



CRUX 10

10 News. 10 Sources. One Place



MK Yadav Sir

Table of Contents

- 1 Local Currency Settlement System
- 2 Volatility in Tomato Prices
- 3 PM MITRA Scheme
- 4 Digital Public Infrastructure
- 5 Standing Committee On Statistics
- 6 Exercise Nomadic Elephant
- 7 Global Event on Gibbons
- 8 Critical Technology
- 9 Sudan Internal Displacements
- 10 Sagittarius A*

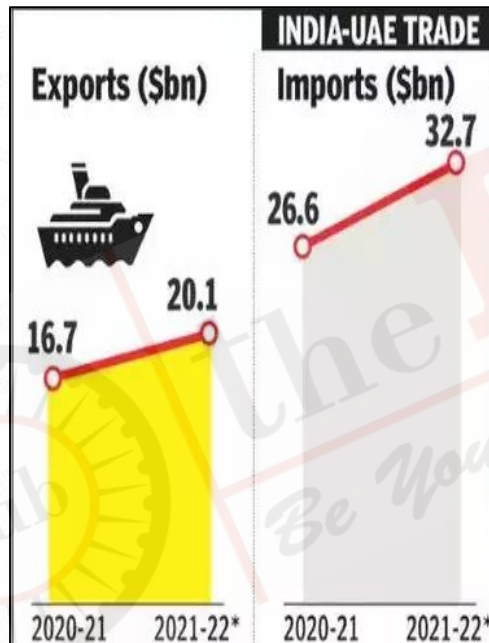
Now, India plans currency, UPI deal with Indonesia

Gandhinagar: After the UAE, India is looking to seal a deal with Indonesia for bilateral trade in domestic currency, real-time card recognition and digital payments, a move that will promote the use of UPI and similar tools, reports Sidhartha.

► Panasonic plans EV battery plant in India, P15

The issue came up for discussion during FM Nirmala Sitharaman's meeting with her Indonesian counterpart Sri Mulyani Indrawati as the two countries announced the launch of 'Economic and Financial Dialogue'.

► For boosting ties, P 15



► In 5-10 years, another 9% of items by trade value to be given duty free access in UAE. It will include electronics, chemicals and petrochemicals, articles of stone, cement, ceramics, machinery

Context: After the UAE, India is looking to seal a deal with Indonesia for bilateral trade in domestic currency, real-time card recognition and digital payments, a move that will promote the use of UPI and similar tools.

Key Points

- India signed two **memoranda of understanding (MoU)** between the Reserve Bank of India and the Central Bank of the United Arab Emirates.
- The first agreement between the **RBI and the UAE Central Bank** will establish a framework to “promote the use of local currencies (rupee and dirham) for cross border transactions”.
- The other MoU between the two central banks is aimed at interlinking their “**payment and messaging systems**”.
- The framework for the use of local currencies for transactions between India and the UAE aims to put in place a **Local Currency Settlement System (LCSS)**.
- The creation of the LCSS would **enable exporters and importers to invoice and pay in their respective domestic currencies**, which in turn would enable the development of an **INR-AED foreign exchange market**, according to the RBI. This arrangement would also promote investments and remittances between the two countries.
- The use of local currencies would **optimise transaction costs and settlement time** for transactions, including for remittances from Indians residing in UAE.

Centre to sell tomatoes at lower rate as wholesale price slips

The Centre will sell tomatoes at a lower rate of ₹80 a kg as there has been a decrease in the wholesale prices of the horticulture produce. Since Friday, the government has been selling tomatoes at a concessional rate of ₹90 per kg at several locations in the country where the prices were exceptionally high. After a reassessment of the situation from across over 500 points in the country, it has been decided to sell it at ₹80 per kg from Sunday.

Quoting government sources, *Mint* on 14 July reported discounted rate of ₹90 a kg of tomatoes could be revised downwards if the market intervention affects skyrocketing prices in northern states.

Sales of the kitchen staple have also started today at several points each in Uttar Pradesh's Noida, Lucknow, Kanpur, Varanasi, Patna, Muzaffarpur and Arrah through National Agricultural Cooperative Marketing Federation (NAFED) and National Cooperative Consumers' Federation (NCCF).

Mint also reported that the government will sell tomatoes in other states such as Uttar Pradesh and Rajasthan.

PUJA DAS



Since Friday, the government has been selling tomatoes at a concessional rate of ₹90 per kg.

PTI

Context: The Centre will sell tomatoes at a lower rate of ₹80 a kg as there has been a decrease in the wholesale prices of the horticulture produce.

- The **National Cooperative Consumers' Federation, NCCF**, announced the sale of tomatoes at a discounted price of Rs 90 per kg in various locations across the country.
- The NCCF and NAFED have ensured that the tomatoes are sold through vans.

Key Points

- Due to the **impact of heavy rains and floods** in Himachal Pradesh, transportation systems have been severely affected, resulting in increased prices in northern cities.
- The price surge has been particularly noticeable in Bathinda, Punjab, where tomatoes were priced at ₹203 per kilogram on July 12, making it the highest price recorded in the country.
- The **all-India daily average retail price** of tomato was recorded at Rs 111.53 per kg on July 12, which is 173.16 per cent higher than a year ago.
- Tomato production in India spans across almost all states, albeit in different quantities.
- The majority of tomato production, approximately 56%-58% of the national output, is **concentrated in the southern and western regions of the country**.
- These regions are considered **surplus states**, supplying tomatoes to other markets depending on the production seasons.
- The peak harvesting period for tomatoes is observed from **December to February**.
- The periods during July-August and October-November are generally the lean production months for tomatoes.
- In particular, the month of **July coincides with the monsoon season**, presenting additional challenges in terms of distribution and increased transit losses, which can contribute to a rise in prices.

Initiatives taken by the government

- **Operation Greens (OG):** The Ministry of Food Processing Industries provides a transportation and storage **subsidy of 50% for notified fruits and vegetables** (including TOP crops) during periods of excess supply in the harvest season. This scheme helps reduce waste, manage supply, and stabilize prices.
- **Market Intelligence and Early Warning System (MIEWS):** Through the MIEWS portal, the government **tracks and monitors the price movements of TOP commodities**. This information enables the government to take quick actions in response to potential market disruptions.
- **National Agriculture Cooperative Marketing Federation of India (NAFED):** NAFED assists in **controlling price volatility** by gathering, analyzing, and circulating information about the supply, demand, and pricing of agricultural produce.
- **Export Bans:** When the domestic prices of TOP commodities rise significantly due to shortages, the government often puts a temporary ban on their exports.
 - This is done to **prevent a domestic supply crunch** and to curb further price increases.
 - This move ensures that domestic consumers have access to these commodities at affordable prices.

PM-MITRA mega textile parks will bolster productivity, foster innovation and generate many employment opportunities: PM

Context: The Prime Minister has lauded the foundation stone laying of 2 PM-MITRA mega textile parks in Maharashtra and Gujarat over the last few days.

PM MITRA scheme

- **About:** PM MITRA (Mega Integrated Textile Region and Apparel) scheme was first announced in **Union Budget for 2021-22**.
 - Under the scheme, a park will be developed by a **Special Purpose Vehicle** which will be owned by the Central and State Government and in a Public Private Partnership (PPP) Mode.
- **5F vision:** The PM MITRA scheme is inspired by the 5F vision - **Farm to Fibre to Factory to Fashion to Foreign**.
 - It aspires to fulfill the vision of building an **Atma Nirbhar Bharat** and to position India strongly on the Global textiles map.
- **Nodal Ministry: Ministry of Textiles.**
- **Components of the project:** The parks will have **50% area for manufacturing activity, 20% for utilities, and 10% area for commercial development**.
 - The textile parks will include an incubation centre and plug-and-play facility, developed factory sites, roads, power, water, and waste-water system, common processing house and CETP, and other related facilities like design centre, testing centre, among others.
 - The parks will also have workers' hostels and housing, logistics park, warehousing, medical, training and skill development facilities.
- **Funding and Capital:**
 - **Greenfield PM MITRA park:** The Government of India development capital support will be **30 percent of the project cost**, with a cap of Rs 500 crore.
 - **Brownfield PM MITRA park:** After assessment, development capital support at **30 percent of project cost of balance infrastructure and other support facilities** to be developed and restricted to a limit of Rs 200 crore.
 - **Competitiveness incentive support (CIS):** The Centre will also provide a **fund of ₹300 crores for each PM MITRA Park** to incentivize the establishment of manufacturing units.
 - It will be **paid up to 3 percent of the turnover** of a newly established unit in the parks.
 - State government support will include the **availability of "contiguous and encumbrance-free land parcel of over 1,000+ acres"** along with other textiles-related facilities and ecosystems.

India's global DPI proposal faces resistance from developed nations

ASITRANJAN MISHRA
Hampi, 16 July

India's proposal to formalise an interoperable global Digital Public Infrastructure (DPI) framework in the G20 leaders' communique is facing pushback from some developed countries, which argue the move may impede the growth of global private payment processors. This is even as more countries are accepting the National Payments Corporation of India (NPCI)-developed Unified Payments Interface.

After integrating with Singapore's pay-

ment system this March, India last week signed agreements with the United Arab Emirates (UAE) and France to expand the footprint of UPI beyond its shores. Though no recent data is available about the market share of UPI and American private payment networks, such as Visa and Mastercard, then finance minister Arun Jaitley in a 2018 blog post had stated that both American companies were losing market share in India to the indigenously developed payment sys-

tems of UPI and RuPay, the share of which has "reached 65 per cent of the payments done through debit and credit cards".

Amid fear of losses for Visa and Mastercard, developed countries have flagged that an interoperable global DPI may affect private players

"There needs to be a recognition that digital public infrastructure needs to be public. But there also does need to be room for the private sector," said a G20 official familiar with the US delegation's view, when asked whether the loss of market share by Visa and Mastercard to UPI was a cause of concern in view of India's global DPI proposal.

Turn to Page 6

Context: India's proposal to formalise an interoperable **global Digital Public Infrastructure (DPI) framework** in the G20 leaders' communique is facing pushback from some developed countries, which argue the move may impede the growth of global private payment processors.

- This is even as more countries are accepting the **National Payments Corporation of India (NPCI)** developed Unified Payments Interface.

Digital Public Infrastructure (DPI)

- **About:** DPI refers to solutions and systems that **enable the effective provision of essential society-wide functions and services** in the public and private sectors.
 - This includes **digital forms of ID and verification**, civil registration, payment (digital transactions and money transfers), data exchange, and information systems.
- **Open source, customisable, and localisable:** Vendor lock-in means being locked into long-term contracts with limited flexibility and large, sometimes unexpected, fees; lack of customisation to local context; inability to integrate citizens into governance and decision-making; and centralising the market around only a few companies.
- **Benefits:** **Increase resilience, avoid vendor lock-in, leverage existing solutions and adapt them to local needs**, support interoperability between different platforms and solutions and have ability to respond swiftly and effectively to global crises.
 - It allows countries to retain strategic control over their digitalisation processes, ensure digital cooperation and strengthen long-term capacity.

Digital Public Goods (DPGs)

- **About:** DPGs are **open-source software, open data, open AI models, open standards**, and open content that adhere to privacy and other applicable laws and best practices, do no harm by design, and help attain the SDGs.
- **Benefits:** DPGs are **needed to accelerate the DPI agenda**. DPI may include implementations of multiple proprietary and/or open-source solutions, including digital public goods (DPGs).
- **Digital Public Goods Alliance:** In 2022, **UN Development Programme and the Digital Public Goods Alliance**, countries from around the world committed to sharing DPGs and best practices for the implementation of DPI. Funders also committed US\$295 million to advance inclusive digital public infrastructure with DPGs.

Govt. sets up new panel to review all NSO data

It replaces a committee which examined economic datasets only; move follows sharp critiques of India's statistical machinery; new panel to advise govt. on surveys, identify and plug data gaps

Vikas Dhoot
NEW DELHI

The Union government has constituted a new internal oversight mechanism for official data, revamping a Standing Committee on Economic Statistics (SCES) set up in late 2019, soon after the findings from the last round of household surveys on consumption expenditure and employment were junked over “data quality issues”.

In an order issued last Thursday, the Statistics Ministry said that the SCES, which was tasked with examining economic indicators only, will now be replaced by a Standing Committee on Statistics (SCoS) which has a broader mandate to review the framework and results of all surveys conducted under the aegis of the National Statistical Office (NSO).

Revisiting the numbers

The new Standing Committee on Statistics has a broader mandate to review framework and results of all NSO surveys

- The panel replaces the Standing Committee on Economic Statistics set up in 2019 after the findings from the last round of household surveys on consumption expenditure and employment were junked, citing ‘data quality issues’



- Its terms of reference include finalisation of survey results, better use of administrative data

- Apart from survey design improvements, SCoS will identify data gaps and strategies to plug them

Pronab Sen, former Chairman of the National Statistical Commission (NSC), has been named the chair of the new panel.

‘System overhaul’

The SCoS – with “enhanced terms of reference” vis-à-vis the SCES, “to ensure more coverage” – has 10 official members, and four non-official members who are eminent academics. It can have up to 16 members, as per the order

issued by the Ministry of Statistics and Programme Implementation.

The development comes amid sharp critiques of India's statistical machinery by members of the Economic Advisory Council to the Prime Minister, including its chairperson Bibek Debroy. He had mooted an overhaul of the system, and contended that the Indian Statistical Service has “little expertise in survey design”.

“The term of the SCES was coming to an end in any case, so it was decided to expand the committee's mandate beyond economic data and advise the Ministry on technical aspects for all surveys, such as sampling frame, design, survey methodology and finalisation of results,” an official said.

Apart from addressing issues raised from time to time on the subject, results and methodology for all surveys, the terms of reference of the SCoS include identification of data gaps that need to be filled by official statistics, along with a strategy to plug those gaps. It has been mandated to explore the use of administrative statistics to improve data outcomes. While the panel will help finalise survey results, the NSC will have the ultimate authority to approve the publication of those results.

Context: The government has constituted a new internal oversight mechanism for official data, revamping a **Standing Committee on Economic Statistics (SCES)** set up in late 2019, soon after the findings from the last round of household surveys on consumption expenditure and employment were junked, citing ‘data quality issues’.

- The SCES - which was tasked with examining economic indicators only - will now be replaced by a **Standing Committee on Statistics (SCoS)** which has a broader mandate to review the framework and results of all surveys conducted under the aegis of the National Statistical Office (NSO).

Key Points

- **Pronab Sen**, India's first chief statistician and the former chairman of the National Statistical Commission (NSC), has been named the chair of the new committee.
- The SCoS has **10 official members, and four non-official members** who are eminent academics.
- The panel can have up to 16 members, as per the order issued by the **Ministry of Statistics and Programme Implementation (MoSPI)**.
- Apart from addressing issues raised from time to time on the subject, results and methodology for all surveys, the SCoS' terms of reference include the **identification of data gaps** that need to be filled by official statistics, along with an appropriate strategy to plug those gaps.
- It has also been **mandated to explore the use of administrative statistics** to improve data outcomes.

India-Mongolia joint military exercise “Nomadic Elephant – 2023” to commence at Ulaanbaatar, Mongolia

Context: Indian Army contingent will participate in the 15th edition of bilateral joint military exercise “NOMADIC ELEPHANT-23” is scheduled to be conducted at Ulaanbaatar, Mongolia from 17 to 31 July 2023.

Key Points

- Exercise NOMADIC ELEPHANT is an **annual training event** with Mongolia which is conducted alternatively in Mongolia and India.
- The last edition was held at Special Forces Training School, Bakloh in October 2019.
- Soldiers of the Mongolian Armed Forces Unit 084 from and Indian Army soldiers from the **JAMMU AND KASHMIR LIGHT INFANTRY Regiment** will be participating in the exercise.
- The aim of this exercise is to **build positive military relations**, exchange best practices, develop interoperability, bonhomie, camaraderie and friendship between the two armies.
- The primary theme of the exercise will **focus on counter-terrorism operations** in mountainous terrain under United Nations mandate.
- The scope of this exercise involves **Platoon level Field Training Exercise (FTX)**.
- During the exercise, Indian and Mongolian troops will **engage in various training activities** designed to enhance their skills and capabilities.



China event raises concern over India's only ape

The hoolock gibbon, unique to the Northeast, is one of 20 species of apes at a high risk of extinction

Rahul Karmakar
GUWAHATI

The conservation status of India's only ape was a cause for concern at a global event on gibbons held a week ago in China.

Gibbons, the smallest and fastest of all apes, live in tropical and subtropical forests in the southeastern part of Asia. The hoolock gibbon, unique to India's Northeast, is one of 20 species of gibbons on Earth.

The estimated population of hoolock gibbons is 12,000.

"Like all apes, they are extremely intelligent, with distinct personalities and strong family bonds. Unfortunately, the current conservation status of



Hoolock gibbons. SPECIAL ARRANGEMENT

gibbon species is alarming - all 20 species are at a high risk of extinction. Since 1900, gibbon distribution and populations have declined dramatically, with only small populations in tropical rainforests," the Global Gibbon Network (GGN), which had its first meeting at Haikou in

China's Hainan province from July 7-9 said.

Dilip Chetry, a senior primatologist who heads the primate research and conservation division at Aaranyak, an Assam-based non-profit conservation organisation, gave an account of the conservation status of the hoolock gibbon in India.

The hoolock gibbon faces threat primarily from the felling of trees for infrastructure projects.

"GGN was founded with a vision to safeguard and conserve a key element of Asia's unique natural heritage - the singing gibbon and their habitats, by promoting participatory conservation policies, legislations, and actions," Dr Chetry said.

Aaranyak, he said, is one of the 15 founding organisations of the GGN from seven countries.

One species, not two

American naturalist R. Harlan was the first to describe the hoolock gibbon, characterised by their vigorous vocal displays, from Assam in

1834.

Over the decades, zoologists thought the Northeast housed two species of the ape - the eastern hoolock gibbon (*Hoolock leuconedys*) found in a specific region of Arunachal Pradesh and the western hoolock gibbon (*Hoolock hoolock*) distributed elsewhere in the northeast.

A study led by Hyderabad-based Centre for Cellular and Molecular Biology (CCMB) in 2021 proved through genetic analysis that there is only one species of ape in India. It debunked earlier research that the eastern hoolock gibbon was a separate species based on the colour of its coat.

Context: The conservation status of India's only ape was a cause for concern at a global event on gibbons held a week ago in China.

Key Points

- GGN was founded with a vision to safeguard and conserve a key element of Asia's unique natural heritage — the **singing gibbon and their habitats, by promoting participatory conservation policies, legislations, and actions.**
- Gibbons, the **smallest and fastest of all apes**, live in tropical and subtropical forests in the southeastern part of Asia.
- The **hoolock gibbon**, unique to India's northeast, is one of 20 species of gibbons on Earth.
- The estimated population of hoolock gibbons is 12,000.
- Like all apes, they are **extremely intelligent**, with distinct personalities and strong family bonds.
- Unfortunately, the current conservation status of gibbon species is alarming — **all 20 species are at a high risk of extinction.**
- Since 1900, gibbon distribution and populations have declined dramatically, with **only small populations in tropical rainforests.**
- The hoolock gibbon faces threat primarily from the **felling of trees for infrastructure projects.**
- The Red List maintained by the International Union for Conservation of Nature categorises the **western hoolock gibbon as endangered and the eastern hoolock gibbon as vulnerable.**

India's only ape

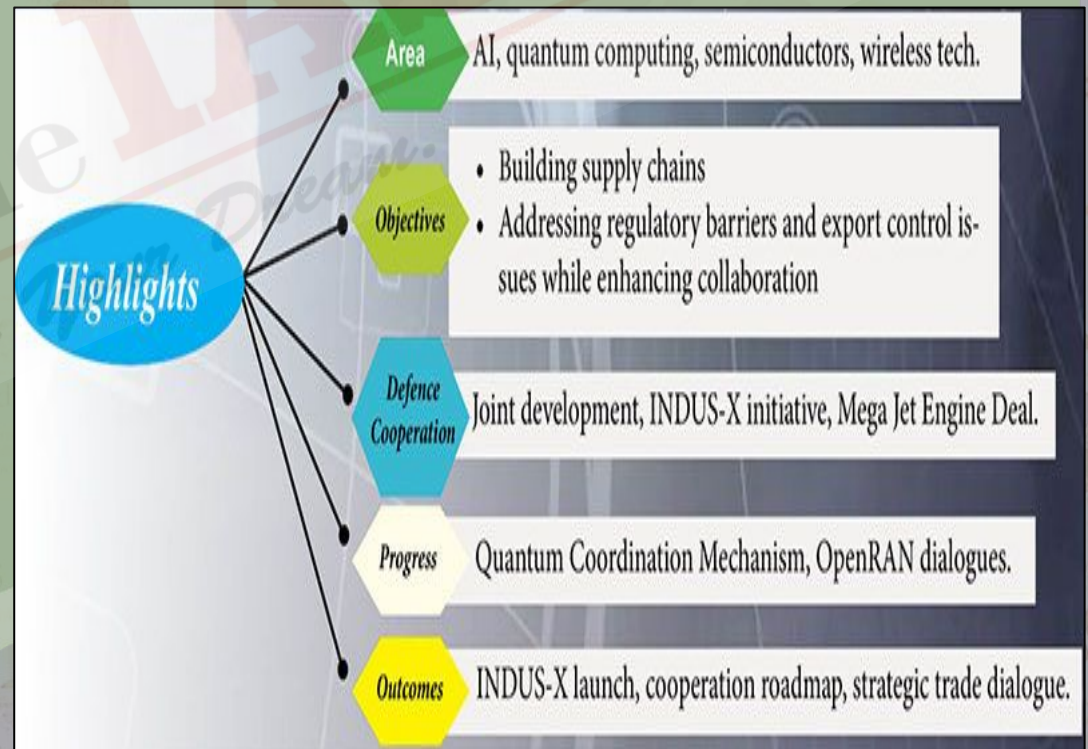
- The **tailess Hoolock Gibbon** is the only ape found in India. It is native to eastern Bangladesh, Northeast India and South West China.
- It is categorised into **Western Hoolock Gibbon and Eastern Hoolock Gibbon.**
- Both these species are listed under the Indian (Wildlife) Protection Act of 1972.

India and the United States today jointly launched a call for proposals on Critical and Emerging Technology: Quantum Technologies and Artificial Intelligence for Transforming Lives

Context: India and the United States jointly launched the call for collaborative proposals on "Critical and Emerging Technology: Quantum Technologies and Artificial Intelligence for Transforming Lives".

Key Points

- The **Indo-U.S. Science and Technology Forum (IUSSTF)** and the Secretariat for USISTEF have designed the program.
- USA's NASA and India's ISRO are developing a **strategic framework for human spaceflight cooperation** and NASA is today soliciting India's astronauts.
- India also signed the **Artemis Accords** during the recent visit of Prime Minister Narendra Modi to the US, which envisages a common vision for Space exploration for the benefit of all humankind.
- India has recently approved the **National Quantum Mission (NQM)** with an aim to seed, nurture and scale up scientific and industrial R&D and create a vibrant and innovative ecosystem in Quantum Technology (QT).
- The call will remain open till August 31, 2023 and will invite promising joint **Indo-U.S. technology innovation and entrepreneurial proposals** that are commercially viable and socially relevant.
- It will provide a **significant boost to the domestic as well as the US priorities** looking at various facets of Sustainable Development Goals (SDG).

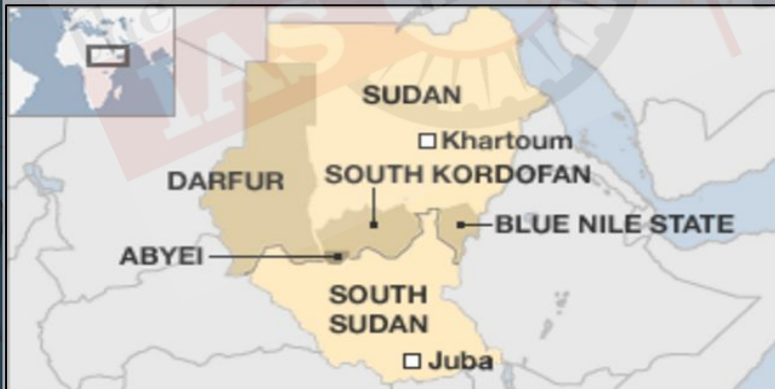
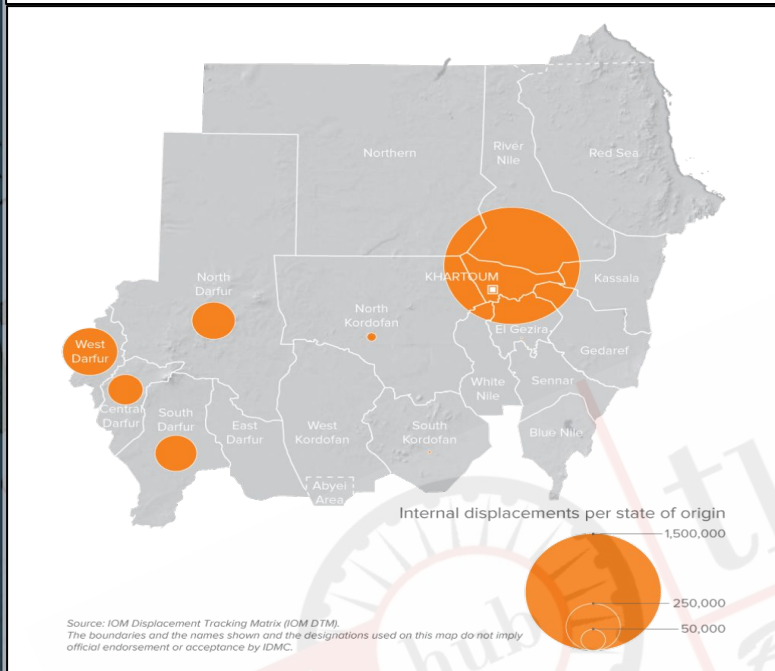


SUDAN INTERNAL DISPLACEMENTS

(Syllabus: GS Paper 1 - Population associated issues)

90 days of Sudan strife: Country saw decade's displacement in just 10 weeks, says analysis

Unlike conflicts in Blue Nile or Darfur, this time the displacement is nationwide; Khartoum worst-affected



Context: Some 2,231,523 internal displacements have been recorded in Sudan, since conflict erupted in one of Africa's biggest countries on April 15, 2023, according to the Internal Displacement Monitoring Centre (IDMC), an international Geneva-based non-profit.

Key Points

- Unlike conflicts in **Blue Nile or Darfur**, this time the displacement is nationwide; **Khartoum** worst-affected
- There were no reported displacements from Khartoum state in 2022.
- On the other hand, there were no internal displacements recorded in **Blue Nile** state this year as the **Funj and the Hausa tribes** signed an agreement in January 2023 in which, the parties committed to refrain from violence and resolve intercommunal disputes peacefully.
- Most worryingly though, the current conflict has reignited ethnic disputes in **West Darfur**, resulting in repeated displacements.
- The Darfur region, comprising **West Darfur, South Darfur, Central Darfur and North Darfur**, lies in the west of Sudan and has been in a state of permanent humanitarian emergency since February 2003.

Milky Way black hole not as sleepy as you think

The supermassive black hole lurking at the centre of our Milky Way galaxy is not as dormant as we thought. The slumbering giant woke up around 200 years ago to gobble up some nearby cosmic objects before going back to sleep, according to a study published in the journal *Nature*.

Last year, astronomers revealed the first-ever image

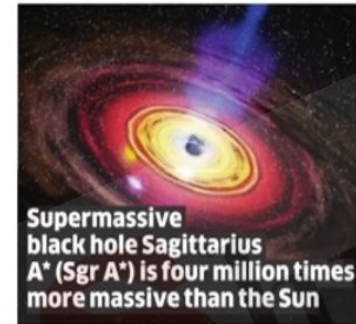
of supermassive black hole Sagittarius A* (Sgr A*) — or rather, the glowing ring of gas that surrounds its blackness.

Feeding frenzy

Most supermassive black holes go dormant after swallowing up nearby matter. But an international team of researchers discovered that at around the end of the 19th

century, Sgr A* came out of its slumber and consumed any gas and dust unlucky enough to be within its reach. The feeding frenzy lasted from several months to a year, before the beast went back into hibernation.

When it was active, the black hole was “at least a million times brighter than it is today”, said Frederic Marin,



Supermassive black hole Sagittarius A* (Sgr A*) is four million times more massive than the Sun

PIC: NASA

because nearby galactic molecular clouds started giving off vastly more X-ray light. The surge in X-ray light was as “if a single glow-worm hidden in a forest suddenly became as bright as the Sun”, French research agency CNRS said in a statement.

Astronomers managed to track the X-ray light and found that it pointed straight back at Sgr A*.

— AFP

aresearcher at France’s Strasbourg Astronomical Observatory. Its awakening was noticeable

Context: The **supermassive black hole** lurking at the centre of our Milky Way galaxy is not as dormant as we thought.

- In 2022, astronomers revealed the first-ever image of supermassive black hole **Sagittarius A* (Sgr A*)** - or rather, the glowing ring of gas that surrounds its blackness.

Key Points

- The slumbering giant woke up **around 200 years ago** to gobble up some nearby cosmic objects before going back to sleep.
- **Most supermassive black holes go dormant** after swallowing up nearby matter. But an international team of researchers discovered that at around the end of the 19th century, Sgr A* came out of its slumber and consumed any gas and dust unlucky enough to be within its reach.
- The **feeding frenzy** lasted from several months to a year, before the beast went back into hibernation.

SAGITTARIUS (SGR) A*

Why in news?

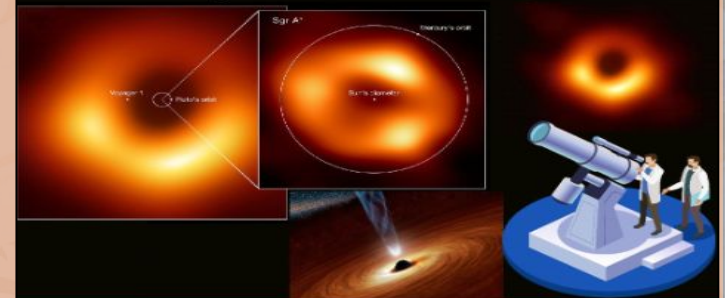
Researchers have revealed the first image of a super-massive black hole Sagittarius A* at the centre of Milky Way galaxy.

Details

- The project is known as the Event Horizon Telescope (EHT) Collaboration.
- Eight giant radio observatories across the planet were linked to form a single “Earth-sized” virtual telescope called the EHT.

The image

The image does not depict Black Hole but the glowing gas that encircles the phenomenon.



Presence of Black Hole

- Astronomers believe that majority of galaxies have these giant black holes at their centre.
- The object in consideration is 27,000 light-years away from us.

Black hole

- A black hole is a region of space where matter has collapsed in on itself.
- It is created when a star is dying. Since matter is densely packed, it has strong gravity and appears dark.

Secure Top Rank with the **IAShub** 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)

FREE

India's Best Answer Writing Sessions
with



Ritika Jindal



Simi Karan



Gaurav Budania



Mridul Shivhare

IAS OFFICERS

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

**SCAN
HERE**



9560082909



t.me/theiashub



www.theiashub.com



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



www.theiashub.com