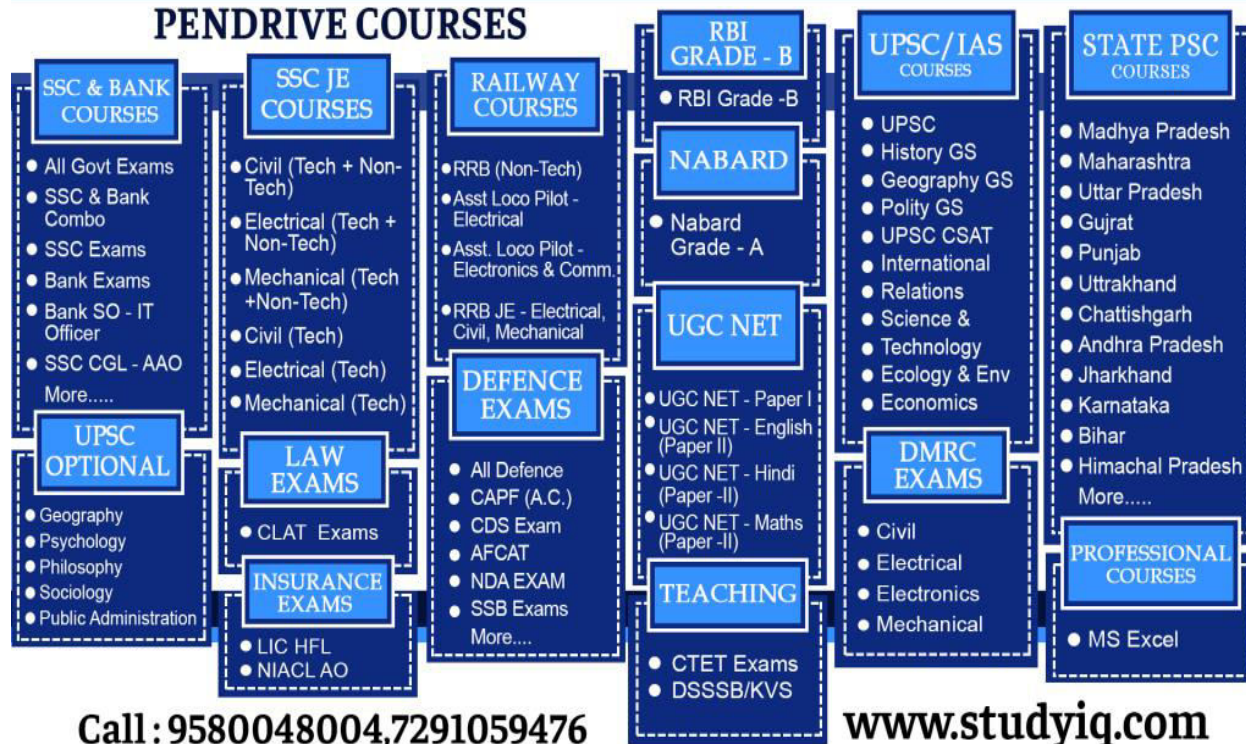


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With reference to Inter-Governmental Agreement (IGA) choose the correct one

- 1. It cannot be signed with the countries are under sanctions**
- 2. The deal of S-400 Triumph air defence system is part of IGA**
- 3. It can be made between or among a broad range of governmental or quasi-governmental entities.**

- (a) 1 and 2**
- (b) 1 and 3**
- (c) 2 and 3**
- (d) All of the above**

- **Ans C**
- **An intergovernmental agreement (IGA) is any agreement that involves or is made between two or more governments in cooperation to solve problems of mutual concern. Intergovernmental agreements can be made between or among a broad range of governmental or quasi-governmental entities**
- **IGAs with Russia**
- **India and Russia have a long history of IGAs. Most recently, in October 2015, the two countries signed three IGAs for the purchase of Kamov-226T utility helicopters, S-400 Triumph air defence systems and the construction of four follow-on stealth frigates**

**Which among the following deals India has not signed with
Russia**

- 1. Kamov-226T utility helicopters**
- 2. S-400 Triumph air defence systems**
- 3. Talwar stealth frigates**

- (a) 1 and 2**
- (b) 1 and 3**
- (c) 2 and 3**
- (d) None of the above**

- **Ans D**
- **India and Russia have a long history of IGAs. Most recently, in October 2015, the two countries signed three IGAs for the purchase of Kamov-226T utility helicopters, S-400 Triumph air defence systems and the construction of four follow-on stealth frigates.**
- **In October 2016, India and Russia signed an Inter-Governmental Agreement (IGA) for four Krivak or Talwar stealth frigates — two to be procured directly from Russia and two to be built by GSL.**

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🕒 6hrs San Diego-area
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India, Russia to build stealth frigates



Dinakar Peri

NEW DELHI, NOVEMBER 20, 2018 21:56 IST

UPDATED: NOVEMBER 21, 2018 10:08 IST

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11



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The term ‘Core Banking Solution’ is sometimes such in the news. Which of the following statements best describe this term?

- 1. It is a networking of a bank’s branches which enables customers to operate their accounts from any branch of the bank on its network regardless of where they open their accounts.**
- 2. It is an effort to increase RBI’s control over commercial banks through computerization.**
- 3. It is a detailed procedure by which a bank with huge non-performing assets is taken over by another bank.**

Select the correct answer using the code given below:

- (a) 1 only**
- (b) 2 and 3 only**
- (c) 1 and 3 only**
- (d) 1, 2 and 3**

- **Ans a**
- **Core banking is a banking service provided by a group of networked bank branches where customers may access their bank account and perform basic transactions from any of the member branch offices.**
- **The core banking services rely heavily on computer and network technology to allow a bank to centralize its record keeping and allow access from any location.**
- **It has been the development of banking software that has allowed core banking solutions to be developed.**

Which of the following statements best describes the term ‘Scheme for Sustainable Structuring of Stressed Assets (S4A)’, recently seen in the news?

- (a) It is a procedure for considering ecological costs of developmental schemes formulated by the Government.**
- (b) It is a scheme of RBI for reworking the financial structure of big corporate entities facing genuine difficulties.**
- (c) It is a disinvestment plan of the Government regarding Central Public Sector Undertakings.**
- (d) It is an important provision in The Insolvency and Bankruptcy Code’ recently implemented by the Government**

- **Ans b**
- **Either one of Joint Lender's Forum (JLF) or S4A was expected due to the ongoing issue of large scale NPAs in the banking sector.**
- **The Reserve Bank of India (RBI) has issued guidelines called Scheme for Sustainable Structuring of Stressed Assets (S4A) as an optional framework to manage bad loans.**
- **Under this scheme, large ticket loans are restructured by separating a sustainable loan from an unsustainable loan. The lenders are required to make this classification. Sustainable level of debt is one which the banks think the stressed borrower can service with its current cash flows.**

Consider the following statements regarding Justice Kuldeep Singh Award and choose the correct one

- 1. The award is given by The Lawyers Conference of India in honour of Justice Singh**
- 2. It is presented annually in conjunction with the Government and Judiciary Annual Meeting.**
- 3. The award is presented to member of Bar Association who promotes civility and professionalism in the legal profession.**

(a) 1 and 2

(b) 1 and 3

(c) 2 and 3

(d) None of the above

- **Ans d**
- **Noted environmentalist and former OU professor K. Purushotham Reddy has been selected for the prestigious Justice Kuldeep Singh Award for his contribution to environment protection and engaging the society in that endeavour.**
- **The award is given by Delhi-based Capital Foundation Society in honour of Justice Singh.**
- **The award is considered significant as Justice Kuldeep Singh delivered some landmark judgments as Supreme Court judge that paved the way for the 'Clean Ganga' project and the Green Tribunals. Prof. Reddy took up the environment cause when there was not much focus on it in the 80s. He spearheaded agitations against pollution in the industrial areas of Jeedimetla and Patancheru.**



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🕒 6hrs San Diego-area synagogue shooting leaves 1 worshipper

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🕒 6hrs Messi set for another La Liga Barcelona

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SPECIAL CORRESPONDENT

NEW DELHI , NOVEMBER 21, 2018 00:07 IST

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What implies Convertibility of rupee

- (a) Being able to convert rupee notes into gold**
- (b) Allowing the value of rupee to be fixed by market forces**
- (c) Freely permitting the conversion of rupee to other currencies and vice-versa**
- (d) Developing an international market for currencies in India**

- **Ans c**
- **Convertibility of rupee implies freely permitting the conversion of rupee to other currencies and vice-versa. Currency Convertibility is the ease with which a country's currency can be converted into gold or another currency.**

With reference to WTO, where are the Rules of Origin (RO) used?

- 1. To implement measures and instruments of commercial policy such as anti-dumping duties and safeguard measures.**
- 2. To determine whether imported products shall receive most-Favoured-nation (MFN) treatment or preferential treatment.**
- 3. For the purpose of determining government procurement**

Select the correct answer using the codes below.

- (a) 1 only**
- (b) 2 and 3 only**
- (c) 1 and 3 only**
- (d) 1, 2 and 3**

- **Ans d**
- **Determining where a product comes from is no longer easy when raw materials and parts crisscross the globe to be used as inputs in scattered manufacturing plants.**
- **Rules of origin are therefore needed to attribute one country of origin to each product.**
- **They are the criteria used to define where a product was made and are important for implementing other trade policy measures, including trade preferences, quotas, antidumping measures and countervailing duties.**
- **They are also used for the purpose of trade statistics and for the application of labelling and marking requirements.**

Which of the following are the aims of the International Labour Organization (ILO)?

- 1. Promote rights at work**
- 2. Encourage decent employment opportunities**
- 3. Enhance social protection**

- (a) 1 and 2**
- (b) 1 and 3**
- (c) 2 and 3**
- (d) All of the above**

- **Ans d**
- **It was created in 1919, as part of the Treaty of Versailles [PDF 837KB] that ended World War I, to reflect the belief that universal and lasting peace can be accomplished only if it is based on social justice. Four strategic objectives at the heart of the Decent Work agenda. Set and promote standards and fundamental principles and rights at work. Create greater opportunities for women and men to decent employment and income. Enhance the coverage and effectiveness of social protection for all. Strengthen tripartism and social dialogue.**
- **The ILO aims to assist member States in establishing or strengthening legal frameworks, institutions, machinery or processes for sound industrial relations and effective social dialogue in member States.**

Which of the following is the largest export item from India in value terms?

- (a) Pharmaceutical Products**
- (b) Electrical Machinery and Equipment Parts**
- (c) Articles of Apparel and Clothing Accessories**
- (d) Mineral fuels, oils and associated products of distillation**

- **Ans d**
- **Learning: Mineral fuels, mineral oils and products of their distillation including products like coal and oil accounted for 16.92% of the total percentage share of India's exports. These are data for FY 2010-11.**
- **Natural or cultured pearls, precious or semiprecious stones, and jewellery clad with precious metals and also coins accounted for 15.95% of total exports**
- **Vehicles other than railway or tramway rolling stock, and their parts and accessories accounted for 4.5%.**
- **Electrical machinery and their equipment and parts including products like televisions and sound recorders had a total share of 4.31% of the export basket**

SENSEX 39,067.33 ▲ 336.47 [0.87%]

CL-Technologies 1137.80 ▲ 6.65 [0.59%] HDFC-Bank

NIFTY 11,754.65 ▲ 112.85 [0.97%]

45 ▼ -3.05 [-0.93%] Bharti-Infra 23

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INDIA IN TRANSITION

Will India become a big importer of food?

With reference to InvITs, consider the following statements.

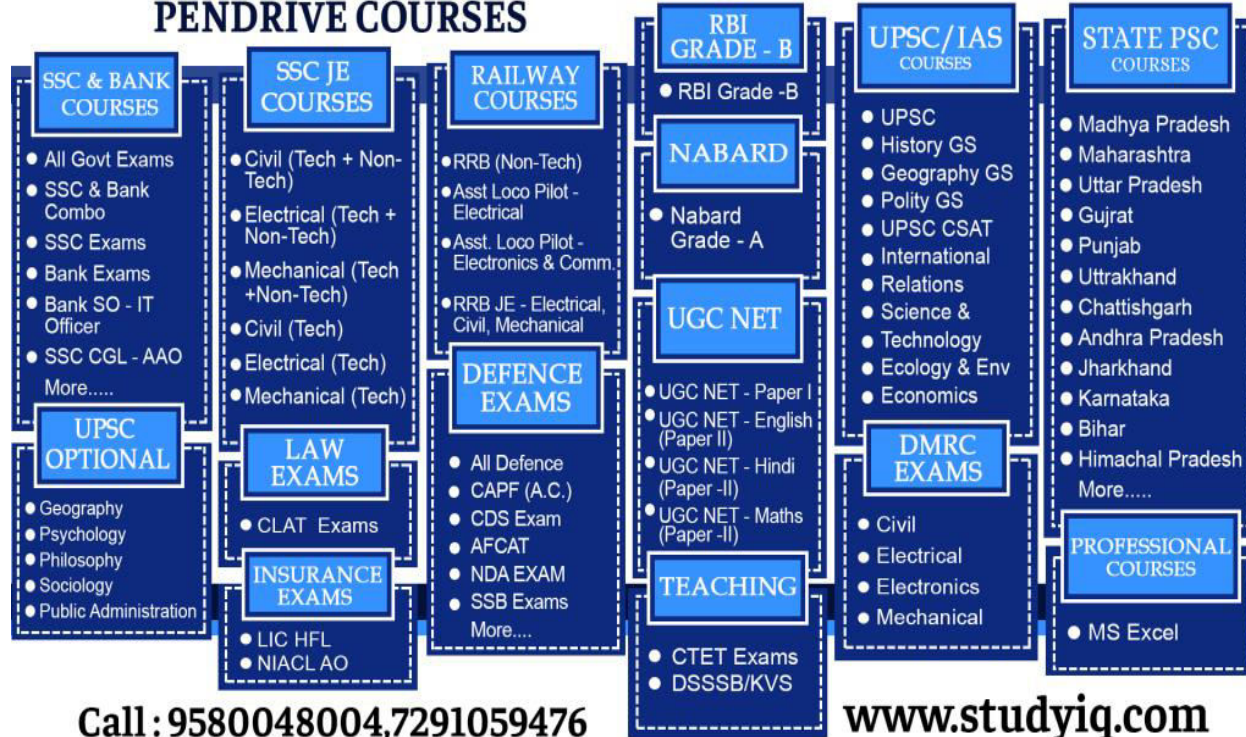
- 1. The objective of InvIT is to facilitate investment into the infrastructure sector in India.**
- 2. To encourage investments, InvITs are exempt from regulation by the Securities and Exchange Board of India (SEBI).**
- 3. InvITs are designed to pool small sums of money from a number of investors to invest in assets that give cash flow over a period of time.**

Select the correct answer using the codes below.

- (a) 1 and 3 only**
- (b) 2 and 3 only**
- (c) 1 only**
- (d) 1, 2 and 3**

- **Ans a**
- **Often, infrastructure projects such as roads or highways take some time to generate steady cash flows. Meanwhile, the infrastructure company has to pay interest to banks for the loans taken by it.**
- **An InvIT essentially gives the company the leeway to fulfil its debt obligations quickly.**
- **InvITs are mutual fund like institutions that enable investments into the infrastructure sector by pooling small sums of money from multitude of individual investors for directly investing in infrastructure so as to return a portion of the income (after deducting expenditures) to unit holders of InvITs, who pooled in the money.**
- **InvITs are set up as a trust and registered with SEBI**

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