theIASHub

FEBRUARY

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



MK Yadav Sir

Table of Contents

1. Adjusted Gross Revenue
2. Custom Duties in India
3. PM-KUSUM
4. Vostro and Nostro Accounts
5. Employee Stock Option Plan
6. SISF Scheme
7. Common Service Centers
8. Menstrual Hygiene Scheme
9. Red Sanders
10. AIDS

BUSINESS STANDARD

Page 1

ADJUSTED GROSS REVENUE

(Syllabus: GS Paper 3 - Economy)

Govt gets 33% in Vi; promoters to invest

Centre clears ₹16,133-cr dues conversion into equity

ANEESH PHADNIS, ABHIJIT LELE & SURAJEET DASGUPTA
Mumbai/New Delhi, 3 February

After a long wait, Vodafone Idea (Vi) has been able to secure a lifeline as the Centre on Friday approved the conversion of the telco's dues linked to interest on spectrum and adjusted gross revenue (AGR) worth ₹16,133 crore into equity. With this, the government will have a 33 per cent stake, making it the biggest shareholder in the financially-stressed telecom joint venture between UK's Vodafone and Kumar Mangalam Birla-owned Aditya Birla Group.

The development comes nearly 13 months after the Vi board cleared the interest conversion. Even as the Union Cabinet had cleared a telecom package including conversion of dues into equity in October 2021, the government had recently put a condition that promoters of Vodafone Idea must infuse funds into the telco before any equity conversion could take place.

Late on Friday, Communications Minister Ashwini Vaishnaw told *Business Standard*: "The Birlas have agreed to manage the telco while committing necessary investments to take the company forward." The investments could come either from the Birlas or along with partners, the minister said. "We have decided to convert the dues into equity," Vaishnaw confirmed.

A top official, aware of the developments, pointed out that the demand by the government that the promoters of Vi put in fresh capital into the company, which was the main point of contention, had now been resolved.

Turn to Page 7

DEEP IN DEBT

Vodafone Idea's gross debt: **₹2.2 trn**

Deferred spectrum charge obligations: **₹1.4 trn**

Adjusted gross revenue liability: **₹68,500 crore**

Debt from banks and finance institutions: **₹15,000 crore**



Source : Vodafone Q2 results

Context: After a long wait, Vodafone Idea (Vi) has been able to secure a lifeline as the Centre approved the conversion of the telco's dues linked to interest on spectrum and **adjusted gross revenue (AGR)** worth ₹ 16,133 crore into equity.

Adjusted Gross Revenue (AGR)

- **About**: Adjusted Gross Revenue (AGR) is the **usage and licensing fee** that telecom operators are charged by the **Department of Telecommunications (DoT).**
  - Under AGR system, the revenue is shared between the telcos and the government.
  - These telcos are those companies that shifted from fixed license fee model to **revenue sharing fee model in 1999.**
- **Calculation**: As per DoT, the charges are calculated based on all revenues earned by a telco – including non-telecom related sources such as deposit interests and asset sales.
  - It is **divided into spectrum usage charges and licensing fees**, pegged between 3-5 percent and 8 percent respectively.
- **Issue around AGR:** There is **no standard definition for AGR.**
  - The definition of AGR is under litigation for more than 15 years now.
  - The Government of India argues that all revenue, that is, revenue from both telecom and non-telecom services should be included while calculating AGR.
  - On the other hand, the telcos argue that the revenue collected from core services alone should be included.
  - Their dividend, profit or interest or profit from sale of a fixed asset or an investment should not be included.
  - In 2019, the **Supreme Court upheld the Government definition of AGR**, that is, to include revenue from the non-telecom services.
    - However, the Apex court rejected the 20-year payment timeline of the AGR as proposed by the GoI. The court made it to 10 years.

LIVE MINT

Page 16

CUSTOM DUTIES IN INDIA

(Syllabus: GS Paper 3 - Economy)

Customs duty review to continue: Malhotra

Gireesh Chandra Prasad
gireesh.p@livemint.com
NEW DELHI



Revenue secretary Sanjay Malhotra. PTI

The government will continue to review customs duty rates with the twin aims of promoting local manufacturing and exports, revenue secretary Sanjay Malhotra said in an interview. The centre's revenue projection for FY24 is based on the projected economic growth rate without assuming higher revenue buoyancy, and the windfall tax on petroleum is under periodical review so that the levy applies only when there are windfall profits, Malhotra said.

In addition, the GST Council is likely to take up the issues of setting up GST appellate tribunals and the taxation regime for online gaming, horse racing and casinos at its next meeting, Malhotra said. Edited excerpts:

INTERVIEW

What is the basis for the central government's revenue projections for FY24?

Revenue projections are aligned with the GDP growth numbers. That is 10.5% in terms

TURN TO PAGE 14

Context: The government will continue to review customs duty rates with the twin aims of promoting local manufacturing and exports.

Custom Duty

- **About**: Customs Duty refers to the tax that is **imposed on the transportation of goods** across international borders.
  - It is a kind of **indirect tax** that is levied by the government on the imports and exports of goods.
  - Companies that are into the export-import business need to abide by these regulations and pay the customs duty as required.
- **Factors on the basis of which Customs Duty is calculated:**
  - The place of acquisition of the good.
  - The place where the goods were made.
  - The material of the goods.
  - Weight and dimensions of the good etc.
- **Structure of a Customs Duty in India**: The basic structure of import and export tariffs in India includes:
  - Basics Customs Duty
  - Additional Duty
  - Special additional duty
  - Education assessment or cess
  - Other state level taxes
- **Customs Duty in India**: India has a well-developed taxation structure.
  - The tax system in India is mainly a three-tier system that is based between the Central, State Governments and the local government organizations.
  - Customs duty in India falls under the **Customs Act 1962 and Customs Tariff Act of 1975.**

THE HINDU Page 8

PM-KUSUM
(Syllabus: GS Paper 3 - Economy)

Govt. extends deadline for laggard solar scheme

The Hindu Bureau
NEW DELHI

The deadline for a key scheme by the Ministry of New and Renewable Energy to install 30,000 MW solar power capacity in rural India by 2022, has now been pushed to March 2026, Power Minister R.K. Singh told the Lok Sabha on Thursday.

The Pradhan Mantri Kisan Urja Suraksha Evam Uttham Mahabhiyan (PM-KUSUM) has three parts: having farmers instal solar power plants worth 10,000 MW; installing 20 lakh solar-powered agriculture pumps that aren't connected to the grid (off-grid), and converting 15 lakh agriculture pumps, already connected to the grid, into solar.

As of December 31, 2022, only 88.46 MW of solar capacity had been added; 181,058 solar pumps had been installed and 1,174 grid-connected pumps converted.

Context: The deadline for **PM-KUSUM** to install 30,000 MW solar power capacity in rural India by 2022, has now been pushed to March 2026.

PM-KUSUM (Pradhan Mantri Kisan Urja Suraksha Evam Uttham Mahabhiyan)

- **About**: It envisages **income generation for farmers from their infertile land** with the establishment of solar power plants.
  - While the farmers can **sell the power generated from the solar plants** to the power distribution companies, the solar pumps can also be installed for irrigation of agricultural land.
- **Origin**: It was launched in 2019 by the **Ministry of New and Renewable Energy (MNRE).**
- **Aim**: To help farmers **access reliable daytime solar power for irrigation**, reduce power subsidies, and decarbonise agriculture.
- **Three components:**
  - **Component A**: 10,000 MW of Decentralized Ground Mounted Grid Connected Renewable Power Plants of individual plant size up to 2 MW.
  - **Component B**: Installation of 17.50 lakh standalone Solar Powered Agriculture Pumps of individual pump capacity up to 7.5 HP.
  - **Component C**: Solarisation of 10 Lakh Grid-connected Agriculture Pumps of individual pump capacity up to 7.5 HP.
- **Deployment Models:**
  - They can use one of **three deployment models:**
    - off-grid solar pumps,
    - solarised agricultural feeders, or
    - grid connected pumps.
  - **Off-grid pumps** have been the most popular, but the nearly 2,80,000 systems deployed fall far short of the scheme's target of two million by 2022.
- **Implementation**: **State Nodal Agencies (SNAs)** of MNRE will coordinate with States/UTs, Discoms and farmers for implementation of the scheme.

EMPLOYEE STOCK OPTION PLAN

(Syllabus: GS Paper 3 - Economy)

Promoters can Use ETF Route to Meet Minimum Public Shareholding Norm

Our Bureau

Mumbai: The Securities and Exchange Board of India (Sebi) on Friday allowed two more avenues for promoters to dilute their stake to meet public holding norms.

Promoters can now consider divesting their stake through employee stock option (ESOP) or transfer shares to an exchange traded fund (ETF) managed by a mutual fund.

As per Sebi norms, companies are required to have a minimum public shareholding of at least 25%.

If they opt for increasing public holding pursuant to exercise of options and allotment of shares under an ESOP scheme, it would be subject to a maximum of 2% of the paid-up equity share capital of the listed entity. And the promoter group would not be allotted any shares.

While in case of transferring shares by promoters to an ETF, it would be subject to a maximum of 5% of the paid-up equity share capital of the listed entity, Sebi said.

The listed company, however, should announce at least one trading day prior about the proposed transfer to the stock exchanges about the intention of the promoter to transfer shares and the purpose of such transfer.

It should also provide the details of the ETF to which shares are proposed to be transferred by the promoter.

"The listed entity shall also give an undertaking to the recognized stock exchange obtained from the persons belonging to the promoter and promoter group that they shall not subscribe to the units of such ETF to which shares have been transferred by promoter / promoter group entities for the purpose of MPS (minimum public shareholding) compliance."

AIFs may Get to Carry Forward Unliquidated Investments to New Schemes

PTI

New Delhi: Sebi on Friday proposed to provide an option to alternative investment funds (AIFs) and their investors to carry forward unliquidated investments after the closure of a scheme to a new plan. At the same time, there should be a clear regulatory and financial stability objective of ensuring proper recognition and disclosure of true asset quality, liquidity, and fund performance by AIFs, Sebi said.

"A full closure of the scheme, recognition of the true asset value, and re-opening of a fresh fund at that value would satisfy both objectives of providing additional flexibility to investors/funds while ensuring disclosure and tracking of true asset value and fund performance," Sebi said in its consultation paper.

Context: The Securities and Exchange Board of India (Sebi) allowed two more avenues for promoters to dilute their stake to meet public holding norms.

- Promoters can now consider divesting their stake through **employee stock option (ESOP)** or transfer shares to an **exchange traded fund (ETF)** managed by a mutual fund.

Employee Stock Option Plan

- **About**: Employee Stock option plan or Employee Stock Ownership Plan (ESOP) is an **employee benefit scheme** that enables employees to own shares in the company.
  - These shares are **purchased by employees** at price below market price, or in other words, a discounted price.
- **Objectives**: ESOPs are **awarded to employees based on tenure or on performance**. Therefore, it serves the following purpose for the company:
  - It acts as a **source of motivation** for the employees after making them shareholders of the company.
  - Owning a stock makes them **more responsible towards the company** and they provide better performance for increasing the value of shares of the company.
  - It helps the business owners in **retaining the employees and ensures better performance** for their works.

Exchange Traded Fund

- **Marketable security:** An ETF, or exchange traded fund, is a marketable security that **tracks an index, a commodity, bonds, or a basket of assets like an index fund**.
  - ETFs are funds that track indices such as CNX Nifty or BSE Sensex, etc.
- **Trading value:** based on the Net Asset Value (NAV) of the **underlying stocks (such as shares) that it represents.**
- **Share prices:** ETF share prices **fluctuate all day** as it is bought and sold.
  - This is **different from mutual funds t**hat only trade once a day after the market closes.
- **Stocks basket**: An ETF can own hundreds or thousands of stocks across various industries, or it **could be isolated to one particular industry or sector.**

INDIAN EXPRESS

Page 1

VOSTRO AND NOSTRO ACCOUNTS

(Syllabus: GS Paper 3 - Economy)

RBI: Set up Russian financial firm in India, won't face sanctions

Bank of Russia flags 'no progress' in talks with Indian banks group on rupee trade

RITU SARIN
NEW DELHI, FEBRUARY 3

OVER TWO months after the Reserve Bank of India (RBI) allowed the opening of nine "Vostro" accounts in two Indian banks to facilitate overseas trade in the rupee with sanctions-hit Russia, Moscow has flagged concerns over lack of "progress" and proposed radical new initiatives to deepen financial co-operation, *The Indian Express* has learnt.

Most significantly, it has proposed the setting up of an "India-based financial institution with Russian ownership" that would not be subject to third-party sanctions.

And an India-based specialised financial technology company that would enable Indian credit institutions to use Bank of Russia's Financial Messaging System (SPFS) – the Russian financial messaging system which replaced the sanctioned SWIFT.

These proposals were fleshed out in a communication last month from First Deputy Governor of the Bank of Russia Vladimir Chistyukhin to his RBI counterpart Deputy Governor T Rabi Sankar.

Chistyukhin's note also mentioned that Russia's MTS Bank, which was not subject to third-party sanctions, was "willing to discuss its possible involvement" in such a project.

The RBI has been requested to arrange a meeting between its representatives, those of the Bank of Russia, and MTS Bank where legal and regulatory issues could be discussed.

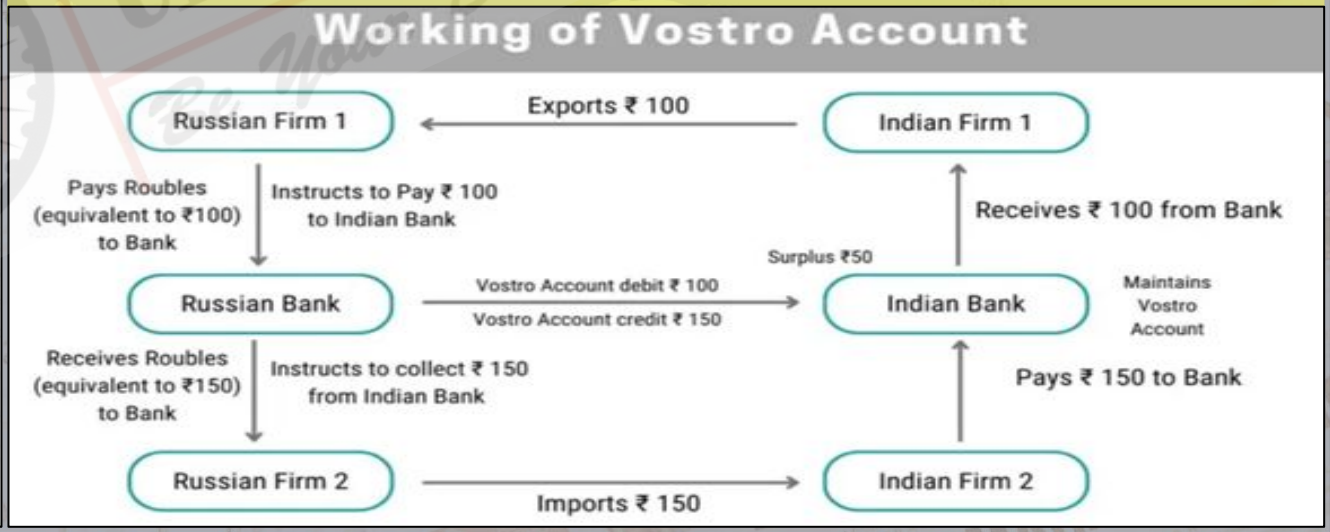
Incidentally, Chistyukhin will chair the meeting of the Russian-Indian Working Group on Banking and Finance scheduled

CONTINUED ON PAGE 4

Context: Over two months after the Reserve Bank of India (RBI) allowed the opening of nine **"Vostro" accounts** in two Indian banks to facilitate overseas trade in the rupee with sanctions-hit Russia, Moscow has flagged concerns over lack of "progress" and proposed radical new initiatives to deepen financial co-operation.

Vostro and Nostro accounts

- **Vostro accounts**: From the foreign correspondent bank's point of view, the **funds held on behalf of other banks** are referred to as vostro accounts and are denominated in the local currency.
  - Vostro is a Latin word that translates to "your," as in "your account."
- **Nostro accounts**: From the perspective of domestic banks, the **funds deposited at correspondent banks** are referred to as nostro accounts.
  - Nostro accounts are denominated in the foreign currency of the correspondent bank.
- **Agent or intermediary**: A vostro account is established **to enable a foreign correspondent bank to act as an agent** or provide services as an intermediary for a domestic bank.
- **Services**: Vostro account services include **executing wire transfers, performing foreign exchange transactions,** enabling deposits and withdrawals, and expediting international trade.



PIB

FEB 4

STARTUP INDIA SEED FUND SCHEME

(Syllabus: GS Paper 3 - Economy)

Rs. 477.25 crore approved to 133 incubators under the Startup India Seed Fund Scheme (SISFS)

Context: Under the **Startup India Seed Fund Scheme (SISFS)**, Rs. 477.25 crore has been approved to 133 incubators of which Rs. 211.63 crore has been disbursed as on 31st December 2022.

Startup India Seed Fund Scheme (SISFS)

- **About**: The **Startup India Seed Fund Scheme** aims to provide financial assistance to startups for proof of concept, prototype development, product trials, market entry and commercialisation.
  - This scheme is in line with the **Atma Nirbhar Bharat Campaign** launched in May 2020.
- **Origin**: On February 5, **2021**, the Government of India made an official announcement about the approval of SISFS.
  - It has been approved for a **period of four years** and was implemented with effect from April 1, 2021.
- **Nodal Ministry**: Ministry of **Commerce and Industry.**
- **Corpus**: Rs. 945 Crore corpus will be **divided over the next 4 years** for providing seed funding to eligible startups through eligible incubators across India.
  - Seed funding or seed-stage funding is a **very initial investment.**
  - Generally, investors often get an equity stake in **exchange for the capital invested.**
  - In case the founders use their savings to start up a business, it is called **bootstrapping**.
- **Experts Advisory Committee (EAC)**: As per provisions under SISFS, the Government has constituted an Experts Advisory Committee (EAC) which is **responsible for the overall execution and monitoring of the SISFS.**
  - The EAC **evaluates and selects incubators** for funds under the Scheme.
  - These incubators thereon select the startups **based on certain parameters** outlined in Scheme guidelines.
  - 126 incubators have been approved and these incubators have selected 656 startups under the Scheme as on 30th November 2022.
- **Eligibility criteria:**
  - The startup must be recognised by the **Department for Promotion of Industry and Internal Trade (DPIIT).**
  - It must have incorporated **not more than 2 years** ago at the time of application.
  - **Preference would be given to startups** creating innovative solutions in sectors such as social impact, waste management, water management, financial inclusion, education, agriculture, food processing, biotechnology, healthcare, energy, mobility, defence, space, railways, oil and gas, textiles, etc.
  - The startup **should not have received more than Rs 10 lakh of monetary support** under any other Central or State Government scheme.
  - Shareholding by Indian promoters in the startup **should be at least 51%** at the time of application to the incubator for the scheme.

PIB

FEB 4

COMMON SERVICE CENTERS

(Syllabus: GS Paper 2 - Polity & Governance)

More than 5.2 lakh Common Service Centers [CSC] and approx. 1.5 lakh India Post offices being trained to assist last-mile Government buyers, sellers and service providers on the Government e-Marketplace (GeM) portal

Context: More than 5.2 lakh Common Service Centers [CSC] and approx. 1.5 lakh India Post offices across India are being trained to assist last-mile Government buyers, sellers and service providers with buyer/ seller registration, product catalogue upload and management, order acceptance, fulfilment and invoice generation functionality on the GeM portal.

Common Services Centers (CSCs)

- **About**: They are **multiple-services-single-point model** for providing facilities for multiple transactions at a single geographical location.
  - They are the **access points for delivery of essential public utility service**s, social welfare schemes, healthcare, financial, education and agriculture services, apart from host of B2C services to citizens in rural and remote areas of the country.
- **Origin**: The CSC project, which forms a **strategic component of the National eGovernance Plan** was approved by the Government in May 2006, as part of its commitment in the National Common Minimum Programme to introduce e-governance on a massive scale.
  - It is also one of the approved projects under the Integrated Mission Mode Projects of the National eGovernance Plan.
- **Nodal Ministry:** Common Service Centres, has been set up by the **Ministry of Electronics & IT** under the Companies Act, 1956 to oversee implementation of the CSC scheme.
- **Vision**:
  - Digital infrastructure as a core utility to every citizen.
  - Governance and services on demand.
  - Digital empowerment of citizens.
- **Significance of CSCs**: CSCs are more than **service delivery points in rural India.**
  - They are positioned as change agents, promoting rural entrepreneurship and building rural capacities and livelihoods.
  - They are enablers of community participation and collective action for engendering social change through a bottom-up approach with key focus on the rural citizen.
- **CSC 2.0 Scheme**: Based on the assessment of CSC scheme, the Government launched the **CSC 2.0 scheme in 2015 to expand the outreach of CSCs to all Gram Panchayats across the country.**
  - Under CSC 2.0 scheme, at least one CSC will be set up in each of the 2.5 lakh GPs across the country by 2019. CSCs functioning under the existing scheme will also be strengthened and integrated with additional 1.5 lakh CSCs across the country.

TIMES OF INDIA

Page 13

SCHEME FOR PROMOTION OF MENSTRUAL HYGIENE

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

No plan yet on paid period leave, LS told

New Delhi: The government has not considered making provision for mandatory paid menstrual leave in all workplaces, junior health minister Bharati Pravin Pawar told the Lok Sabha on Friday.

In a written reply, she said menstruation was a normal physiological phenomenon and only a small proportion of women/girls suffered from severe dysmenorrhea or similar complaints and most of these cases were manageable with medication.

The government implements the Scheme for Promotion of Menstrual Hygiene among adolescent girls in the age group of 10-19 years. The scheme is supported by the National Health Mission through the State Programme Implementation Plan route based on the proposals received from states/UTs, the minister said.

Since 2015-16, the procurement of sanitary napkins has been decentralised for ensuring quality standards. TNN

Context: The government has not considered making provision for mandatory paid menstrual leave in all workplaces.

- The government implements the **Scheme for Promotion of Menstrual Hygiene** among adolescent girls in the age group of 10-19 years.

Scheme for Promotion of Menstrual Hygiene

- **About**: The **Ministry of Health and Family Welfare** implements the Scheme for Promotion of Menstrual Hygiene among adolescent girls in the age group of 10-19 years since 2011.
  - The scheme is supported by the **National Health Mission** through State Programme Implementation Plan (PIP).
- **The major objectives of the scheme:**
  - To increase **awareness among adolescent girls** on menstrual hygiene;
  - To increase a**ccess to and use of high quality sanitary napkin**s by adolescent girls, and
  - To ensure safe disposal of sanitary napkins in an environment friendly manner. Under the scheme, a pack of sanitary napkins are provided to adolescent girls by the **Accredited Social Health Activist (ASHA)** at subsidized rate of Rs. 6 per pack.



DTE

FEB 4

RED SANDERS

(Syllabus: GS Paper 3 - Env & Eco)

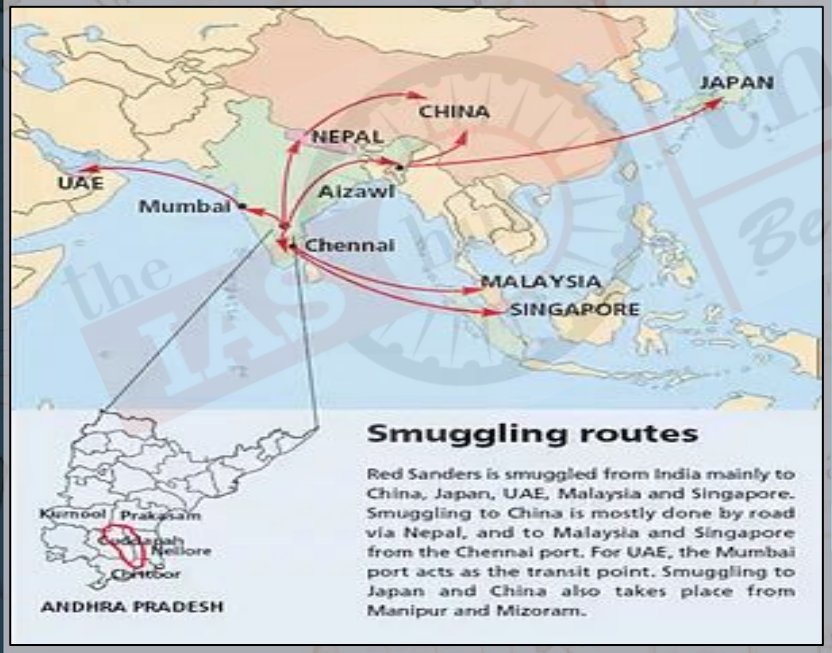
About 20,000 tonnes of Red Sanders were smuggled from India between 2016 and 2020: Report

Heartwood of Red Sanders is in demand in the domestic and international markets for making furniture, handicrafts and musical instruments

NEXT NEWS >

By Shuchita Jha
Published: Thursday 02 February 2023





Context: The **Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES)** recorded 28 incidents of confiscation and seizure of more than 19,049 tonnes of **Red Sanders logs**.

- These had been exported from India between 2016 and 2020 after being **illegally extracted from the wild.**

Key Points

- **Red Sanders (Pterocarpus santalinus),** also called Red Sandalwood, is a species found in the southern tropical dry deciduous forest of Andhra Pradesh (AP).
- The tree reaches an average height of 10 to 15 metres.
- With 53.3 percent of logs being shipped to **China, it is the biggest importer** of these illegally harvested logs of Red Sanders.
- The species is listed as **'Endangered'** in the International Union for Conservation of Nature and falls in Appendix II of CITES.
- In India, it has been enlisted under **Schedule IV of the Wildlife (Protection) Act, 1972.**
- The heartwood of Red Sanders is in demand in the domestic and international markets for making furniture, handicrafts and musical instruments in China and Japan.
- The red dye obtained from the wood is used as a **colouring agent** in the textiles, medicine and food industries.
- Under the foreign trade policy of India, the **import of Red Sanders is prohibited,** while export is restricted.
- **China remains the largest importer** with more than 13,618 tonnes of the products, followed by Hong Kong at 5,215 tonnes and Singapore at 216 tonnes.

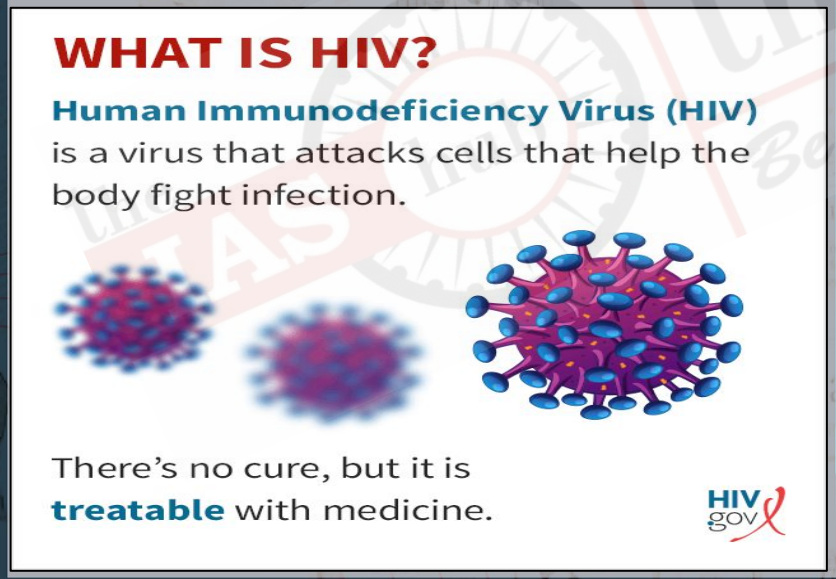
DTE

FEB 4

AIDS

(Syllabus: GS Paper 3 - Sci & Tech)





Context: Ministers and representatives from 12 African countries have laid out plans to end **acquired immunodeficiency syndrome (AIDS)** in children by 2030 through early testing, treatment and prevention programmes.

Key Points

- Human immunodeficiency virus (HIV) attacks the body's immune system.
  - If HIV is not treated, it can lead to AIDS.
  - There is currently **no effective cure;** once people get HIV, they have it for life. But with proper medical care, HIV can be controlled.
- The **Global Alliance to end AIDS in children** will work to drive progress over the next seven years to ensure that the 2030 target is met.
  - The goal was first set in a meeting with representatives from 12 countries from the continent gathered in Tanzania's Dar-es-Salaam.
- Currently, **a child dies from AIDS-related causes every five minutes globally.** Only half (52 per cent) of children living with HIV are on life-saving treatment, far behind adults, of whom 76 per cent are receiving antiretrovirals.
- **The work will centre on four pillars:**
  - **Early testing and optimal treatment** and care for infants, children, and adolescents;
  - **Closing the treatment gap for pregnant** and breastfeeding women living with HIV to eliminate vertical transmission;
  - **Preventing new HIV infections** among pregnant and breastfeeding adolescent girls and women;
  - **Addressing rights, gender equality and the social and structural barrier**s that hinder access to services.

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