

7 May 2024



Daily Current Affairs

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SOURCES



Date: 7 May 2024

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Important News Articles

GS II

1. Amid row over fake video, EC warns parties against misuse of AI-based tools- The Hindu

Relevance: Salient Features of the Representation of People's Act.

News:

- The Election Commission of India has directed political parties on responsible and ethical use of social media in the campaign.

Highlights:

- The poll body asked them to remove fake content within three hours of it coming to their notice.
- The EC warned against misuse of **AI-based tools** to create deep fakes that distort information or propagate misinformation.
- The existing legal provisions that govern against the use of misinformation and impersonation using deep fakes:
 - The Information Technology Act, 2000 and the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) **Rules, 2021**,
 - the Indian Penal Code,
 - Representation of the People Act, 1950 and 1951, and
 - the provisions of the Model Code of Conduct.
- The parties have been directed to promptly remove any such content within **three hours** of bringing it to their notice.
- The Political Parties can also escalate issues to the **Grievance Appellate Committee** under Rule 3A of the Information Technology Rules, 2021.

Prelims Takeaway

- IT Rules 2021
- RPA 1950 & 1951

2. Biden speaks with Netanyahu, urges him not to launch offensive in Rafah- The Hindu

Relevance: Effect of Policies and Politics of Developed and Developing Countries on India's interests, Indian Diaspora.

News:

- Hamas's nod for truce comes hours after Tel Aviv ordered 1,00,000 Palestinians to begin evacuating Rafah.

Key Highlights:

- U.S. President urged the Israeli Prime Minister against launching an offensive in the southern **Gaza city of Rafah**
- Hamas has accepted an **Egyptian-Qatari** proposal for a ceasefire to halt the seven month long war with Israel in Gaza.
- Egyptian and Hamas officials have said the ceasefire would take place in a series of stages during which Hamas would release hostages it is holding in exchange for Israeli troop pullbacks from Gaza.
- U.S officials have been publicly pressing Hamas to accept the truce with Israel.
 - U.S. is concerned about an invasion of **Rafah**, where more than **1 million civilians** from other parts of Gaza are sheltering as the war sparked
 - U.S believes reaching a ceasefire with Hamas is the best way to protect the lives of Israeli hostages held in Gaza
- However, Israel Prime Minister rejected international pressure to halt the war in Gaza declaring: "If Israel is forced to stand alone, Israel will stand alone"

Prelims Takeaway

- Israel Palestine Conflict
- West Asia

3. India, Ghana agree to operationalise UPI link in 6 months- Hindu Business line

Relevance: Effect of Policies and Politics of Developed and Developing Countries on India's interests, Indian Diaspora.

Prelims Takeaway

- India-Africa
- Ghana

News:

- India and Ghana have agreed to work towards the operationalisation of India's payment system **Unified Payment Interface (UPI)** on Ghana Interbank Payment and Settlement Systems (GHIPSS) within six months

Key Highlights:

- The discussion was a part of the Joint Trade Committee (JTC) meeting.
 - A delegation from India met their Ghanaian counterparts in **Accra**.
- Both sides delved into discussions regarding the possibilities of a Memorandum of Understanding (MoU)
 - on Digital transformation Solutions;
 - Local Currency Settlement System
 - Also deliberated on the opportunities offered by African Continental Free Trade Agreement (AfCFTA),
- Both sides identified several areas of focus for enhancing both bilateral trade as well as mutually beneficial investments.
- Both Countries seem to Enhance Cooperation in:
 - Pharmaceuticals, healthcare, information and communication technology, agriculture and food processing, renewable energy, power sector, digital economy and digital infrastructure, critical minerals, textiles and garments, etc
- Ghana is an important trading partner of India in the Africa region.
- Bilateral trade between India and Ghana stood at **USD 2.87 billion in 2022-23**.
- India stands as a leading investor in Ghana and emerged as the **third-largest investor**.

4. India indispensable strategic partner, says Australian envoy - The Hindu

Relevance: Effect of policies and politics of developed and developing countries on India's interests, Indian diaspora.

Prelims Takeaway

- AUKUS
- QUAD

News:

- **Any bilateral relationship can experience "occasional speed bumps"** but our strategic, economic, and people to people partnerships with India are very strong, Australian Envoy to India.

Strategic balance

- India is an indispensable part of the balancing and the strategic balance in the Indian Ocean cannot be fashioned without engagement with India.
- Australia released its new National Defence Strategy (NDS) 2024 which termed India a "top-tier security partner"
- through the Comprehensive Strategic Partnership between the two countries, the government is continuing to prioritise "practical and tangible cooperation" that directly contributes to Indo-Pacific stability.
- the Indo-Pacific region is experiencing superpower competition and boundary disputes are intensifying.
 - China is undertaking the biggest military buildup the world has seen since World War II. And that build up is happening without transparency or strategic reassurance," he stated.

Chinese arms build up

- China is a very important trade and economic partner.

GS III

5. Scorching summer takes toll on Kerala's farm sector - The Hindu

Relevance: Disaster and Disaster Management.

News:

- Summer heat has dealt a sharp blow to Kerala's farm sector, affecting close to 25,000 farmers and destroying crops

Prelims Takeaway

- Kerala crops
- Drought resilient crops

Highlights:

- Primarily **banana, cardamom and paddy crops** were affected by the scorching heat.
- Considering the gravity of the situation, the Agriculture department has created block-level teams of experts to carry out detailed inspections.
- A preliminary assessment concluded that the drought-like situation has led to the drying up of water sources, causing not just crop loss but also fall in yield and quality.
- **India Meteorological Department (IMD)** data show that rainfall has been scanty this summer in the agricultural districts of Kerala.
- Overall, summer rainfall fell short compared to the normal.
- For helping the farmers tackle the situation, Kerala Agricultural University (KAU) has been providing weekly crop advisories through All India Radio and its website.
- The KAU has advised farmers to try out **drought-resilient crop** varieties, ensure adequate irrigation and adopt measures that help to retain water content in the soil.

6. 'Permanently deleting logs can help make e-rupee anonymous'- The Hindu

Relevance: Indian Economy and issues relating to Planning, Mobilization of Resources, Growth, Development and Employment.

News:

- The RBI Governor said permanent deletion of transactions can help make the e-rupee or central bank digital currency (**CBDC**) anonymous and place it on a par with paper currency.

Prelims Takeaway

- CBDC
- Cryptocurrencies

Key Highlights:

- India was also working on making the Central Bank Digital Currency (CBDC) transferable in the **offline mode**.
- It is also introducing a programmability feature to help its financial inclusion goals.
- Since the introduction of the CBDC in late 2022, there have been concerns about the **privacy aspect**:
 - The electronic nature will leave a trail of where all the currency has been used, unlike cash which offers anonymity.
 - "Anonymity can be addressed through legislation and/or through technology.
 - For example, through permanent deletion of transactions
- The basic principle is that **CBDC can have the same degree of anonymity** as cash, no more and no less.

CBDC:

- Central Bank Digital Currencies are a **digital form of a paper currency** and unlike cryptocurrencies that operate in a regulatory vacuum.
- These are **legal tenders** issued and backed by a central bank.
- It is the same as a **fiat currency** and is exchangeable one-to-one with the fiat currency

7. 'GST's pro-poor tack has aided people' - The Hindu

Relevance: Indian Economy and issues relating to Planning, Mobilization of Resources, Growth, Development and Employment.

News: Goods and Services Tax (GST) regime has benefitted people through a pro-poor approach

Highlights:

- Reflecting a pro-poor approach, the effective weighted average GST rate has consistently fallen since 2017
- GST lowered taxes on many essential items compared to pre-GST rates.
 - Common items like hair oil and soaps saw tax cuts.
 - Electrical appliances also are taxed lower than pre GST rates
- The **National Anti-profiteering Authority** ensured that companies passed the benefits to the consumers.
- GST has exempted many essential items and services,
 - such as unbranded food items, certain life-saving drugs, healthcare, education, public transport, sanitary napkins, hearing aid parts, agricultural services, etc.
- Before GST, India's indirect tax system was fragmented and complicated, and every State was practically a distinct market in itself with different rules and tax rates.

Prelims Takeaway

- National Anti-profiteering Authority
- GST

8. Draft project finance norms: Banks may need 0.5%-3% additional provisioning- The Indian Express

Relevance: Indian Economy and issues relating to Planning, Mobilization of Resources, Growth, Development and Employment.

News:

- The Reserve Bank of India's (RBI) proposed norms to tighten project financing, which has recommended an increased standard asset provisioning of up to **5 percent** on loans, is likely to result in an additional provisioning of 0.5-3 per cent of banks net worth.

Key Highlights:

- Common Equity Tier-1 ratio is a measurement of a bank's core equity capital, compared with its risk-weighted assets.
 - It shows a bank's ability to withstand any financial stress.
- **Common Equity Tier 1 (CET1)** is a component of Tier 1 capital and comprises primarily of common stock held by a bank or other financial institution.
 - CET1 is a capital measure that was introduced in 2014 as a precautionary way to protect the economy from a financial crisis.
- Banks are expected to meet the minimum CET1 ratio requirements to their risk weighted assets (RWAs), which is also known as Provisioning.
- A significant increase in provisioning **up to 5%**, would most likely result in lower returns for lenders (Banks, NBFCs) in project finance.
- For projects where aggregate exposure of lenders is more than Rs 1,500 crore,
 - Provisioning shall be 5 per cent or Rs 150 crore, whichever is higher

Prelims Takeaway

- Provisioning
- Basel Norms

Editorials, Gists and Explainers

9. What is carbon farming? - The Hindu

Relevance: Conservation, Environmental Pollution and Degradation, Environmental Impact Assessment.

News:

- Carbon farming implements regenerative agricultural practices that restore ecosystem health while improving agricultural productivity and soil health.

Carbon Farming benefits:

- The practice is easy to adopt across various agro-climatic zones.
- It can also help prevent soil degradation, water scarcity, and challenges related to climate variability.
- Agroforestry practices including silvopasture and alley cropping can further diversify farm income by sequestering carbon in trees and shrubs.
- Conservation agriculture techniques such as zero tillage, crop rotation, cover cropping, and crop residue management can help minimise soil disturbance and enhance organic content, particularly in places with other intense agricultural activities.
- Integrated nutrient management practices promote soil fertility and reduce emissions by using organic fertilizers and compost.
- Livestock management strategies including rotational grazing, optimising feed quality, and managing animal waste can reduce methane emissions and increase the amount of carbon stored away in pasture lands.

Challenges to carbon farming

- Effectiveness varies depending on factors like geographical location, soil type, crop selection, water availability, biodiversity, and farm size and scale.
- Its usefulness also depends on land management practices, sufficient policy support, and community engagement.
- Carbon farming can be challenging in hot and dry areas where the availability of water is limited, and prioritised for drinking and washing needs.
- Limited water availability can hinder the growth of plants, thus restricting the potential for sequestration through photosynthesis.
- Moreover, selecting which plants to grow also becomes crucial because not all species trap and store carbon in the same amounts or in an equally effective manner.
- Further, the adoption of carbon farming practices may require financial assistance for farmers to overcome the costs of implementing them.

Worldwide examples

- Carbon trading in the agriculture sector in the U.S., Australia, New Zealand, and Canada
- Chicago Climate Exchange
- Carbon Farming Initiative in Australia
- Kenya's Agricultural Carbon Project
- 4 per 1000 initiative (COP21)

Opportunities in India

- Regions with extensive agricultural land, such as the Indo-Gangetic plains and the Deccan Plateau, are well suited to adopt carbon farming.
- Coastal areas which are prone to salinisation and have limited access to resources
- Carbon credit systems can incentivise farmers by providing additional income through environmental services.

10. Understanding the science behind magnetic resonance imaging - The Hindu

Relevance: Science and Technology- Developments and their Applications and Effects in Everyday Life.

Context:

- Magnetic resonance imaging (MRI) is used to obtain images of soft tissues within the body.

Key Highlights

- It is a non-invasive diagnostic procedure widely used to image
 - The brain, the cardiovascular system, the spinal cord and joints, various muscles, the liver, arteries, etc.
- Its use is particularly important in the observation and treatment of certain cancers, track neurological conditions including Alzheimer's, dementia, epilepsy, and stroke.
- MRI produces the changes in blood flow to infer the way the activity of neurons is changing in the brain; the technique is called functional MRI.
- MRI technique has a powerful superconducting magnet whose job is to produce a powerful and stable magnetic field around the body.
- An MRI procedure reveals an image of a body part using the hydrogen atoms in that part.
 - Hydrogen atoms are abundant in fat and water, which are present almost throughout the body.

Pros of MRI:

- The MRI machine can thus scan portions that are just a few millimetres wide.
- The sequences can also be organised such that the machine scans different parts of the individual's body.
- The effects of magnetic fields are minimal on the body. MRI scans don't pose any threats

Cons of MRI:

- MRI machines are expensive: depending on the specifications, including the strength of the magnetic fields and the imaging quality,
 - Especially for those without insurance, and more so if treatment requires multiple MRI scans.
- Maintaining the setup is energy-intensive, requires a lot of Electric Energy, which is accessible only in Tier1 cities and not in remote places of India.

Quick Look

1. Orangutan

- These are exclusively arboreal which means they live among the trees of tropical rainforests.
- According to the World Wide Fund for Nature (WWF), there are three species of orangutans: Bornean, Sumatran and Tapanuli.
- They feast on wild fruits like lychees, and figs, and slurp water from holes in trees.
- Orangutans can live up to 50 years, but they have a relatively low reproductive rate because females only give birth once every 5-10 years.
- Conservation status
- IUCN: Critically Endangered

2. Nifty Non-Cyclical Index Fund

- It is a type of mutual fund that aims to generate long-term capital growth by investing in securities of the Nifty Non-Cyclical Consumer Index (TRI).
- This index contains 30 companies that are not majorly impacted by economic instability
 - and are in regular demand, making them a good investment option during economic downturns.
- Non-cyclical stocks are also known as defensive stocks; these stocks outperform their industry in the stock market despite economic instability

3. Central bank digital currency (CBDC) or e-rupee

- CBDC is the legal tender issued by a central bank in a digital form.
- The digital rupee (e-Rupee) is the digital currency launched by Reserve Bank of India.
- It is the same as a fiat currency and is exchangeable one-to-one with the fiat currency, only its form is different.
- The central bank creates the CBDC and the banks distribute it.
- To widen the reach of the e-rupee, the RBI recently announced the participation of non-banks in the pilot.
- The idea is that their reach can be leveraged for distribution of CBDCs and for providing value-added services.

4. Fusobacterium nucleatum

- *Fusobacterium nucleatum* live in the human mouth and are rarely found elsewhere.
- However, in case of colon cancer or rectum cancer, the bacteria are found in tumours in the gut, where they help cancer cells escape from the immune system and spread to other parts of the body.
- *Fusobacterium nucleatum animalis* (Fna) was significantly founded to be associated with Colorectal tumours.

5. Options

- These generally refer to financial instruments that give the holder the right to buy or sell an underlying asset at a predetermined price within a specified period.
- Options can be of two types:
 - Call option
 - Put option
- Options are commonly used for various purposes including speculation, hedging, and risk management.
- They are traded on organized exchanges, as well as in over-the-counter markets.
- Options can be complex financial instruments and are subject to various factors such as time decay, implied volatility, and market conditions.

Prelims Track Question

Q1. Consider the following statements:

1. The Election Commission of India resolves disputes of recognised National and State Parties regarding their Symbols
2. The Union Ministry of Home Affairs decides the election schedule for the conduct of both general elections and bye-elections.
3. The Speaker of Lok Sabha resolves the disputes relating to splits/mergers of recognised political parties.

How many of the statements given above is/are correct?

- A. Only One
- B. Only Two
- C. All three
- D. None

Q2. Consider the following Pairs:

City In News	Country
1. Kalaallit Nunaat	Greenland
2. Bakhmut	Russia
3. Rafah	Gaza

How many of the above option is/are correct?

- A. Only one
- B. Only two
- C. All three
- D. None

Q3. Which of the following Countries are surrounding the Gulf of Guinea

1. Ghana
2. Benin
3. Togo
4. Niger

How many of the above option is/are correct?

- A. Only one
- B. Only two
- C. Only three
- D. All Four

Q4. 'Free and Open Indo-Pacific' is reiterated in motto of

- A. QUAD
- B. NATO
- C. AUKUS
- D. ASEAN

Q5. Consider the following statement regarding crops of Kerala

1. Vrippu, Mundakan, Puncha are three main rice growing seasons in Kerala
2. In the last one decade Kerala has seen considerable decline in production and area cultivated of cashew.
3. Kerala has a substantial share in the cultivation of plantation crops

How many of the above statement is/are correct?

- A. Only one
- B. Only two
- C. All three
- D. None

Q6. Consider the following Statements regarding Blockchain Technology:

1. Blockchain technology is a centralised, digital ledger that records transactions across a network of computers.
2. Transactions with cryptocurrency are recorded on a public digital ledger called blockchain
3. In India, transfer of any cryptocurrency asset will be subject to 30% tax deduction.

How many of the above pairs are correctly matched?

- A. Only one
- B. Only two
- C. All three
- D. None

Q7. Consider the following statement regarding National Anti-profiteering Authority

1. It is a statutory body under GST law
2. Its core function is to ensure that the commensurate benefits of GST are passed on to the recipients
3. It was established at the GST Committee's 22nd meeting in Guwahati.

How many of the above statement is/are correct?

- A. Only one
- B. Only two
- C. All three
- D. None

Q8. Consider the following pairs

Basel norms	Provision
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1. Basel I - Banks should maintain a minimum level of capital
2. Basel II - Increased the minimum capital requirements
3. Basel III - Included operational risk

How many of the above pairs are correctly matched?

- A. Only one pair
- B. Only two pairs
- C. All three pairs
- D. None

Q9. Consider the following statement regarding carbon farming

1. Carbon farming can be challenging in hot and dry areas.
2. The 4 per 1000 initiative was launched during COP28.
3. Carbon farming not just helps in carbon sequestration but also diversifies farm income.

How many of the above statement is/are correct?

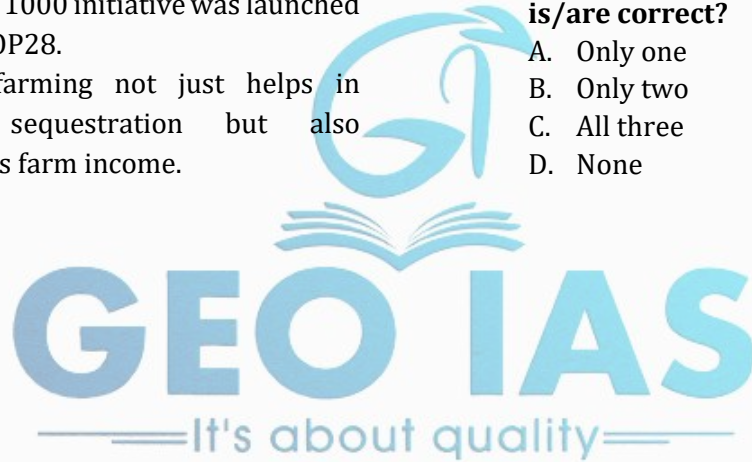
- A. Only one
- B. Only two
- C. All three
- D. None

Q10. Consider the following Statements regarding MRI:

1. MRI scanners are particularly well suited to image the bony parts of the body.
2. ionising radiation is produced during an MRI exam, like X-ray.
3. These images give important information in diagnosing your medical condition and planning a course of treatment.

How many of the above statement is/are correct?

- A. Only one
- B. Only two
- C. All three
- D. None



Prelims Track Answer

Answer 1 Option B is Correct

Explanation:

- Election Symbols (Reservation and Allotment) Order, 1968:
 - Under Paragraph 15 of the Order, EC can decide disputes among rival groups or sections of a recognised political party staking claim to its name and symbol. **Statement 1 is correct.**
 - The EC is the only authority to decide issues on a dispute or a merger under the order. The Supreme Court (SC) upheld its validity in Sadiq Ali and another vs. ECI in 1971. **Statement 3 is INcorrect.**
- The Election Commission of India decides the election schedule for the conduct of both general elections and bye-elections. **Statement 2 is INcorrect.**

Answer 2 Option B is Correct

Explanation:

- Greenland (Kalaallit Nunaat) is noted for its vast tundra and immense glaciers. They call their homeland Kalaallit Nunaat **Option 1 is correct**
- Bakhmut is a city in eastern Ukraine. **Option 2 is INcorrect**
- Rafah is a Palestinian city in the southern Gaza Strip. **Option 3 is correct**

Answer 3 Option C is Correct

Explanation:

- The Gulf of Guinea (GoG) Region is defined as the sea area enclosed between the coastal states from Cote D'Ivoire to Angola.
- Countries in the Gulf include Cote D'Ivoire, Ghana, Togo, Benin, Nigeria, Cameroun, Equatorial Guinea, Congo, Democratic Republic of the Congo, Gabon and Angola. **Option 1,2,3 is correct**

Answer 4 Option A is correct

Explanation

Quadrilateral Security Dialogue (Quad)

- It is the informal strategic dialogue between India, USA, Japan and Australia with a shared objective to ensure and support a “free, open and prosperous” Indo-Pacific region.

- The idea of Quad was first mooted by Japanese Prime Minister Shinzo Abe in 2007. However, the idea couldn't move ahead with Australia pulling out of it, apparently due to Chinese pressure.
- In December 2012, Shinzo Abe again floated the concept of Asia's “Democratic Security Diamond” involving Australia, India, Japan and the US to safeguard the maritime commons from the Indian Ocean to the western Pacific.
- In November 2017, India, the US, Australia and Japan gave shape to the long-pending “Quad” Coalition to develop a new strategy to keep the critical sea routes in the Indo-Pacific free of any influence (especially China). **Hence, the correct option is A.**

Answer 5 Option C is correct.

Explanation:

- There are three main rice growing seasons in Kerala:
 - (a) Virippu season/Autumn season/ First crop season,
 - (b) Mundakan season/Winter season/ Second crop season,
 - (c) Punched season/Summer season/ Third crop season. **Statement 1 is correct.**
- In Kerala, in the last one decade, there has been a continuous and considerable decline in both area under cultivation as well as production of cashew. **Statement 2 is correct.**
- Kerala has a substantial share in the area in India cultivated with the four plantation crops of rubber, tea, coffee and cardamom. **Statement 3 is correct.**

Answer 6 Option B is Correct

Explanation:

- Transactions with cryptocurrency are recorded on a public digital ledger called blockchain **Statement 1 is correct**
- Blockchain technology is a **decentralized**, digital ledger that records transactions across a network of computers. **Statement 2 is correct**

- In 2022, the Government of India mentioned in the Union budget 2022-23 that the transfer of any virtual currency/ cryptocurrency asset will be subject to 30% tax deduction. **Statement 3 is correct**

Answer 7 Option C is correct

Explanation:

- The National Anti-Profiteering Authority (NAA) is a statutory body established under the GST law. **Statement 1 is correct.**
- The principal mission of NAA is to ensure that the benefits of the GST Council's reductions in GST rates on goods and services, as well as the input tax credit, are passed on to receivers via corresponding price reductions by suppliers. **Statement 2 is correct.**
- The NAA was established in response to a rate cut on a wide range of products at the GST Committee's 22nd meeting in Guwahati. **Statement 3 is correct.**

Answer 8 Option A is correct

Explanation:

- Basel I norms, was introduced in 1988, focussing mainly on credit risk. It required banks to maintain a minimum level of capital, as a percentage of their risk-weighted assets. **Pair 1 is correct.**
- Basel II norms were introduced in 2004, they expanded the scope of regulation to include operational risk. **Pair 2 is incorrect.**
- Basel III norms, was introduced in response to the global financial crisis of 2008,

- They strengthened the regulations by increasing the minimum capital requirements. **Pair 3 is incorrect.**

Answer 9 Option B is correct

Explanation:

- Carbon farming can be challenging in hot and dry areas where the availability of water is limited, and prioritised for drinking and washing needs. Limited water availability can hinder the growth of plants, thus restricting the potential for sequestration through photosynthesis. **Statement 1 is correct.**
- 4 per 1000' initiative was launched during the COP21 climate talks in 2015 in Paris. **Statement 2 is incorrect.**
- Carbon farming is not just sustainable but also helps in diversifying farm income through its various activities like agroforestry, livestock management etc. **Statement 3 is correct.**

Answer 10 Option A is Correct

Explanation:

- MRI scanners are particularly well suited to image the non-bony parts or soft tissues of the body. **Statement 1 is INcorrect.**
- No ionizing radiation is produced during an MRI exam, unlike X-rays. **Statement 2 is INcorrect.**
- These images give your physician important information in diagnosing your medical condition and planning a course of treatment. **Statement 3 is correct.**



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