

- AT1 bonds are subordinate to all other debt and only senior to common equity. Mutual funds (MFs) are among the largest investors in perpetual debt instruments.
- AT1 bonds never mature which means that bond issuers will never ever pay back the principal.
- AT1 bonds are issued by banks to be part of a permanent equity capital base for them. The interest can be skipped if the banks' capital ratio falls below a certain percentage or suffers a loss.
- AT1 bonds give better returns than the rest of the bonds but have no maturity date like other bonds. These types of bonds are not suitable for regular income or capital safety goal-oriented investors.

Q.98) Solution (b)

Burzahom

- The Burzahom archaeological site is a prehistoric site belonging to the Neolithic and Megalithic era.
- It is located in Kashmir.

Pabumath

- Pabumath is an Indus Valley Civilization archaeological site near Suvai village in Rapar Taluka of Kutch district, Gujarat.

Khirasara

- Khirasara is an archaeological site belonging to the Indus Valley Civilization.
- The site is located in Gujarat.

Q.99) Solution (d)

