theIASHub

the IAS hub
Be Your Dream.

FEBRUARY
6

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

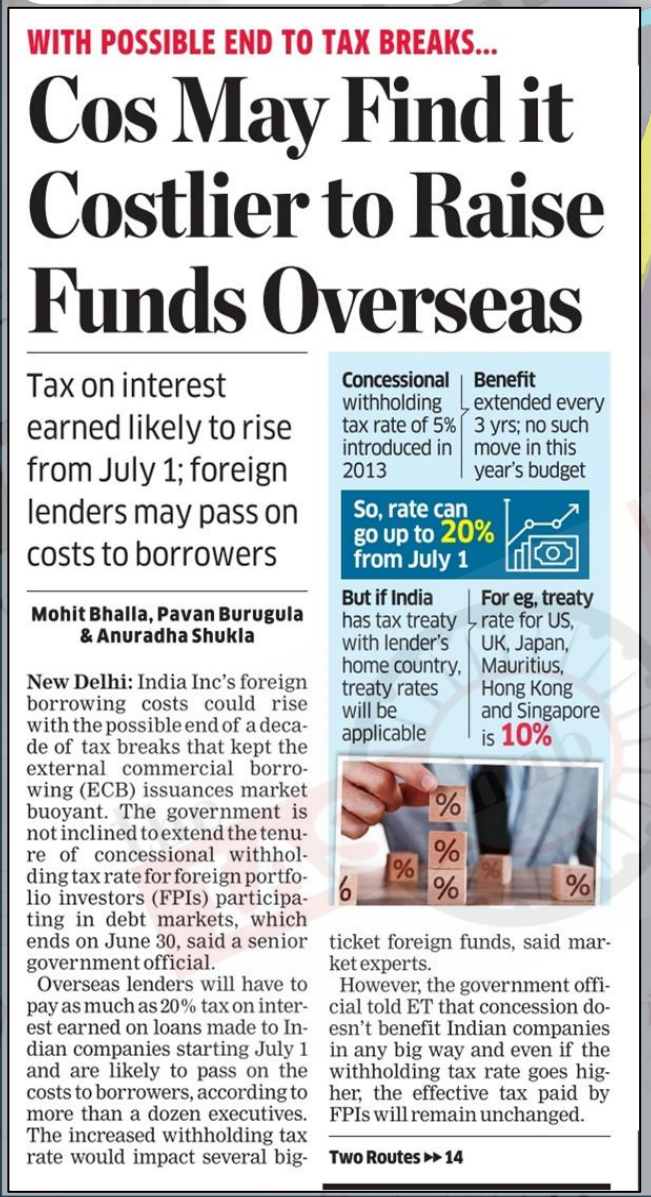
Table of Contents

1. ECB
2. Capital Gains Tax
3. IREDA
4. Voter-Tracking MoUs
5. Banning Chinese Apps
6. World Wetlands Day
7. CCUS
8. World Cancer Day
9. Polio
10. Missing Monuments

EXTERNAL COMMERCIAL BORROWING

(Syllabus: GS Paper 3 - Economy)

Context: India Inc's foreign borrowing costs could rise with the possible end of a decade of tax breaks that kept the **external commercial borrowing (ECB)** issuances market buoyant.



WITH POSSIBLE END TO TAX BREAKS...

Cos May Find it Costlier to Raise Funds Overseas

Tax on interest earned likely to rise from July 1; foreign lenders may pass on costs to borrowers

Mohit Bhalla, Pavan Burugula & Anuradha Shukla

New Delhi: India Inc's foreign borrowing costs could rise with the possible end of a decade of tax breaks that kept the external commercial borrowing (ECB) issuances market buoyant. The government is not inclined to extend the tenure of concessional withholding tax rate for foreign portfolio investors (FPIs) participating in debt markets, which ends on June 30, said a senior government official.

Overseas lenders will have to pay as much as 20% tax on interest earned on loans made to Indian companies starting July 1 and are likely to pass on the costs to borrowers, according to more than a dozen executives. The increased withholding tax rate would impact several big-ticket foreign funds, said market experts.

However, the government official told ET that concession doesn't benefit Indian companies in any big way and even if the withholding tax rate goes higher, the effective tax paid by FPIs will remain unchanged.

Concessional withholding tax rate of 5% introduced in 2013 | **Benefit** extended every 3 yrs; no such move in this year's budget

So, rate can go up to 20% from July 1

But if India has tax treaty with lender's home country, treaty rates will be applicable | **For eg, treaty** rate for US, UK, Japan, Mauritius, Hong Kong and Singapore is 10%

Two Routes ▸▸ 14

External commercial borrowing (ECB)

- **About**: External commercial borrowings (ECBs) are **loans in India made by non-resident lenders** in foreign currency to Indian borrowers. They are **used widely in India to facilitate access to foreign money** by Indian corporations and PSUs (public sector undertakings).
  - ECBs **include commercial bank loans,** buyers' credit, suppliers' credit, securitized instruments such as floating rate notes and fixed rate bonds etc., credit from official export credit agencies and commercial borrowings from the private sector window of multilateral financial Institutions such as International Finance Corporation (Washington), ADB, AFIC, CDC, etc.
  - ECBs **cannot be used for investment in stock market** or speculation in real estate. The DEA (Department of Economic Affairs), Ministry of Finance, Government of India along with Reserve Bank of India, monitors and regulates ECB guidelines and policies.
- **Types of ECBs:**
  - **Foreign Currency (FCY) denominated ECB**: Here, ECB is **raised in any freely convertible foreign currency.** FCY denominated ECB includes Foreign Currency Convertible Bonds (FCCBs), Foreign Currency Exchangeable Bond (FCEB), loans including bank loans, trade credits beyond three years, floating/ fixed-rate notes/ bonds/ debentures (other than fully and compulsorily convertible instruments), and financial lease.
  - **INR denominated ECB**: Here, ECB is **raised in Indian Rupee.** It includes trade credits beyond three years, floating/ fixed-rate notes/ bonds/ debentures (other than fully and compulsorily convertible instruments), loans including bank loans, financial lease, and plain vanilla Rupee denominated bonds issued overseas.

BUSINESS STANDARD Page 1

CAPITAL GAINS TAX

(Syllabus: GS Paper 3 - Economy)

Capital gains tax revamp likely to be put on hold

SHRIMI CHOUDHARY
New Delhi, 5 February

The government is likely to put on hold the proposal to revamp the capital gains tax regime because such a move may affect market sentiment amid global uncertainties, said a senior finance ministry official.

"It's a complex regime and has a wider impact on both markets and businesses. Also, it's been just a few years since the changes to the long-term capital gains tax on equity shares," the bureaucrat said.

Industry has been pitching for revamping the regime to make it simpler, including through rationalisation of multiple holding periods.

The government, however, decided not to take it up in the Budget, keeping the complexities in mind. It may not be taken up even after the Budget, at this point, said another official.

ON THE BACK BURNER

Industry for bringing parity in different asset classes, holding periods

Given global uncertainties, rejigging the tax regime may affect market sentiment

Rationalisation would bring changes in current tax rates

The tax regime is currently different for listed and unlisted entities

Finding a common ground for all stakeholders is a difficult task



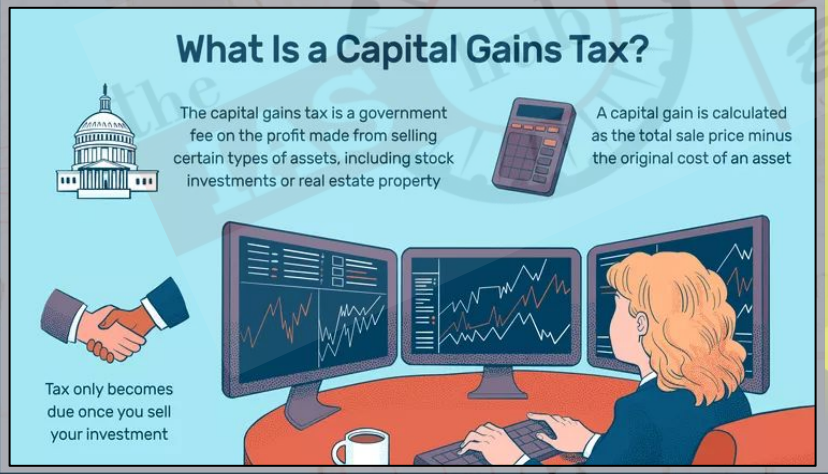
"Lots of elements need to be considered while reviewing the overall regime as it involves different asset classes ... Everyone has to come to terms with the changes, which at this point looks ambitious," another official said.

Currently, long-term capital gains (LTCG) on listed equities held for more than a year are taxed at 10 per cent, on profits above a threshold of ₹1 lakh. This was introduced with effect from April 1, 2019.

Short-term capital gains on listed equities held for less than a year are taxed at 15 per cent.

"Any change in the tax regime would impact industry and markets. Keeping in mind the wider impact, the government would like to wait. Simplification of the regime requires tweaking the structure, which may not be taken well at this point when there are uncertainties," said Neeraj Agarwala, partner, Nangia Andersen India.

Turn to Page 6



Context: The government is likely to put on hold the proposal to revamp the **capital gains tax regime** because such a move may affect market sentiment amid global uncertainties.

Capital Gains Tax

- Any **profit from the sale of a capital asset** is deemed as 'capital gains'.
- A **capital asset** is officially defined as any kind of property held by an assessee, excluding goods held as stock-in-trade, agricultural land and personal effects.
- Normally if **an asset is held for less than 36 months**, any gain arising from selling it is treated as a **short-term capital gain (STCG)** and taxed in our hands.
- This becomes a **'long-term' capital gain (LTCG)** if the asset is held for 36 months or more.
- Shares and equity mutual funds alone enjoy a **special dispensation on capital gains tax.**
- In their case, a holding period of 12 months or more qualifies as 'long-term'.
- **Current tax laws state LTCG** arising on the sale of listed equity shares or equity oriented mutual funds are exempt from tax if it is paid Securities Transaction Tax (STT) on the sale transaction.
- **STCG** from such shares and funds is also taxable at a flat 15 per cent (plus surcharge and cess).
- The short-term capital loss from financial assets can be **set off against any other capital gain.**

LIVE MINT

Page 10

IREDA

(Syllabus: GS Paper 3 - Economy)

Govt plans IPOs for IREDA, WAPCOS

The government is targeting to launch the initial public offering (IPO) of Indian Renewable Energy Development Agency (IREDA) and state-owned engineering consultancy firm WAPCOS in the next fiscal, DIPAM secretary Tuhin Kanta Pandey said.

The proceeds from the stake sales would form part of the budgeted disinvestment kitty of ₹51,000 crore for the next fiscal.

"IREDA is lined up for initial public offering (IPO) next fiscal. DRHP for WAPCOS has already been filed," Pandey said.

The Department of Investment and Public Asset Management (DIPAM) manages government equity holding in public sector companies.

The IPO of the IREDA was approved by the Cabinet in 2017. PTI



Context: The government is targeting to launch the initial public offering (IPO) of clean energy lender **Indian Renewable Energy Development Agency (IREDA)** and state-owned engineering consultancy firm WAPCOS in the next fiscal.

Indian Renewable Energy Development Agency (IREDA)

- **About**: IREDA is a **mini ratna company** under the **Ministry of New and Renewable Energy (MNRE).**
- **Origin**: It was set up in **1987** as a specialized non-banking finance agency for the renewable energy sector.
- **Functions**: IREDA plays a k**ey role in the renewable energy project financing** which gives confidence to the financial institutions/banks to lend in the sector.
- **Motto**: **"ENERGY FOR EVER".**
- **Objectives of IREDA:**
  - To give **financial support to specific projects** and schemes for generating electricity and/or energy through new and renewable sources and conserving energy through energy efficiency.
  - To maintain its position as a leading organisation to **provide efficient and effective financing** in renewable energy and energy efficiency/conservation projects.
  - To **increase IREDA`s share in the renewable energy sector** by way of innovative financing.
  - **Improvement in the efficiency of services** provided to customers through continual improvement of systems, processes and resources.
  - To strive to be a **competitive institution** through customer satisfaction.
- **Upcoming steps:**
  - It is also in the process of setting up an **Alternate Investment Fund (AIF)** to tap large institutional investors such as a pension, insurance, and ESG (Environmental, Social and Governance) funds.
  - The AIF will also help IREDA in **financing new projects** of borrowers nearing their exposure limit.

INDIAN EXPRESS

Page 1

VOTER-TRACKING MoUs

(Syllabus: GS Paper 2 - Polity & Governance)

EC says no Gujarat-style voter-tracking MoUs for polls in NE states

DAMINI NATH
NEW DELHI, FEBRUARY 5

THE ELECTION Commission of India (ECI) will not replicate in the Northeastern states going to polls this month its initiative in Gujarat last December, where it signed Memorandums of Understanding (MoUs) with workplaces to determine whether employees who take leave on election day actually cast their votes.

In fact, senior ECI officials said there were no plans to enter into such MoUs with workplaces in any state going forward.

Assembly elections will be held in Tripura on February 16, and in Meghalaya and Nagaland on February 27. The ECI special officer for Systematic Voter's Education and Electoral Participation (SVEEP), Dr Ranbir Singh, told *The Indian Express* that the Commission would not be entering into MoUs with "individual units" in states.

Instead, the existing Voter Awareness Forum initiative, which was launched in 2019, would be used to spread awareness in organisations that employ more than 500 workers, a top ECI source said.

The MoUs in Gujarat, which were signed by the office of the state Chief Electoral Officer

Context: The Election Commission of India (ECI) will not replicate in the Northeastern states going to polls this month its initiative in Gujarat last December, where it signed **Memorandums of Understanding (MoUs)** with workplaces to determine whether employees who take leave on election day actually cast their votes.

Voting by tracking electoral participation

- **About**: The election commission has signed MoU with over 1000 corporate houses to **monitor the electoral participation of their workforce** and publish on their websites and notice boards those who do not vote.
- **Concerns**:
  - **Violates fundamental right of freedom of expressio**n under article 19, as negative voting and abstention from voting, both were held as freedom of expression by the NOTA judgement of Supreme Court.
  - Raises **concerns regarding voters rights** and secrecy of voting.
  - It is also **violative of representation of people act 1951.**
  - An arbitrary distinctions between a voter who cast vote and a voter who does not cast his vote is **violative of article 14.**
- **Reasons behind lower voting percentage in India:**
  - Migration of **workers, students.**
  - **Lack of faith** in governance and government.
  - **Ideological reasons.**
  - **Daily wage earners** who cannot afford to miss a day from work for voting.
- **Ways to improve voting:**
  - **Educating** the voters.
  - **Motivating** the youth to be an active part of politics.
  - **Facilitation**.
  - Employers or legally bound to close their establishments on election day, but this is not properly enforced. There is a need to **strictly enforce this law.**

TIMES OF INDIA

Page 1

BANNING CHINESE APPS

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

Govt blocks 232 apps operated by Chinese, foreign entities

New Delhi: The government has blocked as many as 232 apps operated by foreign entities, many of them Chinese, for being involved in betting, gambling and unauthorised loan services.

The decision was taken by the IT ministry on the recommendations of the MHA, which had looked into the matter, sources said. "The order to block 138 apps that were involved in betting, gambling and money laundering were issued last evening. Separately, an order to block 94 apps engaged in unauthorised loan service has also been issued. These apps were being operated by offshore entities, including Chinese," an official source said. TNN

Context: The government has blocked as many as 232 apps operated by foreign entities, many of them Chinese, for being involved in betting, gambling and unauthorised loan services.

Pros of the Decision

- **Help in Serving Nation's Tech Market**: Banning these Chinese websites and applications to the Indian public effectively allows our home-grown IT talent to focus on the newly arrived Internet user.
- **No Longer Reliance on Passive Diplomacy**: Banning these apps also sends a clear message from India that it will no longer be a victim of China's Nibble and Negotiate policy and will review the norms of engagement.
- **Hurting Chinese Ambition**: The ban may affect one of China's most ambitious goals, namely to become the digital superpower of the 21st century.
    - In its attempt to dominate the rest of the world, the Chinese Internet industry needs India's 500-plus million netizens to continue to act as a training ground for the Artificial Intelligence algorithms they put together.
- **Recognising Importance of Data:** India's app ban, and consideration of related restrictions on telecom hardware and mobile handsets, is based on the recognition that data streams and digital technology are a new currency of global power.

Cons of the Decision

- **Data Privacy Issue Not Limited to Chinese Apps**: In recent times apps were banned on reports of stealing and transmitting users data in an unauthorised manner to servers which have locations outside India.
    - However, data privacy and data security concerns are not limited only to Chinese apps.
- **India's Economic Dependencies on China**: The ban on Chinese mobile apps is a relatively soft target, as India remains reliant on Chinese products in several critical and strategically sensitive sectors.
- **No Replacement Available**: After the removal of more than 118 Chinese apps, Indian techies have started trying to fill the holes with copycat replacement websites and applications. But faithful copies are not enough for us to make full use of China's exit.

PIB

FEB 6

WORLD WETLANDS DAY

(Syllabus: GS Paper 3 - Env & Eco)

World Wetlands Day celebrated at all 75 Ramsar sites in India

Context: The State Governments and Union Territory administrations celebrated **World Wetlands Day (WWD)** at all 75 Ramsar sites this year with over 200 events.

- This is in line with emphasis on **participatory management of wetlands by Prime Minister who in Mann ki Baat** on January 29, 2023 highlighted the invaluable role played by local communities in conservation of Ramsar Sites.

World Wetlands Day

- **About**: The World Wetlands Day is observed on **2nd February** every year all over the world to commemorate the signing of **Ramsar Convention on Wetlands of International Importance in 1971.**
  - **India is a party to the Convention** since 1982 and has so far declared 75 wetlands as Ramsar sites covering 23 states and Union Territories.
- **2023 theme for World Wetlands Day**: **'Wetland Restoration'** which highlights the urgent need to prioritize wetland restoration.
  - It is a call on an entire generation to **take proactive action for wetlands,** by investing financial, human and political capital to save the wetlands from disappearing and to revive and restore those that have been degraded.
- **India's status**: India has the **largest network of Ramsar Sites in Asia,** making these sites a critical ecological network for conservation of global biological diversity and supporting human well-being.
  - The Ministry of Environment, Forest and Climate Change (MoEFCC) launched **Mission Sahbhagita in 2022** with a mission of 'a healthy and effectively managed network of **75 wetlands of national and international significance** which support water and food security; buffer from floods, droughts, cyclones and other extreme events; employment generation; conservation of species of local, national and international significance; climate change mitigation and adaptation actions; and recognition, conservation and celebration of cultural heritage.'

PIB

FEB 6

CARBON CAPTURE UTILIZATION AND STORAGE

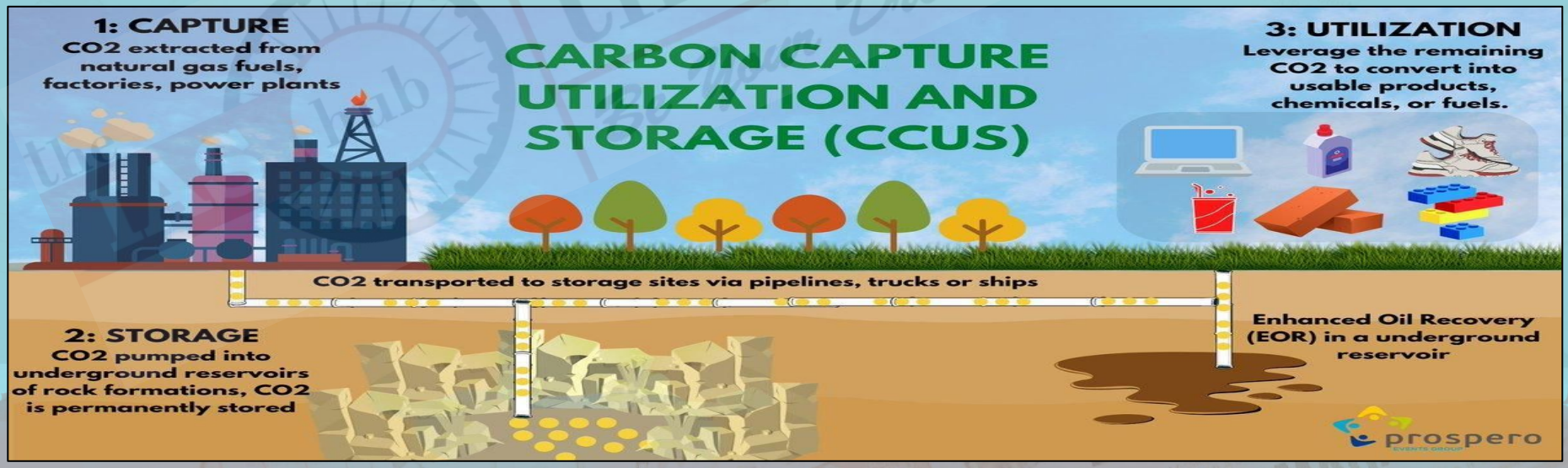
(Syllabus: GS Paper 3 - Env & Eco)

NTPC hosts international seminar on 'Carbon Capture Utilization and Storage' at First Energy Transitions Working Group meeting in Bengaluru under the aegis of G20 India Presidency

Context: NTPC ltd, India's largest integrated Power utility, hosted an international seminar on **'Carbon Capture Utilization and Storage (CCUS)'** at the First Energy Transitions Working Group (ETWG) meeting under the aegis of G20 India presidency at Bengaluru.

Carbon Capture Utilization and Storage (CCUS)

- **About**: It aims to **reduce carbon emission** by either storing or reusing it so that captured carbon dioxide does not enter the atmosphere.
- **Process**: It's a **three-step process involving:** capturing the carbon dioxide produced by power generation or industrial activity, such as steel or cement making; transporting it; and then storing it deep underground.
- **Technology**: It is the **technology for decarbonising carbon dioxide (CO2)** from high polluting sectors such as steel, cement, oil, gas, petrochemicals, chemicals and fertilisers.
- **Sites**: Possible storage sites for carbon emissions include s**aline aquifers or depleted oil and gas reservoirs.**
- **Significance**: It would **help in promoting the low carbon-hydrogen economy** and in removal of the CO2 stock from the atmosphere.



DTE

FEB 6

POLIO

(Syllabus: GS Paper 3 - Sci & Tech)

Global spread of vaccine-derived polio still a high risk: WHO

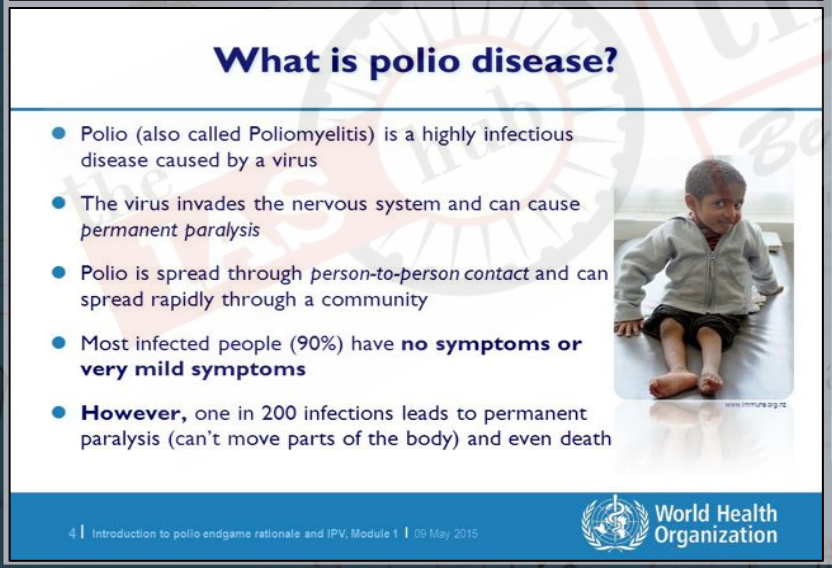
Recommends declaring transmission as a national public health emergency, ensuring vaccinations for travellers and residents

NEXT NEWS >

By Nandita Banerji

Published: Friday 03 February 2023





Context: The risk of **global spread of poliovirus** remains a public health emergency of international concern, a World Health Organization committee has found after looking into updates from 10 countries.

- While the risk of **global spread of wild poliovirus remain**s, the risk of circulating vaccine-derived ones is higher.
- Several measures like declaring **poliovirus transmission as a national public health emergency** and ensuring vaccinations for travellers and residents have been recommended by WHO.

Polio

- **About**: Polio is a **highly infectious disease,** caused by the virus which multiplies in the intestine, from where it can invade the nervous system and **can cause paralysis.**
  - Once that happens, the patient is crippled for life because there is **no treatment for the affliction.**
- **Transmission**: The virus is **transmitted by person-to-person**, mainly through the faecal-oral route or less frequently, by a common vehicle (contaminated water or food).
  - Because the **virus lives in the faeces of an infected person**, people infected with the disease can spread it to others when they do not wash their hands well after defecating.
- **Symptoms**: **Tiredness, Nausea, Headache, Nasal congestion,** Sore throat, cough, Stiffness in the neck and back and pain in the arms and legs
- **Impact**: Polio infection causes **permanent loss of muscle function (paralysis).**
  - Polio may be fatal if the muscles used for breathing are paralysed or if there is an infection of the brain.
- **Treatment**: There is **no cure for the polio.** It is **preventable by a vaccine.**
- **India's status**: **India was declared polio-free** in January 2014, after three years of zero cases.

DTE

FEB 6

WORLD CANCER DAY

(Syllabus: GS Paper 3 - Sci & Tech)



World Cancer Day 2023: Indian children with the disease are in dire straits; here is why

Children with cancer in India grapple with lack of awareness, adequate treatment and low survival rate

NEXT NEWS >

By Vibha Varshney
Published: Saturday 04 February 2023

Context: India does **not have adequate awareness about the problem of cancer** among children. It also does not have treatment facilities.

- This was proved just a day before **World Cancer Day on February 3,** when questions were answered about cancer in the Lok Sabha.

Key Points

- The Centre's own data shows that I**ndia's young cancer patients** between the ages of 0 and 14 have poor access to health care.
- Results of a survey published by the **Indian Council of Medical Research in September 2022** shows that childhood cancers comprise four per cent of all reported cancers in the national cancer registry programme.
- Based on the data on the estimated number of incident cases of cancer in India for the year 2022, **one in nine people are likely to develop cancer in their lifetime.**
- There is very **little understanding on what causes cancer in children**. Some chronic infections, such as HIV, Epstein-Barr virus and malaria, are risk factors for childhood cancer.
- While some **10 percent of all children with cance**r have a predisposition because of genetic factors, more research is needed to identify the triggers for the remaining.
- India accounts for **20 percent of the world's childhood cancer** burden according to the World Health Organisation.
- Most children with cancer **suffer from leukemia** (approximately 33 per cent) followed by brain tumors (around 20 per cent) and lymphomas (some 11 per cent).
- **Fewer children in India survive cancer** compared to developed countries. While less than 30 percent of cancer patients in India and other developing countries survive, the mortality is just around 20 per cent in developed countries.
- The situation of paediatric cancer across the globe is so dire that cancer in children has its very own **International Childhood Cancer Day** which is celebrated on February 15.
- Along with **raising awareness of childhood cancer,** the day also expresses support for children and adolescents with cancer, the survivors and their families.

World Cancer Day

- **About**: World Cancer Day is organized by the **Union for International Cancer Control (UICC)** and celebrated each year on 4 February.
- **Objectives**: It aims to rally the international community to end the i**njustice of preventable suffering from cancer.**
- **2023 theme**: This year's theme marks the second year of the campaign **"close the care gap"** which is about understanding the inequities in cancer care and taking actions to make the necessary progress to address them.

LIVE MINT

Page 10

MISSING MONUMENTS

(Syllabus: GS Paper 1 - Art & Culture)

ASI decides to form special panel to trace and certify 24 'missing' monuments

The Hindu Bureau
NEW DELHI

The Archaeological Survey of India (ASI) has decided to form a special committee to trace and certify 24 protected monuments which have gone "missing".

The decision comes after repeated red flags by a parliamentary committee as well as criticism from the Economic Advisory Council to the Prime Minister.

Citing a performance audit of the Comptroller and Auditor-General of India (CAG) which had included a joint physical inspection along with the ASI of over 1,655 monuments and sites, the Rajya Sabha Standing Committee on Transport, Tourism and Culture said it was "perturbed" to find that the Barakhamba Cemetery in the very heart of the capital city was among the untraceable monuments.

Denotification process

Minister of Culture G. Kishan Reddy informed the Rajya Sabha on Thursday that the report of the CAG in 2013 stated that 92 protected monuments were missing. However, the ASI has traced 68 monuments and 24 are not yet traced.

Some of the other missing monuments are the ruins of a temple circle in Uttar Pradesh's Mirzapur dating to AD 1000, two Kos Minars (one in Faridabad's Mujesar and the other in Kurukshetra's Shahabad), a 12th century temple in Rajasthan's Baran and the Inchla Wali Gumti at Mubarakpur Kotla in the capital. The Economic Advisory Council had last month said there was an urgent need to "rationalise" the list of monuments of national importance.

There are at present 3,693 Centrally protected monuments and sites in the country. Sources in the Culture Ministry said the committee would be formed of internal experts of the ASI and would be headed in all probability by the Director-General of the ASI. It would survey the missing 24 monuments and certify them as 'found' or 'not found'. In case a monument is 'not found', then a process would be initiated to denotify them through the parliamentary procedure, sources said.

Context: The **Archaeological Survey of India (ASI)** has decided to form a special committee to trace and certify 24 protected monuments which have gone "missing".

Missing Monuments

- **About**: Many of the monuments **documented more than a century ago** can no longer be found at their designated sites.:
- **Government focus on the social issue rather than heritage**: In the decade following the independence, the **focus of successive governments was on health, education and infrastructure, rather than protecting heritage.**
  - Even within the scope of heritage, the **aim was to uncover more monuments and sites,** instead of conservation.
- **Rapid urbanization**: 14 monuments have been lost to rapid urbanisation
- **Submergence by reservoir/dams:** 12 are submerged by reservoirs/dams
- **Difficulties in tracing in remote locations**: 24 are untraceable.
- **Deleted from the List of national Monuments:**
  - Deleting the lost/untraceable monuments from the protected list is **possible but is a long-drawn process**
  - The deletion requires denotification of the said monument under **Section 35 of the Ancient Monuments and Archaeological Sites and Remains Act (or AMASR Act).**
  - However, experts say that deleting untraceable monuments is not advisable from the list, because once that is done, there would be no imperative to find them.

Recommendations by the Standing Committee

- **Mandatorily survey all the Centrally Protected Monuments (CPM) sites physically**: ASI had previously admitted that a comprehensive physical survey of all monuments has never been conducted after Independence
- **Provide budgetary allocation** and assess security requirements
- **Involving local community** including local Panchayats and Police
- **Use of technology** such as GPS, Geo-location, and Geo-tagging to trace monuments
- **Enhance manpower of ASI:** ASI currently faces an acute manpower shortage to physically man all the big and small monuments which may fall under a particular region

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