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19-25

5 HIGH VALUE QUESTIONS FOR PRELIMS

Free Courses

Monday to Friday

Complete GS

(Prelims + Mains)

Current Affairs

(Prelims + Mains)

Pre-Mix

5 High Value Prelims Oriented Questions

Quick Revision

For Mains

Weekly Affair

Weekly Doubt Session (Monday)

Weekly CSAT Class (with Live Solving)

Weekly RSTV Analysis

Weekly Frontline + EPW Analysis

Weekly GS-Mains Questions & Live Solutions

Weekly Sociology Questions & Live Solutions

Also Covered

Sociology & Political Science Optional

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Prelims Test Series

(With/Without Video Solutions)

For Mains 2018

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For GS 1, 2, 3, 4

Question & Answers Oriented

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2 Essays Evaluated

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1.

Which of the following are **true** about **EVIN?**

a) **It is an app that makes payment transactions simple, easy and quick using Unified Payments Interface (UPI).**

b) **It provides real-time information on vaccine stocks and flows, and storage temperatures across all cold chain points**

c) **To improve quality of care in labour room and maternity Operation Theatre (OT).**

d) **It aims to promote cities that provide core infrastructure and give a decent quality of life to its citizens, a clean and sustainable environment and application of 'Smart' Solutions.**

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BHIM APP

It is an app that makes payment transactions simple, easy and quick using Unified Payments Interface (UPI). It enables direct bank to bank payments instantly and collectmoney using a Mobile number or Payment address. It is developed by the National Payment Corporation of India (NPCI), a not-for-profit company for providing retail payment systems in India under guidance from RBI

EVIN PROJECT

It is an **indigenously developed technology** system in India that provides **real-time information** on vaccine stocks and flows, and storage temperatures across all cold chain points; right down to vaccine storage points in state, district and health centres, using mobile and web-based dashboards. In partnership with the Ministry of Health and Family Welfare, UNDP is currently rolling out eVIN in 12 states.

LAQSHYA- LABOR ROOM QUALITY IMPROVEMENT INITIATIVE

To improve **quality of care in labour room** and maternity Operation Theatre (OT).

SMART CITIES MISSION

It aims to promote cities that provide core infrastructure and give a decent quality of life to its citizens, a clean and sustainable environment and application of 'Smart' Solutions.

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2.

Which of the following is ture about **GAIA MISSION**

a) It is a mission of European Space Agency which aims to chart a three-dimensional map of about 1 billion stars throughout our Galaxy, the Milky Way and beyond.

b) It's the **world's largest amphibious aircraft** capable of carrying 50 people and can stay airborne for 12 hours.

c) It is China's lunar probe on the dark side of the moon

d) None of the above.

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CHANG'E 4

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3.

- **Which of the following is true about *Ease of living index* ?**

1) **Ministry of Commerce has recently released Ease of Living Index.**

2) The Ease of Living assessment standards are linked to the Sustainable Development Goals (SDGs) and will provide a strong impetus to India's effort for systematic tracking progress of SDGs in the urban areas.

a) **Only 1**

b) **Only 2**

c) **Both 1 and 2**

d) **None of the above**

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The Ease of Living Index is an initiative to help cities assess their liveability vis-à-vis global and national benchmarks and encourage cities to move towards an 'outcome-based' approach to urban planning and management.

The first-ever exercise undertaken by the Union Housing and Urban Affairs Ministry, ranked the country's major cities on the basis of four parameters -- governance, social, economic and physical infrastructure.

Pune has ranked first while two more Maharashtra cities — Navi Mumbai and Greater Mumbai — figure in the second and third spots.

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4.

Which of the following is true about **National Disaster Response Fund?**

1) NDRF was set up in consonance with the provisions of the Disaster Management Act, 2006.
2) NDRF is located in the "Public Accounts" of Government of India under "Reserve Funds not bearing interest"

a) Only 1
b) Only 2
c) Both 1 and 2
d) None of the above

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c) Both 1 and 2
d) None of the above

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- National Disaster Response Fund is defined in Section 46 of the Disaster Management Act, 2005 (DM Act) as a fund managed by the Central Government for meeting the expenses for emergency response, relief and rehabilitation due to any threatening disaster situation or disaster.
- NDRF is constituted to supplement the funds of the State Disaster Response Funds (SDRF) of the states to facilitate immediate relief in case of calamities of a severe nature.
- The erstwhile National Calamity Contingency Fund (NCCF) which was constituted as per the recommendations of the 11th Finance Commission has been merged into National Disaster Response Fund (NDRF) in line with the recommendation of the 13th Finance Commission
- NDRF is located in the "Public Accounts" of Government of India under "Reserve Funds not bearing interest"
- NDRF is financed through the levy of a cess on certain items, chargeable to excise and customs duty, and approved annually through the Finance Bill
- The requirement for funds beyond what is available under the NDRF is met through general budgetary resources.
- Department of Agriculture and Cooperation under Ministry of Agriculture (MoA) monitors relief activities for calamities associated with drought, hailstorms, pest attacks and cold wave /frost while rest of the natural calamities are monitored by Ministry of Home Affairs (MHA).

- NDRF amount can be spent only towards meeting the expenses for emergency response, relief and rehabilitation. For projects exclusively for the purpose of mitigation, i.e, measures aimed at reducing the risk, impact or effect of a disaster or threatening disaster situation a separate fund called National Disaster Mitigation Fund has to be constituted

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5.

Which of the following Is false about AT1 perpetual bonds?

a) Coupon can be paid only out of profit and reserves, so it may not be paid if the bank is deep in losses.

b) In the unlikely event of the bank winding up, holders may have to share the losses like equity shareholders

c) The bonds are perpetual and the ‘maturity’ based on which these are traded in the secondary market is the call option, which may or may not be exercised.

d) None of the above.

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Perpetual bonds issued by banks as part of the Additional Tier 1 (AT1) requirements find takers in institutional investors as well as individuals (high net-worth individuals and the mass affluent segment).

They, however, face the issue of early callback, as has happened with some **public sector banks**.

But there is an investment case in AT1 perpetual bonds—there is a higher return that can be availed of, subject to certain risks.

There are three risks these bonds face:

a) Coupon can be paid only out of profit and reserves, so it may not be paid if the bank is deep in losses;

b) in the unlikely event of the bank winding up, holders may have to share the losses like equity shareholders; and

c) the bonds are perpetual and the 'maturity' based on which these are traded in the secondary market is the call option, which may or may not be exercised.

These risks are known because the credit rating reflect it.

The highest credit rating for **AT1 perpetual bonds** is AA+, even for banks that have a credit rating of AAA for their conventional bonds, factoring in the risks mentioned above.

LIMITS EXIST ONLY
IN THE MIND