those above 18 who are fully vaccinated with either Covishield or Covaxin.

Corbevax Covid-19 Vaccine

- It is **India's indigenous** Covid-19 vaccine.
- **Recombinant protein sub-unit vaccine:** It means it is made up of a specific part of SARS-CoV-2 - the spike protein on the virus's surface.

Regulatory Provisions for Approval of Vaccines in India:

- Clinical trials of new drugs and vaccines, and their approvals, are governed by the Drugs and Clinical Trials Rules, 2019.



HOW DOES IT WORK?

- Corbevax is a Receptor Binding Domain Protein sub-unit vaccine
- This means that the vaccine triggers an immune response by using fragments, such as the spike protein, instead of the whole virus
- Corbevax contains the harmless S-protein. Once the immune system recognises the protein, it produces antibodies as white blood cells to fight the infection
- The traditional mode the vaccine is built on is widely considered to be one of the safest

#QUIXPLAINED

Justice UU Lalit to be next CJI: Centre notifies appointment

New Delhi: The law ministry on Wednesday notified appointment of **Justice Uday Umesh Lalit** as the next Chief Justice of India, succeeding CJI N V Ramana who demits office on August 26 after a 16-month tenure as the head of the country's highest court.

Justice Lalit was elevated directly from the Bar as the judge of the Supreme Court in August 2014 and will be the second such judge in the history of the apex court to be appointed as the CJI. However, he will have a very brief period of three months as the CJI since he retires on November 8 when he turns 65.



"In exercise of the powers conferred by clause (2) of Article 124 of the Constitution of India, the President is pleased to appoint Justice Uday Umesh Lalit, Judge of the Supreme Court, to be the Chief Justice of India with effect from 27 August, 2022," the government notification read.

Justice Lalit is the senior-most judge of the SC after the incumbent CJI N V Ramana, and, as per the convention, the senior-most judge of the apex court is appointed as the CJI.

Justice Lalit, when he demits office in November, will be succeeded by Justice D Y Chandrachud, if the practice is followed.

Soon after the government issued notification for Justice Lalit, a statement issued from the apex court said: "CJI N V Ramana today congratulated Justice U U Lalit on being appointed as the 49th CJI." **TNN**

Context: Justice Uday Umesh Lalit was appointed as the 49th Chief Justice of India (CJI).

Appointment of Chief Justice

- The CJI and the Judges of the SC are appointed by the President under clause (2) of Article 124 of the Constitution.
- From 1950 to 1973, the practice has been to appoint the senior most judge of the SC as the CJI.
- This established convention was violated in 1973 when A N Ray was appointed as the Chief Justice of India by superseding three senior judges.
 - Again in 1977, M U Beg was appointed as the chief justice of India by superseding the then senior-most judge.
- This discretion of the government was curtailed by the SC in the Second Judges Case (1993), in which the SC ruled that the senior most judge should alone be appointed to the office of the CJI.

A JURY OF JUDGES

WHAT IS THE COLLEGIUM SYSTEM?

- A forum which decides on appointments, transfers (A/Ts) of judges.
- Born from 'Three Judges Cases' which gave primacy to CJI's call on A/Ts
- Comprised of Chief Justice of India, 4 Supreme Court Judges
- Judiciary gets greater say than Executive on A/Ts
- President merely approves CJI's choice

CRITICISMS

- Administrative burden of checking professional background data
- Closed-door affair, lacks transparency
- Exclusivity sidelines talented junior judges, advocates

SOME OF THE CHANGES SOUGHT:

- CJI cannot make unilateral choice
- Consulted judges' views need to be in writing
- Non-compliance must make CJI choice non-binding
- Transfer of Judges reviewable only in case of non-compliance

Coastal area projects got Centre's nod without proper environmental impact assessment, finds CAG

Projects used outdated baseline data for green assessment, no environmental impact evaluation



NEXT NEWS >

By Shuchita Jha
Published: Wednesday 10 August 2022



Context: There are large-scale violations of coastal zone regulations by several projects in the country, an audit by the Comptroller Auditor General has found.

- Norms set down by Coastal Regulation Zone (CRZ) notification, 2019 were not being followed.

Coastal Regulation Zone (CRZ) norms:

- **Under the section 3 of Environment Protection Act, 1986** of India, Coastal Regulation Zone notification was issued in February 1991 for the first time.
- In 2018-19, fresh Rules were issued, which aimed to remove certain restrictions on building, streamlined the clearance process, and aimed to encourage tourism in coastal areas.
- **Implementation:** While the CRZ Rules are made by the Union environment ministry, implementation is to be ensured by state governments through their Coastal Zone Management Authorities.

Coastal Zone Regulations

CRZ - I

Ecologically Sensitive Areas

CRZ-II

Urban (developed) areas up to the shoreline of the coast

CRZ-III

Rural and urban areas which fall outside CRZ-I and CRZ-II

CRZ-III (Rural Area)

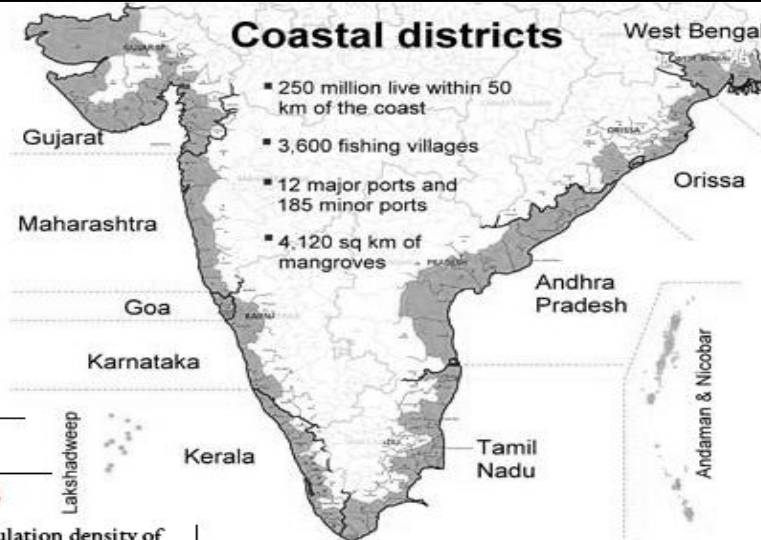
CRZ-III A

Densely populated areas with a population density of 2161 per square kilometre. A NDZ of 50 meters from HTL.

CRZ-III B

Areas with population density of below 2161 per square kilometre. A NDZ of 200 meters from HTL.

Coastal districts



CRZ -IV

Aquatic areas up to territorial limits

PM lauds the efforts of Lion conservationists on the occasion of World Lion Day

Posted On: 10 AUG 2022 8:03PM by PIB Delhi

The Prime Minister, Shri Narendra Modi has lauded the efforts of Lion conservationists on the occasion of World Lion Day.

In a response to the tweet by Union Cabinet Minister for Environment, Forest & Climate Change, Shri Bhupendra Yadav, the Prime Minister tweeted;

"On #WorldLionDay, I applaud all those who are working on protecting the majestic lions. India will always be a vibrant home for the grand Asiatic Lion."

LEONINE FACTS

➤ Unlike African lions, male Asiatic lions do not live with the females

 The male Asiatic lion has a shorter, sparser and darker mane compare to the fuller mane of the African lion



African lion



Gujarat Tourism Policy 2021-25



Poster issued by Gujarat Tourism



Asiatic lions are slightly smaller than African lions

➤ The most distinguishing characteristic of the Asiatic lion is the longitudinal fold of skin that runs along its belly. This is absent in African lions

Asiatic lion

WORLD LION DAY

(Syllabus: GS Paper 3 - Environment & Ecology)

Context: PM has lauded the efforts of Lion conservationists on the occasion of World Lion Day.

World Lion Day: observed on 10th August to raise awareness about the conservation of lions.

Protection Status: Asiatic Lion

- IUCN Red List: Endangered
- CITES: Appendix I
- Wildlife (Protection) Act 1972: Schedule I

Conservation Efforts in India

- The "Asiatic Lion Conservation Project" has been launched by the Union Ministry of Environment, Forests and Climate Change (MoEFCC).
- It has been approved for three financial years from 2018 to 2021.
- It envisages scientific management with the involvement of communities in coordination with multi-sectoral agencies for disease control and veterinary care for overall conservation of Asiatic lions.

GROWING NUMBERS

Year	Adult		Subadult	Cubs	Total
	Male	Female			
1990	99	95	27	63	284
1995	94	100	39	71	304
2001	101	114	57	55	327
2005	89	124	72	74	359
2010	97	162	75	77	411
2015	109	201	73	140	523
2020	159	262	115	138	674

Source: Gujarat state forest and environment department sources

India being a leader in disaster management, the world looks up to us for global challenges such as climate change: Dr Jitendra Singh

While inaugurating the 3-day International Conference on “Systems Analysis for Enabling Integrated Policy Making” here today, Union Minister of State (Independent Charge) Science & Technology; Minister of State (Independent Charge) Earth Sciences; MoS PMO, Personnel, Public Grievances, Pensions, Atomic Energy and Space, Dr Jitendra Singh shared India's roadmap for climate protection and that noted Prime Minister Narendra Modi is playing a leading role in addressing this issue at global level.

Vulnerability Profile of India

- **Earthquake:** Around 59% of the landmass is prone to earthquakes of moderate to very high intensity.
- **Flood Prone:** About 12% (over 40 million hectares) of its land is prone to floods and river erosion.
- **Cyclone:** Close to 5,700 kms, out of the 7,516 kms long coastline is prone to cyclones and tsunamis.
- **Droughts and landslides:** 68% of its cultivable area is vulnerable to droughts; and, the hilly areas are at risk from landslides and avalanches.
- **CBRN:** Moreover, India is also vulnerable to chemical, biological, radiological and nuclear (CBRN) emergencies and other man-made disasters.

Disaster Management Act, 2005:

- **Objective:** The stated object and purpose of the DM Act is to manage disasters, including preparation of mitigation strategies, capacity-building and more.
- The **Act provides for** “the effective management of disasters and for matters connected therewith or incidental thereto.”
- The **Act calls for the establishment of National Disaster Management Authority (NDMA)**, with the Prime Minister of India as chairperson.
- The **Act enjoins the Central Government to Constitute a National Executive Committee (NEC)** to assist the National Authority.
- All State Governments are mandated to **establish a State Disaster Management Authority (SDMA)**.

THANK YOU!



t.me/theiashub



[/mkyadav](https://www.youtube.com/channel/UCmkyadav)



www.theiashub.com/daily-quiz



9560082909