theIAShub

the IAS hub
Be Your Dream.

JUNE
12

CRUX 10

10 News. 10 Sources. One Place

THE HINDU
ET
BS
TOI
The Indian EXPRESS
livemint
pib
DownToEarth
FORTNIGHTLY ON POLITICS OF DEVELOPMENT, ENVIRONMENT AND HEALTH
Science Reporter
विज्ञान एवं प्रौद्योगिकी मन्त्रालय
MINISTRY OF SCIENCE AND TECHNOLOGY
सत्यमेव जयते



Table of Contents

1. Investor in India
2. RBI Norms for UCBs
3. NaBFID
4. National Training Conclave
5. Nutri Garden
6. Chite Lui River
7. IVR System
8. Cyclones in Arabian Sea
9. Benami Property
10. World Test Championship

BUSINESS STANDARD

Page 4

INVESTOR IN INDIA

(Syllabus: GS Paper 3 - Economy)

UAE emerges 4th-largest investor in India, FDI jumps over 3x in FY23

PRESS TRUST OF INDIA
New Delhi, 11 June

The United Arab Emirates (UAE), with which India implemented a comprehensive free trade agreement in May last year, has emerged as the fourth largest investor in India during 2022-23, according to government data.

In the last fiscal, foreign direct investment (FDI) from the UAE to India jumped over three-fold to $3.35 billion from $1.03 billion in 2021-22, the data of the Department for Promotion of Industry and Internal Trade (DPIIT) showed.

The UAE was the fourth largest investor in India in 2022-23 compared to the seventh in 2021-22.

Singapore was the largest investor in India with $17.2 billion investment in FY23, followed by Mauritius ($6.1 billion) and the US ($6 billion).

"The rapidly strengthening of bilateral ties and investment cooperation between India and UAE can be chiefly attributed to the strong bilateral relations between India and UAE, growth in investment commitments from UAE, and the policy reforms to further ease of doing businesses between the two countries," Rudra Kumar Pandey, Partner, Shardul Amarchand Mangaldas & Co, said.



Souce: DPIIT

UAE's investments in India are mainly in sectors like services, sea transport, power and construction activities. One of the crucial factors for the increase in FDI from UAE is the signing of the Comprehensive Economic Partnership Agreement (CEPA) between India and UAE on February 18, 2022 (effective from May 1, 2022), Pandey added.

"Apart from CEPA, another growth engine of FDI from UAE in India is the investment commitment from UAE. UAE has committed to invest $75 billion in the Indian infrastructure sector over a period of time. It has also committed to partner with India in the renewable energy sector," Pandey noted.

India and the UAE have operationalised a comprehensive free trade agreement since May 1 last year. Under the pact, a number of goods from both countries are getting zero-duty access to each other's markets, besides eased norms for promoting investments.

The country accounts for about 2.5 per cent of the total FDI India received between April 2000 and March 2023. During this period, India has attracted $15.6 billion worth of overseas inflows from the UAE, the data showed.

According to experts, the trade agreement has helped to increase the import and export between the countries and consequently increased the investments from UAE in Indian companies.

Context: The **United Arab Emirates (UAE)**, with which India implemented a comprehensive free trade agreement in May last year, has emerged as the **fourth largest investor in India** during 2022-23, according to the data of the Department for Promotion of Industry and Internal Trade (DPIIT) showed.

Key Points

- The UAE was the fourth largest investor in India in 2022-23 **compared to the seventh i**n 2021-22.
- **Singapore was the largest investor** in India with $17.2 billion investment in FY23, followed by Mauritius ($6.1 billion) and the US ($ 6 billion).
- UAE´s investments in India are mainly in sectors like **services, sea transport, power and construction activities.**
- One of the crucial factors for the increase in FDI from UAE is the signing of the **Comprehensive Economic Partnership Agreement (CEPA)** between India and UAE on February 18, 2022 (effective from May 1, 2022).
- Another growth engine of FDI from UAE in India is the **investment commitment from UAE.**
- UAE has committed to invest $75 billion in the Indian infrastructure sector over a period of time.
- India and the UAE have operationalised a **comprehensive free trade agreement** since May 1 last year.
- Under the pact, a number of goods from both countries are getting zeroduty access to each other´s markets, besides eased norms for promoting investments.
- The country accounts for **about 2.5 percent of the total FDI India received** between April 2000 and March 2023.

PIB June 12

RBI NORMS FOR UCB

(Syllabus: GS Paper 3 - Economy)

PM welcomes RBI instructions for strengthening of 1,514 Urban Co-operative Banks

Context: PM welcomed **RBI instructions for strengthening of 1,514 Urban Co-operative Banks.**

- Aiming to strengthen 1,514 urban co-operative banks, the Reserve Bank has **notified four key measures,** including giving them two years more to meet the priority sector lending targets.

4 key measures for UCBs

- **New branches**: UCBs can now **open new branches up to 10 per cent** (maximum 5 branches) of the number of branches in the previous financial year without prior approval of RBI in their approved area of operation.
  - UCBs have to **get the policy approved** by their board and comply with the Financially Sound and Well Managed (FSWM) Norms.
- **One-Time Settlement**: UCBs can do **One-Time Settlement** at par with commercial banks.
  - Now co-operative banks through board-approved policies may provide **process for technical write-off as well as settlement with borrowers.**
- **PSL Targets:** The RBI has decided to extend the timeline for UCBs to **achieve Priority Sector Lending (PSL)** targets by two years i.e. up to March 31, 2026.
  - The **deadline to achieve PSL target of 60 per cent,** which was March 31, 2023, has also been extended to March 31, 2024.
  - The excess deposits, if any, after clearing the shortfall of PSL during FY 2022-23 will also be **refunded to the UCB.**
- **Nodal officer**: In order to meet the long pending demand of the cooperative sector for closer coordination and focused interaction, the **RBI has notified a nodal officer as well.**

LIVE MINT

Page 1

NABFID

(Syllabus: GS Paper 3 - Infrastructure)

NaBFID planning to offer takeout loans

Infrastructure lender gives 30-yr loans; will aid banks' early exit

Gopika Gopakumar & Shayan Ghosh

MUMBAI

The National Bank for Financing Infrastructure and Development (NaBFID), India's youngest state-backed infrastructure financier, plans to introduce takeout financing products to help finance projects and allow timely exits for commercial lenders.

Takeout financing helps extend loan repayment periods as new lenders take over or refinance project loans, facilitating the removal of the assets from the books of financing banks within a pre-fixed period to avoid asset-liability mismatches.

In an interview, NaBFID managing director Rajkiran Rai G. said the infrastructure lender typically gives 30-year loans and will help banks exit after funding for the initial 5-10 years. The institution is looking to sanction loans worth ₹4 trillion by March 2026 on a balance sheet of ₹2.5-3 trillion in the same period.

"Completed projects should be financed through different products. This will help spread the risk, and infrastructure should become an asset class with good returns," Rai said. "We are working on takeout financing products and credit enhancement for completed projects and pushing them to issue bonds."

NaBFID started operations in 2021 with an initial capital infusion of ₹20,000 crore and an additional grant of ₹5,000 crore from the government. The grant is meant to subsidize lending rates.

"We do everything that a commercial bank does but stand out in giving long-tenure loans of up to

TURN TO PAGE 6

HELPING HAND

NaBFID is looking at financing greenfield assets, investing in InVITs and refinancing loans, said its managing director, Rajkiran Rai G.

- **₹10 tn:** The govt's planned capex for FY24 is expected to aid infrastructure development
- **SET UP** in 2021, NaBFID will support the development of long-term infrastructure financing
- **₹4 tn:** The amount of loans NaBFID plans to sanction by March 2026
- **₹25,000 cr:** The amount of loans it has sanctioned so far. It has already disbursed ₹15,000 crore
- **Icra believes** NabFID's ability to raise resources at competitive costs will remain key for profitability

mint

Source: Mint research



ADVISORY PUSH

BESIDES financing, NaBFID is entering the advisory space

IT has signed an MoU with IFC to provide advisory services

THE initial projects may mobilize $2 bn in private investment

Context: The **National Bank for Financing Infrastructure and Development (NaBFID)**, India's youngest state-backed infrastructure financier, plans to introduce takeout financing products to help finance projects and allow timely exits for commercial lenders.

- **Takeout financing helps** extend loan repayment periods as new lenders take over or refinance project loans, facilitating the removal of the assets from the books of financing banks within a pre-fixed period to avoid asset-liability mismatches.

NABFID

- **About**: NABFID has been set up by way of the **NABFID Act, 2021,** passed by the Parliament in March 2021, as the principal entity for infrastructure financing in the country.
  - NBFID will be set up as a **corporate body** with authorised share capital of one lakh crore rupees.
- **Functions**: NBFID will have both **financial as well as developmental objectives.**
- **Source of funds:** NBFID may **raise money in the form of loans or otherwise** both in Indian rupees and foreign currencies, or secure money by the issue and sale of various financial instruments including bonds and debentures.
  - The central government will provide grants worth Rs **5,000 crore** to NBFID by the end of the first financial year.
- **Governance**: NBFID will be governed by a **Board of Directors.**
  - **No investigation can be initiated** against employees of NBFID without the prior sanction of:
    - The central government in case of the chairperson or other directors.
    - The managing director in case of other employees.
- **Other DFI:** The act also provides for **any person to set up a DFI by applying to RBI.**

THE HINDU Page 14

NATIONAL TRAINING CONCLAVE
(Syllabus: GS Paper 2 - Polity & Governance)



Modi inaugurates first National Training Conclave

Prime Minister Narendra Modi inaugurated the first National Training Conclave in New Delhi on Sunday and highlighted the importance of capacity building, ending silos and enhancing service delivery. He addressed more than 1,500 participants drawn from training and research institutes across the country. A statement said Mr. Modi had been a proponent of improving the governance process and policy implementation in the country through capacity building of civil service. As part of this, the National Programme for Civil Services Capacity Building was launched to prepare a future-ready civil service with the right attitude, skills and knowledge, it said. PTI

Context: Prime Minister inaugurated the "first-ever" **National Training Conclave,** an effort by the government aiming to strengthen training infrastructure for civil servants across India, at the International Exhibition and Convention Centre in Delhi.

Key Points

- The event was hosted by the Capacity Building Commission (CBC) and is sponsored by the **National Programme for Civil Services Capacity Building (NPCSCB) - 'Mission Karmayogi'.**
- The conclave is an effort to **bring together all Civil Service Training Institutions (CSTIs)** in a common setting with the aim to help identify strategies for the ecosystem to build and improve.

Mission Karmayogi

- **About**: It was launched in 2020 with the objective of **enhancing governance through Civil Service Capacity Building.**
- **Nodal Ministry**: Ministry of **Education**.
- **Objectives**: Promoting ease of living and ease of doing business, by considerably enhancing the citizen-government interface.
  - This involves creation of both functional and behavioural competencies among the civil servants.
- **Pillars**: Mission Karmayogi will have the following **six pillars:**
  - Policy Framework
  - Institutional Framework
  - Competency Framework
  - Digital Learning Framework (Integrated Government Online Training Karmayogi Platform (iGOT-Karmayogi)
  - electronic Human Resource Management System (e-HRMS)
  - Monitoring and Evaluation Framework
- **Coverage:** It will cover **all civil servants (including contractual employees**) across different ministries, departments, organisations and agencies of the Union Government.
  - The willing state governments will also be enabled to align their capacity building plans on similar lines.
- **iGOT Platform (Integrated Government Online Training):** It is a portal on the **Ministry of Education's DIKSHA platform** for the purpose of capacity building.
  - It will **provide content to learn from global best practices** rooted in "Indian ethos".
  - Civil servants will also have to undertake courses on this platform on which the officers' performance will be evaluated.
  - **A Special Purpose Vehicle** will monitor the platform.
  - The SPV will be a not-for-profit organisation under Section 8 of the Companies Act

PIB June 12

NUTRI-GARDEN

(Syllabus: GS Paper 3 - Env & Eco)

PM appreciates 'Nutri Garden Project' in Lakshadweep

Context: The Prime Minister has appreciated **'Nutri Garden Project' in Lakshadweep.**

- The project was launched as a result of the **development objective of self-reliant India** in which vegetable seeds has been provided to 1000 farmers.
- Moreover, 7000 chickens of indigenous breeds were **distributed to the women of Lakshadweep families** with income less than Rs.600 under the Backyard Poultry Scheme.

Nutri-garden

- Nutri-garden is **advanced form of kitchen garden** in which fruits and vegetables are grown as a source of food and income.
- For small and marginal farmers, nutri-gardens can **contribute towards diversified family diet** and provide several other benefits, particularly for women.
- Usually a nutri-garden **can be established in the backyard of house** where there is enough water availability.
- In hills,nutri-gardens should be **maintained near house** so that it can be protected from animal damage which plays havoc in the region.
- A **rectangular garden** is preferred to a square plot.
- **Vegetable and fruit based nutri-garden** is the richest source of nutrition and can play an active role in eradicating undernutrition.

DTE

June 12

CHITE LUI RIVER

(Syllabus: GS Paper 3 - Env & Eco)

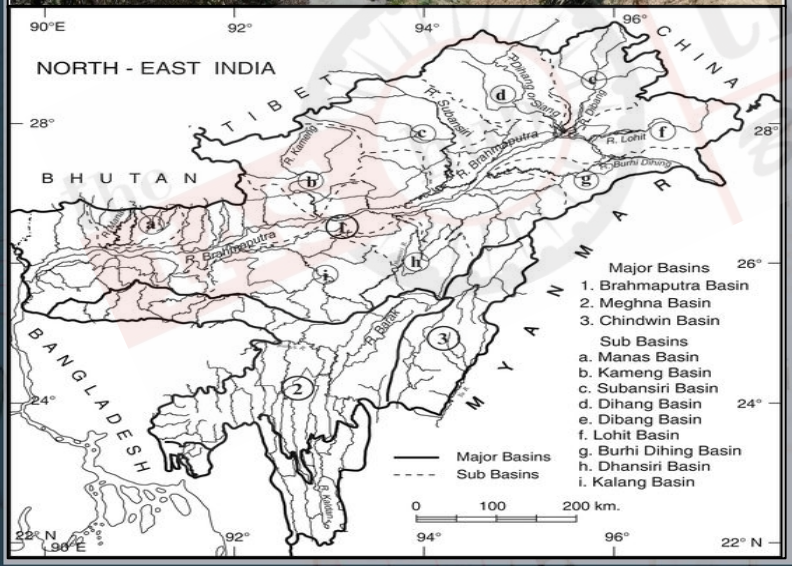
Mizoram's Chite Lui River is crying for help

Chite Lui River is in danger as it turns into a dumping ground in Aizawl. Citizens' efforts, lauded even by PM Modi, are making a difference but more is needed to save it from dying

NEXT NEWS >

By Gurvinder Singh
Published: Sunday 11 June 2023





Context: Chite Lui River is in danger as it turns into a dumping ground in Mizoram.

- The **Chite Lui River** has turned into a small stream due to **encroachments** on its banks.
- Citizens' efforts are making a difference but more is needed to save it from dying.

Chite Lui River

- Situated in an **alluvial valley** at an altitude of about 1,000 metres, the river starts its journey from **Bawngkawn range in north Aizawl** and flows for around 20 km in eastern Aizawl before joining River Tuirial at the southern end of the city.
- **Popular Mizo poet Rokunga** wrote verses about Chite Lui.
- Stories and songs about the river are popular in Mizoram and even among the Mizo tribes in Myanmar.
- The state government passed the **Chite Lui (Prevention and Control of Water Pollution) Act in 2018** prohibiting dumping of animal carcasses, bio-medical waste or any garbage.
- In October 2017, scientists studying the river, stressed upon the **importance of a detailed river survey** on river flow data and water quality data in order to have a sustainable and scientific river restoration plan.

ECONOMIC TIMES
Page 18

IVR SYSTEM
(Syllabus: GS Paper 3 - Sci & Tech)

Voice Payments in Local Language Bridge an eDivide

NPCI is working with AI4Bharat to facilitate voice-based payments in local languages

Suraksha.P@timesgroup.com

Bengaluru: Imagine having to press keys on your mobile 52 times to make a bank transaction. For the 300 million people in India who do not have a smartphone, to transfer money using Interactive Voice Response System (IVRS), this is a reality if not for AI4Bharat's work with the National Payments Corporation of India (NPCI) to ease this process and make banking seamless in Indian languages.

This technology is expected to significantly help feature phone users get the benefit of digital railroads such as Unified Payments Corporation (UPI). The NPCI, the platform for operating retail payments and settlement systems in India is working with AI4Bharat, an open-source language artificial intelligence (AI) centre based at the Indian Institute of Technology (IIT), Madras, to facilitate voice-based merchant payments as well as peer-to-peer transactions in local languages.

It is learnt that the language models will be provided by AI4Bharat. Currently, smartphone users can scan a QR code and send money. But those who use a feature phone only have the option of using the IVRS which is time taking and cumbersome. "This technology will significantly help feature phone users get the benefit of innovations such as UPI," said an official in the know of the development.

Easing Way

- **The technology** will significantly help feature phone users get the benefit of innovations such as UPI
- **Smartphone users** can scan a QR code and send money
- **However, those** who use a feature phone only have the option of using the IVRS

$5.89 billion Value of global voice-based payments market size in 2021



ity zones, and that the service is likely to be rolled out on top of the interoperable UPI protocol.

The paper has also reported that the feature phone users won't need a third-party app or stable internet connection to complete their transactions. The IVR payments project was in beta testing mode with the Reserve Bank of India (RBI) closely monitoring the

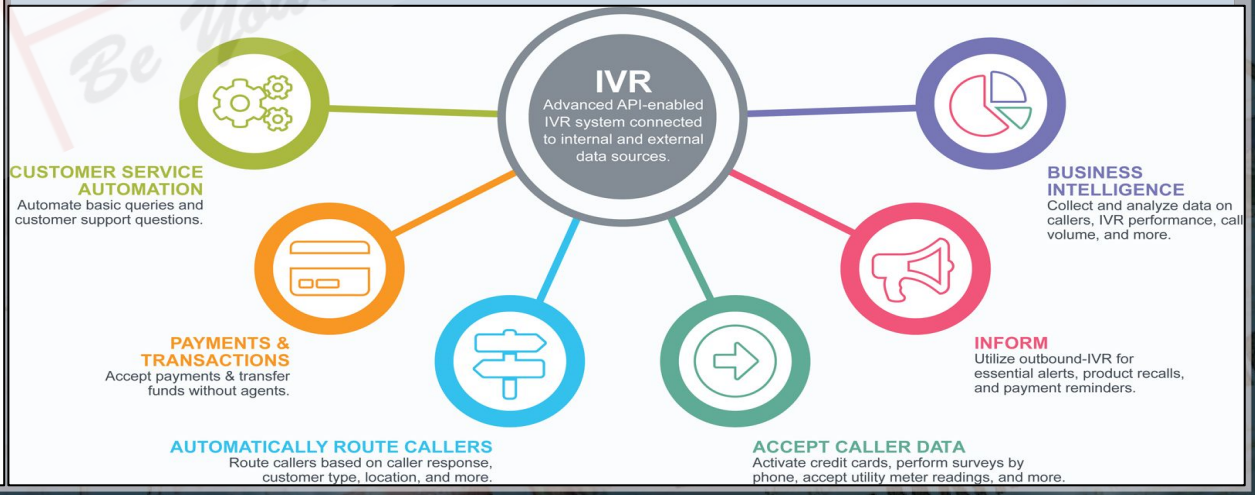
Context: For the 300 million people in India who do not have a smartphone, to transfer money using **Interactive Voice Response System (IVRS)**, this is a reality if not for AI4Bharat's work with the **National Payments Corporation of India (NPCI)** to ease this process and make banking seamless in Indian languages.

Key Points

- The NPCI, the platform for operating retail payments and settlement systems in India is working with AI4Bharat, an **open-source language artificial intelligence (AI) centre** based at the Indian Institute of Technology (IIT), Madras, to facilitate voice-based merchant payments as well as peer-to-peer transactions in local languages.
- The language models will be provided by **AI4Bharat**.
- Currently, smartphone users can **scan a QR code and send money**. But those who use a feature phone only have the option of using the IVRS which is time taking and cumbersome.

Interactive voice response (IVR)

- It is an **automated telephone system** that combines pre-recorded messages or text-to-speech technology with a dual-tone multi-frequency (DTMF) interface to engage callers, allowing them to provide and access information without a live agent.
- If the IVR system **cannot retrieve the information that the caller** is looking for, the programmed menu options can provide assistance in routing callers to the appropriate representative for help.
- By **integrating computer and telephony technologies,** IVR software can improve call flow and reduce wait times, leading higher overall customer satisfaction.



DTE

June 12

MORE CYCLONE IN ARABIAN SEA

(Syllabus: GS Paper 1 - Geography)

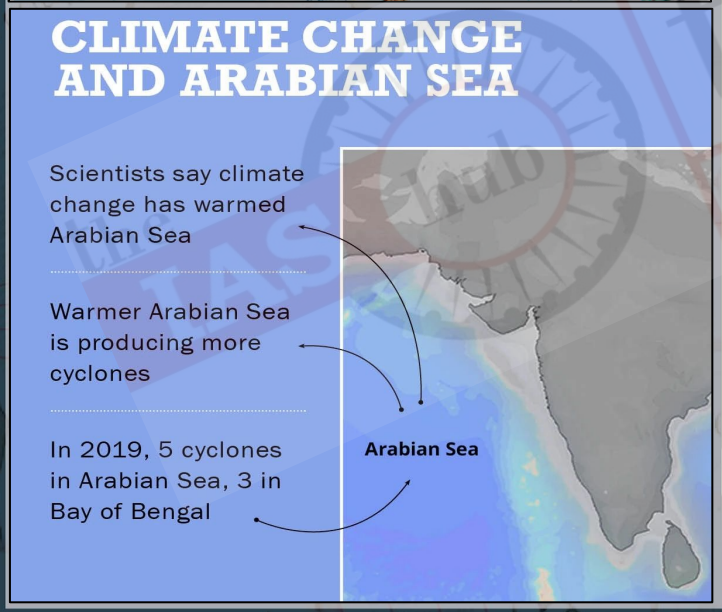


Cyclones could've been a rarity in the Arabian Sea historically; but not storms, say historians

The Arabian Sea is currently witnessing Cyclone Biporjoy having witnessed cyclones Vayu, Nisarga and Tauktae in the past few years

NEXT NEWS >

By Rajat Ghai
Published: Saturday 10 June 2023



Context: The **Arabian Sea**, which was not particularly known for its cyclones in the past, is now transforming.

- The **Arabian Sea is currently witnessing Cyclone Biporjoy** having witnessed cyclones Vayu, Nisarga and Tauktae in the past few years
- A 2021 study had noted a 52 per cent **increase in the frequency of cyclonic storms** on the west coast of India.

Reason for increase in the frequency of cyclone in Arabian Sea

- **Sea surface temperature** is gradually increasing over the Arabian sea.
- More and more storms and cyclones in Arabian Sea is because of **rapid ocean warming.**
- The Arabian Sea is one of the **fastest warming basins** across the global oceans.
- Oceans soak up more than 90% of the heat generated by **greenhouse gases**, leading to rising water temperatures.
- As **cyclones draw their energy from warm waters,** the rising temperatures are causing intense storms to become more common.
- **Rising sea levels** could also boost storm surges from cyclones, making them even more deadly and destructive.

TIMES OF INDIA

Page 1

BENAMI PROPERTY

(Syllabus: GS Paper 3 - Security)

Buying assets in wife's name isn't always benami deal: HC

'Source Of Money Important Factor, But Not A Decisive One'

Aheli.Banerjee
@timesgroup.com

Getty Images/iStockphoto



The Calcutta high court was hearing a case in which a man claimed that his late father had given a benami property to his mother. The court ruled that the son had failed to prove his charge

Kolkata: Property bought in a wife's name "cannot necessarily" be called a benami transaction, the Calcutta high court has said.

"In Indian society, if a husband supplies the money for acquiring property in the name of his wife, such a fact does not necessarily imply benami transaction. Source of money is, no doubt, an important factor but not a decisive one," a division bench of Justices Tapabrata Chakraborty and Partha Sarthi Chatterjee said in its order last week.

The court was hearing a case in which a son at the centre of a family assets dispute claimed his late father had given a benami property to his mother.

The HC ruled that the son had failed to prove his charge. "The burden of showing that a transfer is a benami transaction always lies on the person who asserts it," the court said, terming it a "well-settled principle".

The court said two kinds of benami transactions are generally recognised: in the first type, a person buys a property with his own money but in the name of another person without any intention to benefit the other person.

The second type, "loosely termed as a benami transaction", is where the owner of the property executes a deed of conveyance in favour of another without the intention of transferring the title to the property. "In the latter case, the transferor continues to be the real owner," the court said.

In this case, the father had bought and registered the property in 1969 in the name of his wife—a homemaker without any source of income. He built a two-storey house on it. After he died in 1999, going by succession laws, his wife, son and daughter inherited a third of the property each. The son stayed in that house till 2011 but when he moved out, wanted the property to be split between him, his mother and sister, a proposal the other two rejected. The son then moved court alleging a benami transaction.

To complicate matters, the mother, exasperated by her son's conduct, gifted her share of the property to her daughter before she passed away in 2019.

Context: Property bought in a wife's name "cannot necessarily" be called a **benami transaction**, the Calcutta high court has said.

Key Points

- The court was hearing a case in which a son at the centre of a family assets **dispute claimed his late father had given a benami property to his mother.**
- The HC ruled that the **son had failed to prove his charge.**
- The **burden of showing that a transfer is a benami transaction** always lies on the person who asserts it.
- The court said **two kinds of benami transactions** are generally recognised:
  - In the first type, a person buys a property with his own money but **in the name of another person** without any intention to benefit the other person.
  - The second type, "loosely termed as a benami transaction", is where the owner of the property executes a deed of conveyance **in favour of another without the intention of transferring the title to the property.**
    - In the latter case, the transferor continues to be the real owner.

Benami Property

- **About**: A property **bought by an individual not under his or her name** is benami property.
  - It can include property held in the **name of spouse or child** for which the amount is paid out of known sources of income.
  - A **joint property with brother, sister or other relatives** for which the amount is paid out of known sources of income also falls under benami property.
- **Laws**: The government has enacted the **Benami Transactions (Prohibition) Amendment Act, 2016** which provides for rigorous imprisonment of up to seven years, and a fine which may extend to 25 per cent of the fair market value of the benami property.
  - The Government amended the **Prohibition of Benami Property Transactions Act, 1988 through 2016 act.**
  - It also **empowers the government to confiscate deposits** of people using others accounts to convert unaccounted wealth into white money.

INDIAN EXPRESS

Page 21

WORLD TEST CHAMPIONSHIP

(Syllabus: GS Paper 1 - Sports)

Australia crush India to claim World Test Championship

Scott Boland sparked a dramatic collapse as Australia hammered India by 209 runs to win the World Test Championship final at The Oval on Sunday.

India, set a record 444 to win, resumed on 164-3. But they collapsed to 234 all out, losing seven wickets for 70 runs inside 24 overs before lunch on the fifth day.

Boland did the initial damage with two wickets in an over, including the prize scalp of Virat Kohli for 49, on his way to figures of 3-46 in 16 overs.

Off-spinner Nathan Lyon (4-41) then polished off the tail as Australia captured the one major men's cricket title that had previously eluded them, with Pat Cummins's side now heading into next week's first Ashes Test against England in buoyant mood.

But this result left India, defeated by New Zealand in the inaugural 2021 WTC final in Southampton, still searching for the first piece of global silverware in a decade. AFP



Australia hammered India by 209 runs to win the World Test Championship final. AP

Context: Australia defeated India by 209 runs to win the 2023 edition of the **World Test Championship at the Oval** .

World Test Championship

- The ICC World Test Championship, also referred to as the **Test World Cup**, is a league competition for Test cricket run by the International Cricket Council (ICC), which **started on 1 August 2019.**
- It is the premier championship for Test cricket.
- It is in line with the ICC's goal of having **one pinnacle tournament** for each of the three formats of international cricket.
- The **WTC 2021–23 cycle** began in August 2021 with **Pataudi Trophy** (5 matches series between India and England).
    - The International Cricket Council officially announced the full programme with a new points system.
    - **Australia qualified for the final** by winning the 3rd Test Match of the 2022–23 **Border-Gavaskar Trophy.**
    - **India qualified** after Sri Lanka failed to win the first match of their series in New Zealand.
- The **WTC 2023–25 cycle** will begin with the 1st Ashes Test on 16 June 2023.
    - The International Cricket Council officially announced that the WTC final will be played at Lord's in the summer of 2025.

Secure Top Rank with theIAShub Courses

Prelims 2023 Courses

01 Prelims Crash Course Score Enhancement Program (SEP)

02 INA Current Affairs (Prelims)

03 TACKLE - Prelims Test Series

04 Geography - Prelims Crash Course

Quality Enrichment Courses (Mains 2023)

01 Quality Enrichment Program (QEP)

02 Science of Answer Writing (SAW)

Prelim Cum Mains 2024 Courses

01 NEEV GS Foundation 2024/25

02 INA Current Affairs Pre Cum Mains - 2024

FREE Download PDF

Login to theiashub.com

- Aaj Ka Quality Enrichment (Toppers' Favourite PDF)
- News-CRUX-10 (10 News. 10 Sources. One Place)
- Monthly Editorials (The Hindu & Indian Express)
- Daily Quiz (Prelims)
- Government Schemes & Ministry Wise Year End Review
- Free Enrichment PDFs (Tailor Made Crisp Study Material)



Log On To Our Unique
Free Answer Writing Sessions with Toppers (FAST) Portal
& Start Practicing!

SCAN HERE

9560082909

t.me/theiashub

/mkyadav

www.theiashub.com

www.theiashub.com