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IMPORTANT CURRENT AFFAIRS FOR PRELIMS VOL 21

- ZAPAD 21
- UNITE AWARE

- SAMRIDH SCHEME
- PRADHAN MANTRI UJJWALA
YOJANA 2.0

- UBHARTE SITARE FUND
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SCAN TO EXPLORE





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IMPORTANT CURRENT AFFAIRS

FOR PRELIMS VOL - 21

INTERNATIONAL RELATIONS**1. ZAPAD 21**

IN NEWS: - India participated in exercise 'ZAPAD 2021' in Russia

ABOUT ZAPAD 21

- Exercise ZAPAD 2021 is one of the theatre level exercises of the Russian Armed Forces.
- The exercise focuses primarily on operations against terrorists with the aim to enhance military and strategic ties amongst the participating nations.
- More than a dozen countries from the Eurasian and South Asian Regions will participate in the exercise.
- From India, the NAGA Battalion group is participating in the exercise.

ABOUT NAGA REGIMENT

- Naga Regiment is one of the fiercest infantry regiments of the Indian Army.
- It is amongst the youngest regiments of the Indian Army – the first battalion raised in Ranikhet 1970.
- The regiment recruits mainly from Nagaland, in northeast India.

PRACTICE QUESTION

Consider the following statements

1. Exercise ZAPAD 2021 is one of the theatre level exercises of the American Armed Forces.
2. The exercise focuses primarily on operations against terrorists

Which among the above statements are correct?

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 or 2

Answer: - b

2. UNITE AWARE

IN NEWS: - External Affairs Minister, S. Jaishankar announced the rollout of a technological platform in partnership with the UN — ‘UNITE Aware’ — to help enhance the safety of UN peacekeepers.

ABOUT UNITE AWARE

- UNITE AWARE is a mobile tech platform developed by India to provide terrain-related information to the UN peacekeepers so as to ensure their safety.
- It is being developed in partnership with the UN Department of Peacekeeping Operations and the Department of Operational Support.
- India has spent 1.64 million USD for this project.
- This initiative is based on the expectation that an entire peacekeeping operation can be visualized, coordinated, and monitored on a real-time basis.

UN PEACEKEEPING

- It is a joint effort between the Department of Peace Operations and the Department of Operational Support.
- It deploys troops and police from around the world, integrating them with civilian peacekeepers to address a range of mandates set by the UN Security Council (UNSC) and the General Assembly.
- Every peacekeeping mission is authorized by the Security Council.
- The financial resources of UN Peacekeeping operations are the collective responsibility of UN Member States.
- According to the UN Charter, every Member State is legally obligated to pay their respective share for peacekeeping.
- India is a major contributing nation to UN peacekeeping activities.

- Currently, there are 5506 troops and police from India who have been deployed to nine different UN peacekeeping missions, the second highest amongst troop-contributing countries.
- India has a long tradition of sending women on UN peacekeeping missions.
- In 2007, India became the first country to deploy an all-women contingent to a UN peacekeeping mission.
- The top 5 providers of assessed contributions to United Nations Peacekeeping operations for 2020-2021 are:
 - United States (27.89%).
 - China (15.21%).
 - Japan (8.56%).
 - Germany (6.09%).
 - United Kingdom (5.79%).

PRACTICE QUESTION

Consider the following statements

1. India sends women on UN peacekeeping missions.
2. India is the first country to deploy an all-women contingent to a UN peacekeeping mission

Which among the above statements are correct?

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 or 2

Answer: - c

GOVERNANCE**3. SAMRIDH SCHEME**

IN NEWS: - The Ministry of Electronics & Information Technology (MeitY) has launched the 'Start-up Accelerators of MeitY for pProduct Innovation, Development and growth (SAMRIDH)' programme.

ABOUT SAMRIDH SCHEME

- Creates a conducive platform to Indian Software Product start-ups to enhance their products and secure investments for scaling their business.
- Focuses on accelerating the 300 start-ups by providing customer connect, investor connect, and international immersion in the next three years.
- Provides investment of up to Rs 40 lakh to the start-up based on current valuation and growth stage of the Start-Up through selected accelerators.
- It is being implemented by MeitY Start-up Hub (MSH). MSH acts as a national coordination, facilitation and monitoring centre that will integrate all the incubation centres, start-ups and innovation related activities of MeitY.

PRACTICE QUESTION

With reference to SAMRIDH Scheme, consider the following statements

1. It is launched by the Ministry of Electronics & Information Technology
2. It focuses on accelerating the 300 start-ups by providing customer connect, investor connect, and international immersion in the next three years.

Which among the above statements are correct?

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 or 2

Answer: - c

4. UBHARTE SITARE FUND

IN NEWS: - Finance minister has launched Rs 250 crore worth Alternative Investment Fund for export-oriented micro, small and medium enterprises (MSMEs).

ABOUT UBHARTE SITARE FUND

- The Fund has been set up by Exim Bank and SIDBI (Small Industries Development Bank of India).
- The fund is a mix of structured support, both financial and advisory services.
- The Fund covers potential companies, across various sectors such as pharma, auto components, engineering solutions, agriculture, and software etc.
- Ubharte sitaare fund is a type of Alternative investment fund
- The main purpose of the fund is to encourage MSMEs as they are vital to the economy in terms of creating jobs, fostering innovations and reviving the economy.

ABOUT ALTERNATE INVESTMENT FUND

- As defined in Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012, AIFs refer to any privately pooled investment fund, (whether from Indian or foreign sources), in the form of a trust or a company or a body corporate or a Limited Liability Partnership (LLP).
- AIF does not include funds covered under the SEBI (Mutual Funds) Regulations, 1996, SEBI (Collective Investment Schemes) Regulations, 1999 or any other regulations of the Board to regulate fund management activities.
- Hence, in India, AIFs are private funds which are otherwise not coming under the jurisdiction of any regulatory agency in India.

PRACTICE QUESTION

Consider the following statements

1. Ubharte Sitare fund is set up by SEBI
2. Ubharte sitaare fund is a type of Alternative investment fund

Which among the above statements are correct?

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 or 2

Answer: - b

5. PRADHAN MANTRI UJJWALA YOJANA 2.0

IN NEWS: - The government has launched the second phase of the Ujjwala gas connection scheme for the poor.

ABOUT PRADHAN MANTRI UJJWALA YOJANA 2.0

- The scheme was launched in May 2016.
- The aim is to provide LPG (liquefied petroleum gas) connections to poor households.
- A deposit-free LPG connection is given to the eligible household with financial assistance of Rs 1,600 per connection by the Centre.
- Objectives of the scheme are:
 - Empowering women and protecting their health.
 - Reducing the serious health hazards associated with cooking based on fossil fuel.
 - Reducing the number of deaths in India due to unclean cooking fuel.
 - Preventing young children from significant number of acute respiratory illnesses caused due to indoor air pollution by burning the fossil fuel.

- Applicant must be a woman above the age of 18 and a citizen of India.
- Applicant should belong to a BPL (Below Poverty Line) household.
- No one in the applicant's household should own an LPG connection.
- The household income of the family, per month, must not exceed a certain limit as defined by the government of the Union Territories and State Government.
- Applicant must not be a recipient of other similar schemes provided by the government.
- Under Ujjwala 2.0 migrant workers would no longer have to struggle to get address proof documents to get the gas connections. These workers would only be required to submit a self-declaration of their residential address to get the gas connection.

PRACTICE QUESTION

With reference to Pradhan Mantri Ujjwala Yojana, consider the following statements

1. Applicant must be a woman above the age of 18
2. Women from APL households can apply for the scheme

Which among the above statements are correct?

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 or 2

Answer: - a

ECONOMY**6. E- RUPI**

IN NEWS: - Prime Minister Shri Narendra Modi on August 2nd launched digital payment solution e-RUPI, a cashless and contactless instrument for digital payment

ABOUT E RUPI

- E-RUPI is basically a digital voucher which a beneficiary gets on his phone in the form of an SMS or QR code.
- It is a pre-paid voucher, which he/she can go and redeem it at any centre that accepts it.
- The users will be able to redeem the voucher without needing a card, digital payments app, or internet banking access, at the service provider.
- It connects the sponsors of the services with the beneficiaries and service providers in a digital mode without any physical interface.
- The mechanism also ensures that the payment to the service provider is made only after the transaction is completed.
- The system is pre-paid in nature and hence, assures timely payment to the service provider without the involvement of any intermediary.
- e-RUPI is backed by the existing Indian rupee as the underlying asset and specificity of its purpose makes it different to a virtual currency

PRACTICE QUESTION

Consider the following statements

1. E-RUPI is a virtual currency
2. E-RUPI is a digital voucher which a beneficiary gets on his phone in the form of an SMS or QR code.

Which among the above statements are correct?

- a. 1 only
- b. 2 only

- c. Both 1 and 2
- d. Neither 1 or 2

Answer: - b

7. NEO BANKS

IN NEWS: - Neo-banks are changing the face of fin-tech by bridging the gap between the services that traditional banks offer and the evolving expectations of customers in the digital age.

ABOUT NEO BANKS

- Neo-banks are online-only financial technology (fin-tech) companies that operate solely digitally or via mobile apps.
- Neo-banks are digital banks without any physical branches offering services that traditional banks don't.
- In India, these firms don't have a bank licence of their own, but rely on bank partners to offer licensed services as the RBI doesn't allow banks to be 100% digital yet (though some foreign banks offer digital-only products through their local units).

DIFFERENCE FROM TRADITIONAL BANKS

- Neo-banks leverage technology and artificial intelligence (AI) to offer a range of personalised services to customers while traditional banks follow an omni-channel approach through both physical (branches and ATMs) and digital banking presence.
- While neo-banks don't have the funds or customer base to overthrow traditional banks, they are powered by innovation to launch features and develop partnerships to serve their customers more quickly than traditional banks.
- Neo-banks cater to retail customers, and small and medium businesses, which are generally underserved by traditional banks.

- Venture capital and private equity investors have been keeping a keen eye on the market opportunities for such banks and are taking an increasing interest in them over traditional banks.

PRACTICE QUESTION

With reference to Neo banks, consider the following statements

1. Neo Banks are digital banks without any physical branches offering services that traditional banks don't.
2. In India, Neo Banks have a licence of their own

Which among the above statements are correct?

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 or 2

Answer: - a

8. RBI FINANCIAL INCLUSION INDEX

IN NEWS: - The Reserve Bank of India (RBI) has announced the formation of a composite Financial Inclusion Index (FI-Index) to capture the extent of financial inclusion across the country.

ABOUT RBI FINANCIAL INCLUSION INDEX

- The FI-Index will be published in July every year.
- The index captures information on various aspects of financial inclusion in a single value ranging between 0 and 100, where 0 represents complete financial exclusion and 100 indicates full financial inclusion.
- It has been conceptualized as a comprehensive index incorporating details of banking, investments, insurance, postal as well as the pension sector in consultation with the government and respective sectoral regulators.

- It has been constructed without any 'base year' and as such it reflects cumulative efforts of all stakeholders over the years towards financial inclusion.
- The FI-Index comprises three broad parameters viz.,
 - Access (35%),
 - Usage (45%), and
 - Quality (20%)
- These parameters are the identification of the customer, reaching the last mile, and providing relevant, affordable and safe products.
- The index is responsive to ease of access, availability and usage of services, and quality of services for all 97 indicators.
- The annual FI-Index for the period ended March 2021 stood at 53.9 compared with 43.4 for the period ended March 2017.

PRACTICE QUESTION

Consider the following statements about RBI financial inclusion index

1. It is a value ranging between 0 and 100, where 0 represents complete financial exclusion and 100 indicates full financial inclusion.
2. The base year of the index is 2011-12

Which among the above statements are correct?

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 or 2

Answer: - a

9. E SHRAM PORTAL

IN NEWS: - Over four crore unorganised sector workers had been registered on the e-Shram portal in under two months of its launch

ABOUT E SHRAM PORTAL

- The Ministry of Labour & Employment has developed eSHRAM portal for creating a National Database of Unorganized Workers (NDUW) for optimum realization of their employability and extend the benefits of the social security schemes to them.
- It is the first-ever national database of unorganised workers including migrant workers, construction workers, gig and platform workers, etc.
- The workers will be issued an e-Shram card containing a 12 digit unique number.
- If a worker is registered on the eSHRAM portal and meets with an accident, he will be eligible for Rs 2.0 Lakh on death or permanent disability and Rs 1.0 lakh on partial disability.
- Government in States/UTs will conduct registration of unorganised workers across the country.
- Any individual satisfying following condition can register on the portal:
 - An unorganised worker (UW).
 - Age should be between 16-59 years.
 - Not a member of EPFO/ESIC or NPS (Govt. funded)

PRACTICE QUESTION

Consider the following statements

1. The E Shram Portal is launched by the Ministry of Human Resource and Development
2. The workers will be issued an e-Shram card containing a 12 digit unique number.

Which among the above statements are correct?

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 or 2

Answer: - b

10. NATIONAL MONETISATION PIPELINE

IN NEWS: - The government of India had launched the National Monetisation Pipeline (NMP) in August 2021

ABOUT NATIONAL MONETISATION PIPELINE

- The National Monetisation Pipeline (NMP) envisages an aggregate monetisation potential of ₹ 6-lakh crore through the leasing of core assets of the Central government in sectors such as roads, railways, power, oil and gas pipelines, telecom, civil aviation etc, over a four-year period (FY 2022-25)
- The four-year National Monetisation Pipeline (NMP) will unlock value in brownfield projects by engaging the private sector, transferring to them the rights but not the ownership in projects
- Roads, railways and power sector assets will comprise over 66 per cent of the total estimated value of the assets to be monetised, with the balance coming from sectors including telecom, mining, aviation, ports, natural gas and petroleum product pipelines, warehouses and stadiums.
- The aim of the project is to enable **'Infrastructure Creation through Monetisation'** wherein the public and private sector collaborate, each excelling in their core areas of competence, so as to deliver socio-economic growth
- Currently, only assets of central government line ministries and CPSEs in infrastructure sectors have been included.
- Monetization through disinvestment and monetization of non-core assets have not been included in the NMP.

11. NATIONAL MISSION ON EDIBLE OIL -OIL PALM

IN NEWS: - The Prime Minister has announced a new national initiative on palm oil production to help increase farm incomes.

ABOUT NATIONAL MISSION ON EDIBLE OIL -OIL PALM

- The mission National Edible Oil Mission-Oil Palm (NMEO-OP) aims for self-reliance in edible oil.
- It also aims to harness domestic edible oil prices that are dictated by expensive palm oil imports.
- It involves investment of over Rs. 11,000 crore (over a five year period).
- The special emphasis of the scheme will be in India's north-eastern states and the Andaman and Nicobar Islands due to the conducive weather conditions in the regions.
- Under the scheme, oil palm farmers will be provided financial assistance and will get remuneration under a price and viability formula

12. RAMP PROGRAMME

IN NEWS:- During the Union Budget 2022-23 presentation, the finance minister Smt Nirmala Sitaraman announced that RAMP programme is to be rolled out at an estimated cost of Rs 6,000 crores.

ABOUT RAMP PROGRAMME

- RAMP is a post COVID resilience and recovery programme.
- RAMP is expanded as Raising and Accelerating Micro, Small and Medium Enterprise (MSME) Performance (RAMP) Program.
- It is the World Bank's second intervention in this sector. (The first intervention was the USD 750 million MSME Emergency Response Program.)
- The programme targets improvements in the performance of 5.5 lakh MSMEs.
- It is expected to mobilise financing of USD 15.5 billion, as part of the government's USD 3.4 billion MSME Competitiveness – A Post-COVID Resilience and Recovery Programme (MCRRP).

- It will provide better access to finance and working capital for MSMEs by strengthening the financing markets.
- It will also scale up online dispute resolution mechanisms to address the problem of delayed payments.

PRACTICE QUESTION

With reference to RAMP Portal, consider the following statements

1. It is supported by the UN
2. It is a post COVID resilience and recovery programme.

Which among the above statements are correct?

- a. 1 only
- b. 2 only
- c. Both 1 and 2
- d. Neither 1 or 2

Answer: - b

13. EARLY HARVEST DEAL

IN NEWS: - India, UAE look to sign 'early harvest deal' by start of 2022

ABOUT EARLY HARVEST DEAL

- Early harvest agreements are used to liberalise tariffs on the trade of certain goods between two countries or trading blocs before a comprehensive Free Trade Agreement (FTA) is concluded.
- Early harvest scheme is a precursor to a free trade agreement (FTA) between two trading partners. This is to help the two trading countries to identify certain products for tariff liberalisation pending the conclusion of FTA negotiation.
- It is primarily a confidence building measure between two trading partners.
- An Early Harvest Scheme (EHS) is an agreement between two states (or regional trading blocs) which liberalizes tariffs on certain goods preceding the conclusion of a Free Trade Agreement (FTA)

ECOLOGY AND ENVIRONMENT**14. FORUM FOR DECARBONISING TRANSPORT**

IN NEWS: - NITI Aayog and World Resources Institute(WRI), India, jointly launched the 'Forum for Decarbonizing Transport' in India as part of the NDC-Transport Initiative for Asia (NDC-TIA) project

ABOUT FORUM FOR DECARBONISING TRANSPORT

- The forum is a part of the Nationally Determined Contributions (NDC)-Transport Initiative for Asia (NDC-TIA) project, which focuses on developing a coherent strategy of effective policies and the formation of a multi-stakeholder platform for decarbonising transport in the region.
- It will act as the conduit for bringing diverse voices and needs to adopt an integrated approach for greening the transport sector in India.
- The aim is to bring down the peak level of GreenHouse Gas emissions (transport sector) in Asia (in line with a well below 2-degree pathway), resulting in problems like congestion and air pollution.
- NDC-TIA is a joint programme of seven organisations that will engage China, India, and Vietnam in promoting a comprehensive approach to decarbonising transport in their respective countries. The project is part of the International Climate Initiative (IKI).
- The IKI is a key element of Germany's climate financing and the funding commitments in the framework of the Convention on Biological Diversity.

15. BIOMEDICAL WASTE RULES 2016

IN NEWS: - The National Green Tribunal (NGT) has recently directed various authorities to ensure compliance from the biomedical waste management facilities in the country

ABOUT BIOMEDICAL WASTE RULES 2016

- Biomedical waste is defined as human and animal anatomical waste, treatment apparatus like needles, syringes and other materials used in health care facilities in the process of treatment and research.
- The objective of the rules is to properly manage the per day bio-medical waste from Healthcare Facilities (HCFs) across the country.
- The ambit of the rules has been expanded to include vaccination camps, blood donation camps, surgical camps or any other healthcare activity.
- Chlorinated plastic bags, gloves and blood bags has been phased out within two years starting from March 2016.
- Pre-treatment of the laboratory waste, microbiological waste, blood samples and blood bags through disinfection or sterilisation on-site in the manner prescribed by the World Health Organization (WHO) or by the National AIDS Control Organisation (NACO).
- Bio-medical waste has been classified into 4 categories instead of the earlier 10 categories to improve the segregation of waste at source.
- The rules prescribe more stringent standards for incinerators to reduce the emission of pollutants in the environment.
- The State Government provides the land for setting up common bio-medical waste treatment and disposal facility

16. PHASING OUT OF LEADED PETROL GLOBALLY

IN NEWS: - The United Nations Environment Programme (UNEP) announced that the use of leaded petrol has been eradicated from the globe.

ABOUT PHASING OUT OF LEADED PETROL GLOBALLY

- Globally, automotive fuel is completely lead-free now. Not a single fuel outlet sells leaded petrol any more anywhere.

- It was announced formally by the United Nations Programme on Environment (UNEP) at a press event August 30, 2021. It has taken 100 years to stop the use of leaded fuel finally.
- It is one of the most consistent, persuasive and aggressive global campaigns to fight the poison to protect public health, especially the brain health of children.
- It is a remarkable achievement for the global community to remove lead from petrol across the world.
- It will have positive impact on human health, especially on children and vehicle system.
- The practice of adding tetraethyl lead to petrol had spread widely to all countries soon after its anti-knock and octane-boosting properties were discovered. This deadly neurotoxin has already done a great deal of harm since then.
- The campaign was led and supported by the UNEP and its Partnership for Clean Fuels and Vehicles (PCFV) in accomplishing the global objective.

SOCIETY

17. MOSPI REPORT - ELDERLY IN INDIA 2021

IN NEWS: - Ministry of Statistics and Programme Implementation (MOSPI) has released a report titled “Elderly in India 2021”

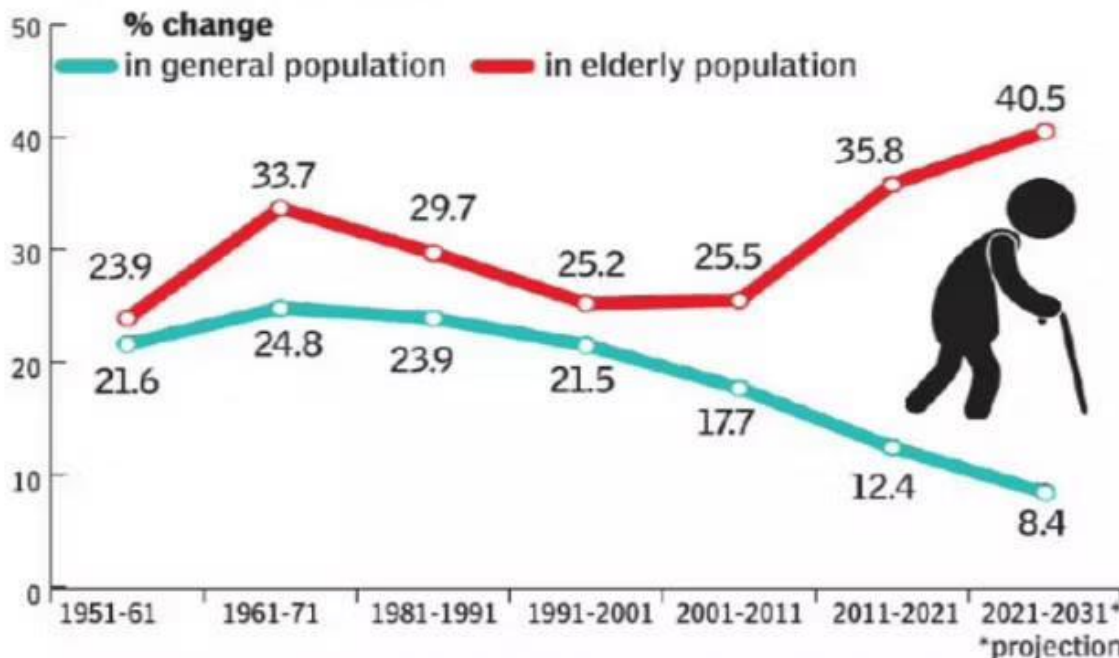
KEY FINDINGS OF THE REPORT

- Despite the fact that India will be the world's youngest country by 2020, with a median age of 29 years, the number of senior people is expected to rise dramatically after that.
- Between 2011 and 2021, the overall population increased by 12.4%, compared to about 18% in the previous decade. The old population, on the

other hand, has increased by 36% in each of the last two decades (2001-2011 and 2011-2021).

- In the two decades between 1961 and 1981, a high increase rate in the old population compared to the general population was also seen.
- Economic well-being, improved healthcare and medical facilities, and lower fertility rates have all contributed to the increase in the older population.
- Kerala has the highest proportion of senior persons (16.5 percent) in its population, according to data from 2021.
- It was followed by Tamil Nadu (13.6%), Himachal Pradesh (13.1%), Punjab (12.6%), and Andhra Pradesh (12.6%). (12.4 percent).
- Bihar has the lowest proportion of elderly people (7.7%), followed by Uttar Pradesh (8.1%), and Assam (8.2%). (8.2 percent)

Decadal growth in elderly population compared to that of general population



Population Census Data, Report of the Technical Group on Population Projections November 2019, Population. Projections for India and States 2011-2036, Census of India 2011

Source: MOSPI

INDIAN POLITY**18. DELIMITATION EXERCISE IN JAMMU AND KASHMIR**

IN NEWS:- The proposed remapping of Assembly constituencies in the Union Territory by the J&K Delimitation Commission has got the entire spectrum of regional parties in the Kashmir Valley up in arms.

ABOUT DELIMITATION EXERCISE IN JAMMU AND KASHMIR

- The delimitation exercise in J&K in the past has been slightly different from those in the rest of the country because of the region's special status.
- The delimitation of Lok Sabha seats was then governed by the Indian Constitution in J&K, but the delimitation of Assembly seats was governed separately by the Jammu and Kashmir Constitution and Jammu and Kashmir Representation of the People Act, 1957.
- However, Jammu and Kashmir lost its special status and was divided into two Union Territories (J&K and Ladakh) after the abrogation of its special status under Article 370, on 5th August, 2019.
- Following this, a special delimitation commission was constituted on 6th March, 2020 to carve out Assembly and Parliament seats in the UT.
- The Delimitation Commission headed by retired Supreme Court Judge Justice Ranjana Prakash Desai to delineate constituencies based on the 2011 census taking the strength of seats to 90

DELIMITATION

- Delimitation is defined as the act or process of fixing limits or boundaries of territorial constituencies in a country or a province having a legislative body.
- It is the process of redrawing boundaries of Lok Sabha and state Assembly seats to represent changes in the population.

DELIMITATION COMMISSION

- The Delimitation Commission is appointed by the President of India and works in collaboration with the Election Commission of India.

It is composed of a Retired Supreme Court judge, Chief Election Commissioner and Respective State Election Commissioners.



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