theIASHub

MARCH

4

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 मंत्रालय
MINISTRY OF SCIENCE AND TECHNOLOGY
सत्यमेव जयते



MK Yadav Sir

Table of Contents

1. Prepaid Payment Instruments
2. Food Price Index
3. SAMARTH Scheme
4. Types of Bail in India
5. Pm-Abhim
6. World Hearing Day
7. 7th Dhamma Conference
8. World Wildlife Day
9. Narrow-Mouthed Frog
10. African Dryland

BUSINESS STANDARD

Page 2

PREPAID PAYMENT INSTRUMENTS

(Syllabus: GS Paper 3 - Economy)

RBI penalises Amazon Pay, Ola, 2 others

SUBRATA PANDA & PEERZADA ABRAR
Mumbai/Bengaluru, 3 March

The Reserve Bank of India (RBI) on Friday imposed a ₹3.06-crore penalty on Amazon Pay (India) for not complying with provisions of the prepaid payment instruments (PPIs) and know your customer (KYC) norms.

Ola Financial Services, Obopay Mobile Technologies, and Manappuram Finance have also been fined for the same reasons. While Obopay was fined ₹5.93 crore, Ola Financial Services and Manappuram Finance were fined ₹1.67 crore and ₹17.63 lakh, respectively.

In a statement, the RBI said, "It was observed that the entity (Amazon Pay) was non-compliant with the directions issued by RBI on KYC requirements. Accordingly, notice was taken of the non-compliance and penalty was imposed on the entity, after giving it an opportunity of being heard in the matter."



Fintech players such as Amazon Pay were told by the RBI in 2017 to normalise video KYC instead of doing physical KYC. They were also told that it was to be done by fintech players themselves

Amazon Pay (India) had received in-principle approval by the central bank for a payment aggregator's (PA) licence. It is one of the 32 existing entities that were operating as PAs, which received the RBI's nod.

Amazon Pay (India), the payments arm of Amazon, also facilitates UPI transactions on its platform.

According to industry sources, fintech players, including Amazon Pay, were told by the RBI in 2017 to normalise video KYC. They were also told that video KYC had to be done by the fintech players themselves according to the regulatory guidelines and maintaining a high compliance bar, while we innovate on behalf of our customers to offer them a safe and convenient payments experience. We continue to work closely with the authorities to share our commitment with them."

Context: The Reserve Bank of India (RBI) imposed a ₹ 3.06crore penalty on Amazon Pay (India) for not complying with provisions of the **prepaid payment instruments (PPIs) and know your customer (KYC) norms**.

Prepaid payment instruments

- **About**: PPIs are instruments that facilitate purchase of goods and services, conduct of financial services, enable remittance facilities, etc., **against the value stored therein.** For example - Gift Card.
- **Issued by:** PPIs can be issued by banks and non-banks.
  - Banks can issue PPIs after obtaining approval from **RBI**.
  - The non-bank PPI issuers are companies incorporated in India and registered under the Companies Act, 1956 / 2013.
  - They can operate a payment system for issuing PPIs to individuals / organisations after receiving authorisation from RBI.
- **Holder**: A holder of a PPI is an **individual** who obtains / purchases the PPI from the PPI issuer. However, in case of a gift PPI, any other intended / targeted beneficiary, though not being the purchaser, can also be a holder.
  - The monies so collected by the PPI issuers are to be **used to make payments** to merchants who are part of the acceptance arrangement and for facilitating funds transfer / remittance services on behalf of the PPI holders.
- **Various types of PPIs**: PPIs that **require RBI approval / authorisation** prior to issuance are classified under two types:
  - **Small PPIs (or minimum-detail PPIs)**: These PPIs are **issued by banks and non-banks after obtaining minimum details of the PPI holder.** These PPIs can be used for purchase of goods and services at a group of clearly identified merchant locations / establishments which have a specific contract with the issuer (or contract through a payment aggregator / payment gateway) to accept the PPIs as payment instruments. Funds transfer or cash withdrawal from such PPIs is not permitted.
  - **Full-KYC PPIs:** The PPIs are **issued by banks and non-banks after completing Know Your Customer (KYC)** of PPI holder. These PPIs can be used for purchase of goods and services, funds transfer or cash withdrawal.
- **Closed System PPIs:** These PPIs are **issued by an entity for facilitating the purchase of goods and services** from that entity only.
  - **Cash withdrawals are not permitted.**
  - These instruments cannot be used for payment or settlement for third party services.
  - The issuance or operation of such instruments is not classified as a payment system requiring approval / authorisation by RBI and are, therefore, not regulated or supervised by RBI.

INDIAN EXPRESS

Page 15

FOOD PRICE INDEX

(Syllabus: GS Paper 3 - Economy)

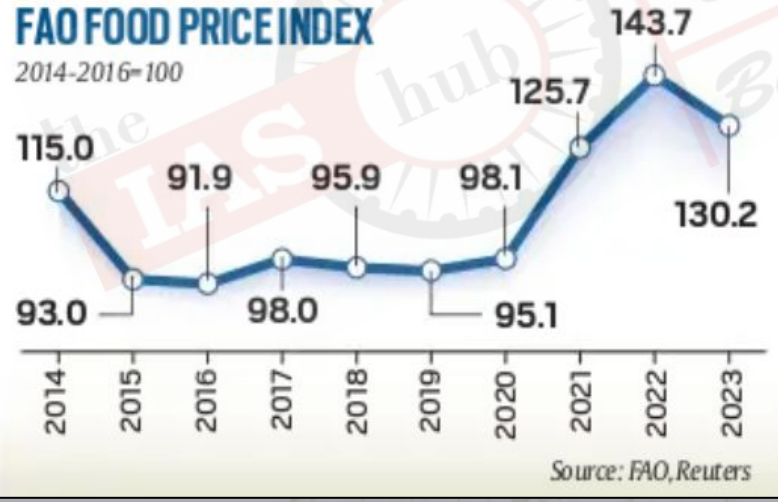
World food prices fall for 11th month running in Feb

The UN Food and Agriculture Organisation's (FAO) world price index fell for the 11th consecutive month in February, and is now down 19% from a record high hit last March following Russia's invasion of Ukraine.

THE FAO price index, which tracks the most globally traded food commodities, averaged 129.8 points last month against 130.6 for January. It was the lowest reading since September 2021.

VEGETABLE OILS fell by 3.2% and dairy by 2.7%, while sugar rose by 6.9% to a six-year high due largely to a downward revision to production in India.

THE DECLINE in the index reflected lower prices for vegetable oils and dairy products, which more than offset a steep rise in sugar prices.



Context: The **FAO Food Price Index**, calculated by the Food and Agriculture Organization of the United Nations, averaged 129.8 points in February, down 0.6% from January's index.

FAOs Food Price Index

- **About**: It is a **measure of the monthly change** in international prices of a basket of food commodities.
  - It measures changes for a **basket of cereals, oilseeds, dairy products, meat and sugar.**
- **Origin**: It was **introduced in 1996** as a public good to help in monitoring developments in the global agricultural commodity markets.
- **Base Period**: 2014-16.

Food and Agriculture Organization

- **About**: FAO is a **specialised agency of the United Nations** that leads international efforts to defeat hunger.
  - It is one of the **UN food aid organisation**s based in Rome (Italy).
  - Its sister bodies are the **World Food Programme** and the International Fund for Agricultural Development (IFAD).
- **World Food Day**: The day is celebrated every year around the world on **16th October** to mark the anniversary of the founding of the FAO in 1945.

PIB

MARCH 4

SAMARTH SCHEME

(Syllabus: GS Paper 3 - Economy)

"Samarth" (Scheme for Capacity Building in Textiles Sector) Scheme of Ministry of Textiles operational till March 2024

Context: The government plans to rope in more industry partners to increase the pace of training under its flagship **SAMARTH scheme** for skill development in the textile sector.

- The implementation period of the scheme is up to March 2024. The scheme was formulated under the broad skilling policy framework adopted by **M/o Skill Development & Entrepreneurship.**

SAMARTH: Scheme for Capacity Building in Textile Sector (SCBTS)

- **About**: It is to **skill the youth for gainful and sustainable employment** in the textile sector for the entire value chain of textile except Spinning and Weaving in the organized sector.
  - It seeks to Provide demand driven, placement oriented **National Skills Qualifications Framework (NSQF)** compliant skilling programmes.
- **Nodal Ministry**: **Ministry of Textiles.**
- **Target**: To train 10.00 lakh persons (9 lakhs in organised & 1 lakh in traditional sector) excluding Spinning & Weaving in the organized Sector.
- **Key features:**
  - Training of Trainers (ToT).
  - Aadhar Enabled Biometric Attendance System (AEBAS).
  - CCTV recording of training programme.
  - Dedicated call centre with helpline number.
- **Implementing Agencies:**
  - Textile Industry.
  - Institutions/Organization of the Ministry of Textiles/State Governments having training infrastructure and placement tie-ups with textile industry.
  - Reputed training institutions/ NGOs/ Societies/ Trusts/ Organizations/ Companies /Start Ups / Entrepreneurs active in textile sector having placement tie-ups with textile industry.
- **Nature of Assistance**: Funding is granted to the Training agencies to cover the complete training and certification cost of the trainees, as per the scheme norms.
- **Eligibility**: The trainee **must be a citizen of India possessing an Aadhaar Card** (unless exempted under Aadhaar Act, 2016) with age over 14 years. Preference given to marginalized social groups (ie. women, SC/ST and handicapped persons, minorities and persons from BPL cat.).

TIMES OF INDIA

Page 2

TYPES OF BAIL IN INDIA

(Syllabus: GS Paper 2 - Polity & Governance)

Sisodia moves application for regular bail

TIMES NEWS NETWORK

New Delhi: Aam Aadmi Party leader and former Delhi deputy chief minister Manish Sisodia on Friday moved an application for regular bail before the Rouse Avenue court. The court is likely to hear the bail application on Saturday when he is scheduled to be produced before the judge on expiry of his five-day CBI custody.

Sisodia was arrested last week over alleged irregularities in the capital's liquor excise policy. He has resigned from the Delhi cabinet. Sisodia was holding the charge of as many as 18 out of 33 departments of the Delhi government, including health, finance, education and home.

He moved the lower court after the Supreme Court refused to intervene in his case, pointing out he had sufficient legal remedies.

On February 27, the court of special judge MK Nagpal granted the CBI five days of remand of Sisodia to question him on the alleged irregularities in the excise policy of 2021-22. The court allowed the probe agency to keep Sisodia in custody stating that he had "failed to provide satisfactory answers".

Context: Aam Aadmi Party leader and former Delhi deputy chief minister moved an application for **regular bail** before the Rouse Avenue court.

Types of Bail in India

- **Regular Bail:** It is a direction given by the Court (any Court within the country) to release a person who is already under arrest and kept in police custody.
  - For such Bail, a person can file an application under **Section 437 and 439 of the CrPC.**
- **Interim Bail:** Bail granted for a **temporary and short period** by the Court till the application seeking Anticipatory Bail or Regular Bail is pending before a Court.
- **Anticipatory Bail:** A direction issued to release a person on Bail even before the person is arrested. In this situation, there is apprehension of arrest and the person is not arrested before the Bail is granted.
  - For such Bail, a person can file an application under **Sec. 438 of the Code of Criminal Procedure (CrPC).**
  - It is issued only by the Sessions Court and High Court.
- **Default Bail:** This is a right to bail that accrues when the police **fail to complete investigation within a specified period** in respect of a person in judicial custody.
  - It is also known as **statutory bail.**
  - This is enshrined in **Section 167(2) of the Code of Criminal Procedure.**

PM-ABHIM

(Syllabus: GS Paper 2 - Health)

World Bank to Give $1b Health Infra Loans

Support for PM-ABHIM; focus on health service delivery, detecting & reporting epidemics

Our Bureau

New Delhi: The World Bank will extend two complementary loans of $500 million each to India to bolster public healthcare infrastructure in the country.

In a statement, the multilateral body said its combined financing of $1 billion will support India's flagship Pradhan Mantri-Ayushman Bharat Health Infrastructure Mission (PM-ABHIM), launched in October 2021.

It said one of the loans will prioritise health service delivery in seven states—Andhra Pradesh, Kerala, Meghalaya, Odisha, Punjab, Tamil Nadu and Uttar Pradesh—in addition to the national-level interventions. One of the loans will support efforts to prepare India's surveillance system to better detect and report epidemics of potential international concern and ensure rapid response, among others. The other loan will support government efforts to bolster service delivery through a redesigned primary healthcare model.

PTI



Additional secretary with DEA Rajat Kumar Mishra and World Bank India country director Auguste Tano Kouamé signed the pact in New Delhi on Friday

World Bank India country director Auguste Tano Kouamé and additional secretary with the Department of Economic Affairs Rajat Kumar Mishra signed an agreement for the two loans on Friday.

The Covid-19 pandemic brought to the fore the urgent need for pandemic preparedness and health system strengthening around the world, said Kouamé.

The two projects are supporting India's decision to raise the resilience and preparedness of the country's health systems against future pandemics, according to the World Bank statement.

India's performance on the health front has improved over time, according to the World Bank estimates. Life expectancy in India—at 69.8 in 2020, up from 58 in 1990—is higher than the average for the country's income level. The under-five mortality rate (36 per 1,000 live births), infant mortality rate (30 per 1,000 live births), and maternal mortality ratio (103 per 100,000 live births) are all close to the average for India's income level, reflecting significant achievements in access to skilled birth attendance, immunizations, and other priority services, according to the statement.

Context: The World Bank will extend two complementary loans of $500 million each to India to bolster public healthcare infrastructure in the country.

- Its combined financing of $1 billion will support India's flagship **Pradhan Mantri-Ayushman Bharat Health Infrastructure Mission (PM-ABHIM)**, launched in October 2021.

PM Ayushman Bharat Health Infrastructure Mission

- **About**: It is one of the largest health schemes for strengthening healthcare infrastructure across India.
- **Origin**: In the **Budget 2021-22,** the PM Ayushman Bharat Health Infrastructure Mission has been announced with an outlay of Rs 64,180 crore.
  - It was launched in **October 2021** to achieve the vision of providing comprehensive healthcare services across the country.
- **Objectives**: To fill the essential gaps in the **public healthcare infrastructure,** especially in critical care facilities and primary care in both urban and rural areas.
- **Components of the Mission**
  - **Centrally Sponsored Scheme (CSS) Components of the Mission for 5 years (2021-22 to 2025-26):**
    - **Ayushman Bharat - Health & Wellness Centres (AB-HWCs)** in rural areas to support infrastructure development for nearly 18,000 Sub-Health Centres in 7 High Focus States (Bihar, Jharkhand, Odisha, Punjab, Rajasthan, Uttar Pradesh and West Bengal) and 3 North Eastern States (Assam, Manipur and Meghalaya).
    - **Ayushman Bharat - Health & Wellness Centres (AB-HWCs)** in Urban areas to support infrastructure development for nearly 11,000 Urban Health & Wellness Centres across the country.
    - **Block Public Health Units** to Support infrastructure development for nearly 3500 blocks in 11 High Focus States/ UTs (Assam, Bihar, Chhattisgarh, Himachal Pradesh, Jammu and Kashmir, Jharkhand, Madhya Pradesh, Odisha, Rajasthan, Uttar Pradesh and Uttarakhand).
    - **Integrated District Public Health Laboratories in all districts.**
    - **Critical Care Hospital Blocks** in all districts with a population of more than 5 lakhs.
  - **Central Sector (CS) Components:**
    - Critical Care Hospital Blocks in 12 Central Institutions.
    - Strengthening Surveillance of Infectious Diseases and Outbreak Response in all states.
    - Strengthening Surveillance Capacities at Points of Entry.
    - Strengthening Disaster and Epidemic Preparedness.
    - Bio-security Preparedness and Strengthening Pandemic Research, National Institutions and Platforms for One Health.
- **Nodal Ministry**: Ministry of Health and Family Welfare.

THE HINDU Page 1

WORLD HEARING DAY

(Syllabus: GS Paper 2 - Health)

Kerala girl on World Hearing Day poster

Rizwana, a final-year MBBS student who underwent cochlear implantation as a child, proves that early newborn screening can save hearing impaired children from being disabled for life

C. Maya
THIRUVANANTHAPURAM

Rizwana was six years old when she first heard the music of rain and the joyous twitter of birds in the morning. She did not know till then that her anklets could produce such a melodious jingle or that hearing her mother's voice for the first time can bring her such joy.

The world that the cochlear implant opened up for Ms. Rizwana, who was born with hearing impairment, was nothing short of magic. It helped her attend normal school and pursue her dreams with confidence.



Rizwana aspires to be an ENT surgeon.

A final-year MBBS student at the Government Medical College Hospital, Kottayam, Ms. Rizwana is a living example that early newborn screening and consistent interventions can save many hearing impaired children from being disabled for life.

It is Ms. Rizwana's story that WHO India has chosen to put on its poster on World Hearing Day (March 3) to send out this powerful message to millions.

It was the determination and grit of her parents – Abdul Rasheed and Sabitha of Mannanchery, Alappuzha – that made it possible for Ms. Rizwana to hear and speak normally, despite she being a late candidate for cochlear implantation.

Her hearing impairment was identified when she was a year old. Her parents had no idea about cochlear implantation at the time but she was put on rigorous speech therapy and was home-schooled. When the implantation was done at the age of six, her hearing was restored but doctors were not sure that she would speak.

Ms. Rizwana now says that she hopes to be an ENT surgeon one day.

Context: WHO India has chosen Rizwana's story to put on its poster on **World Hearing Day** (March 3) to send out this powerful message to millions.

World Hearing Day

- **About**: It is observed on March 3 every year to raise awareness about **deafness prevention.**
- **Origin**: **World Health Organization** first organized World Hearing Day in 2007.
- **Objectives**: To promote hearing aid and care for those who are deaf or hard of hearing.
- **Organized by**: The **Office of Prevention of Blindness and Deafness**, World Health Organization.
- **2023 Theme**: Ear and hearing care for all! Let's make it a reality.
- **Hearing loss and causes**: If a person **can't hear and someone with normal hearing,** they are said to have hearing loss or deafness.
    - Hearing loss can **affect one or both ears** and can be mild, moderately severe, severe, or extremely severe.
- **Deafness**: When a person **suffers severe hearing loss** in both ears and cannot hear, they are regarded as "deaf."
- **Hard of hearing:** It refers to people who have a **modest to the severe hearing issue.**
    - These individuals are not entirely deaf, but they are unable to hear and someone with normal hearing.

WHO Initiatives

- Working on ear care to promote **Integrated People-Centred Ear and Hearing Care.**
- Integrating efforts to **prevent deafness.**
- Their actions are based on the **WHO World Report** and the resolution by the **World Health Assembly.**
- They propagate the cause and gather support for **World Hearing Day** through the World Hearing Forum.

PIB

MARCH 4

INTERNATIONAL DHARMA DHAMMA CONFERENCE

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

President of India inaugurates 7th International Dharma Dhamma conference in Bhopal

Context: The President of India inaugurated the **7th International Dharma Dhamma Conference** in Bhopal.

7th International Dharma Dhamma Conference

- **About**: It aims to bring together **religious, political and thought leaders** from Dharma-Dhamma traditions to ponder over building a philosophical framework for the emerging new world order.
- **Organised by: India Foundation** in collaboration with **Sanchi University** of Buddhist-Indic Studies.
  - India Foundation is a New Delhi-based independent think tank that focuses on issues, challenges and opportunities of Indian polity.
- **Theme**: Eastern Humanism for the New Era.
- **Key Agenda**: To discuss **various sub-themes**, along with 115 paper presentations by experts from India and abroad in 15 sessions.
- **Participation**: More than 350 scholars from **15 countries** are participating in this conference, which provides a platform for global views of Dharma-Dhamma.
  - Bhutan, Mongolia, Sri Lanka, Indonesia, Thailand, Vietnam, Nepal, South Korea, Mauritius, Russia, Spain, France, America and Britain will participate in this.

PIB

MARCH 4

WORLD WILDLIFE DAY

(Syllabus: GS Paper 3 - Env & Eco)

PM wishes wildlife conservationists and enthusiasts on World Wildlife Day

Context: The Prime Minister has wished wildlife conservationists and enthusiasts on the occasion of World Wildlife Day.

- March 3 is known as **World Wildlife Day (WWD)**, marked annually to draw attention to issues of conservation of flora and fauna.

World Wildlife Day

- **Origin**: In 2013, the **United Nations General Assembly (UNGA)** proclaimed March 3 as the UN World Wildlife Day to celebrate and raise awareness of protecting the world's wild animals and plants.
  - The **Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES)** was signed in 1973 on this day.
  - It is considered a landmark agreement on conservation that focuses on ensuring the sustainability of endangered species.
- **Theme for 2023**: Partnerships for Wildlife Conservation.
- **Significance**: This aligns with **UN Sustainable Development Goals 1, 12, 14 and 15,** and their wide-ranging commitments on alleviating poverty, ensuring sustainable use of resources, and on conserving life both on land and below water to halt biodiversity loss.

DTE

MARCH 4

NARROW-MOUTHED FROG

(Syllabus: GS Paper 3 - Env & Eco)

After 89 years, frog endemic to the higher altitudes of Western Ghats 'rediscovered'

A more detailed description of the 'near threatened' species & its habitats will bolster conservation efforts



Context: The **Jerdon's narrow-mouthed frog (Uperodon montanus)** could once be spotted leaping over slippery pebbles or peeking from behind rocks in the shallows of streams in the upper reaches of the **Western Ghats**.

- But since it was last studied in 1934 by a British scientist, the species faded into oblivion, rarely spotted by residents and researchers or wrongly identified as other amphibians that look similar.

Key Points

- **Uperodon montanus**, also known as Jerdon's narrow-mouthed frog, Jerdon's ramanella, mountain dot frog, mountain globular frog, or Malabar Hill frog, is a species of narrow-mouthed frog (family Microhylidae) endemic to the Western Ghats of India.
- The frogs have a longish snout, which gives it its name, and shiny brown skin with darker brown, red and golden spots on the back and head.
- They are **found in rock pools or tree holes** filled with rainwater.
- This frog is **considered a montane species** and is restricted to higher altitude ranges of 800-1,700 metres.
- They are distributed from near Wayanad south across the Palghat and the Shencottah gaps to the **Agasthyamalai hills.**
- It is classified as **'Near Threatened'** in the International Union for Conservation of Nature Red List of Threatened Species.
    - But researchers have been campaigning for it to be put under the 'Endangered' group of species to aid conservation.
- Its tadpoles are **free-swimming and exotropic**, which means they feed on other species.
- A majority of the **amphibians** have two different stages: Water-independent adult stage (feeding and breeding) and the aquatic larval stage (feeding) known as tadpoles.
    - These tadpoles/ larvae have completely different morphological appearance, feeding, habitat and ecology which is totally different from adults.

DTE

MARCH 4

AFRICA DRYLAND

(Syllabus: GS Paper 3 - Env & Eco)

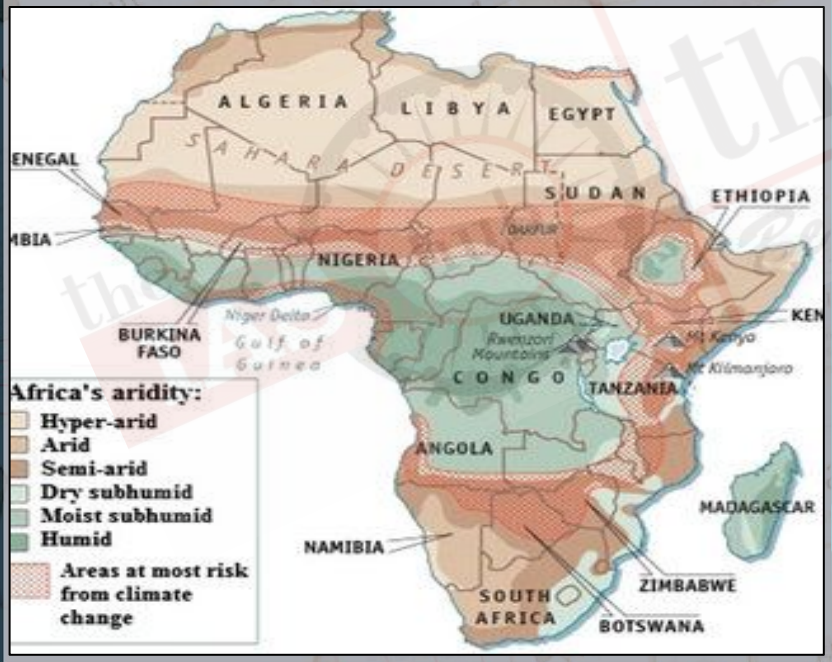


African dryland trees store less carbon than believed earlier, finds study

Study by team including NASA scientists estimates carbon stocks of trees in semi-arid sub-Saharan Africa; calculates 840 million tonnes of carbon locked up

NEXT NEWS >

By Nandita Banerji
Published: Thursday 02 March 2023



Context: There are far more trees spread across **semi-arid regions of Africa** than previously thought, but the trees also store less carbon than some models have predicted.

- A new study has taken inventory of nearly 10 billion trees in **semi-arid sub-Saharan Africa.**

Key Points

- The study detailed estimates of the amount of **carbon stored** in the ecosystem and found roughly 0.84 petagrams or 840 million tonnes of carbon are locked up in African drylands.
- The **distribution of dryland trees** and their density, cover, size, mass and carbon content is unknown at sub-continental to continental scales. This information is important for ecological protection, carbon accounting, climate mitigation and restoration efforts of dryland ecosystems.
- Having an accurate tree carbon estimate is essential for climate change projections, which are influenced by how long trees and other vegetation store carbon.
- This **Carbon residence time** is very short for grasses and bushes, which grow seasonally, but much longer for trees that grow for years.
    - The **residence time (RT) of carbon dioxide** in the atmosphere is defined as the average length of time that a molecule of CO_2 remains in the atmosphere before being taken up by the oceans or terrestrial biosphere.
- Knowing how much **carbon a landscape stores** is dependent on knowing exactly what is growing there.
- Carbon is constantly **cycling between the land, the atmosphere, the ocean, and back.** Trees remove carbon dioxide — a greenhouse gas — from Earth's atmosphere during photosynthesis and store it in their roots, trunks, branches, and leaves.
- For this reason, increasing tree cover is often suggested as a way to offset ever-increasing carbon emissions.

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