

Banking Daily Quiz Blog - September 14



1. Read the following passage carefully and answer the questions given below it. Certain words have been highlighted to help you locate them while answering some of the questions.

Delays of several months in National Rural Employment Guarantee Scheme (NREGS) wage payments and work sites where labourers have lost all hope of being paid at all have become the norm in many states. How are workers who exist on the margins of subsistence supposed to feed their families? Under the scheme, workers must be paid within 15 days, failing which they are entitled to compensation under the Payment of Wages Act-upto Rs. 3,000 per aggrieved worker. In reality, compensation is received in only a few *isolated* instances.

It is often argued by officials that the main reason for the delay is the inability of banks and post offices to handle mass payments of NREGS wages. Though there is a grain of truth in this, as a diagnosis it is misleading. The 'jam' in the banking system has been the result of the hasty switch to bank payments imposed by the Central Government against the recommendation of the Central Employment Guarantee Council which advocated a gradual transition starting with villages relatively close to the nearest bank.

However delays are not *confined* solely to the banking system. Operational hurdles include implementing agencies taking more than fifteen days to issue payment orders, viewing of work measurement as a cumbersome process resulting in procrastination by the engineering staff and non-maintenance of muster rolls and job cards etc. But behind these delays lies a deeper and *deliberate* 'backlash' against the NREGS. With bank payments making it much harder to embezzle NREGS funds, the programme is seen as a headache by many government functionaries-the work load has remained without the "inducements". Slowing down wage payments is a *convenient* way of sabotaging the scheme because workers will *desert* NREGS work-sites.

The common sense solution advocated by the government is to adopt the business correspondent model wherein bank agents will go to villages to make cash payments and duly record them on handheld electronic devices. This solution is based on the wrong diagnosis that distance separating villages from banks is the main issue. In order to accelerate payment, clear timeliness for every step of the payment, process should be incorporated into the system as Programme Officers often have no data on

delays and cannot exert due pressure to remedy the situation. Workers are both clueless and powerless with no provision for them to air their grievances and seek redress. In drought affected areas the system of piece rate work can be dispensed with, where work measurement is not completed within a week and wages may be paid on the basis of attendance. Buffer funds can be provided to gram panchayats and post offices to avoid bottlenecks in the flow of funds. Partial advances could also be considered provided wage payments are meticulously tracked. But failure to recognise problems and unwillingness to remedy them will remain major threats to the NREGS.

- A. **Choose the word which is most opposite in meaning to the word highlighted as used in the passage.**

DELIBERATE

A Unsteady

B Abrupt

C Mistake

D Chosen

E **Accidental**

Solution

The correct answer is option E i.e. Accidental

Deliberate: done on purpose; planned

Unsteady: not completely in control of your movements so that you might fall

Abrupt: sudden and unexpected

Mistake: something that you think or do that is wrong

Chosen: to decide which thing or person you want out of the ones that are available

Accidental: happening by chance; not planned

Analyzing the above meanings the correct antonym for 'Deliberate' is Accidental.

Hence, the chosen option is correct.

- B. Choose the word which is most similar in meaning to the word highlighted as used in the passage.**

DESERT

A Betray

B Escape

C Barren

D Abandon

E

Vacant

Solution

The correct answer is option D i.e. Abandon

Desert: to leave somebody/something, usually for ever

Betray: to give information about somebody/something to an enemy; to make a secret known

Escape: to manage to get away from a place where you do not want to be; to get free

Barren: (used about land or soil) not good enough for plants to grow on

Abandon: to leave somebody/something that you are responsible for, usually permanently

Vacant: (used about a job in a company, etc.) that is available for somebody to take

The word to be representing the synonym is ' Abandon ' because it has the same meaning as the word given.

Hence, the chosen option is correct.

ENTRI

C. **What solution has the author suggested to expedite NREGS wage payments?**

A

Empower the Central Employment Guarantee Council to monitor the NREGS

B Implement payment of wages in cash at all worksites

C

Restrict the amount of funds to local government bodies in order to curb frauds

D

Provide attendance records to workers so they have proof to claim their wages

E

Clear timelines for every step of the payment should be incorporated

Solution

The correct answer is option D i.e. Provide attendance records to workers so they have proof to claim their wages

According to the fifth sentence of the last paragraph, it is clear that “In drought affected areas the system of piece rate work can be dispensed with, where work measurement is not completed within a week and wages may be paid on the basis of attendance.”

It can be concluded by reading the above line that “option D” is the measure suggested for drought prone area.

Hence, the chosen option is correct.

D. Which of the following is NOT true in the context of the passage?

(A) Workers are reluctant to open bank accounts as branches are not conveniently located.

(B) Local officials often delay wage payments in drought prone areas to benefit workers.

(C) The Government has not implemented every recommendation of the Central Employment Guarantee Council.

A Only (B)

B Only (A) and (B)

C Only (B) and (C)

D All (A), (B) and (C)

E None of these

Solution

The correct answer is option B i.e. Only (A) and (B)

Statement A and B are not true as per the passage as they are opposite to the context of the passage.

Hence, the chosen option is correct.

E. What has the outcome of disbursing NREGS wages through banks been?

A

Theft of funds by administration officials responsible for the scheme has reduced

B

Increased workload for local government officials

C

Protests by workers who have to travel long distances to the nearest bank to claim their wages

D

Time consuming formalities have to be completed by workers

E

None of these

Solution

The correct answer is option A i.e. Theft of funds by administration officials responsible for the scheme has reduced

According to the fifth line of the third paragraph of the passage, it is clear that “With bank payments making it much harder to embezzle NREGS funds, the programme is seen as a headache by many government functionaries-the work load has remained without the "inducements".”

Hence the chosen option is correct.

F. Which of the following can be considered a deficiency in the NREGS?

A

Lack of co-ordination among Programme Officers

B

Local officials are unaware of correct operational procedures

C

Workers have no means of obtaining redress for untimely wage payments

D

Disbursing wages through banks instead of readily accessible post offices

E

The Central Employment Guarantee Council is reluctant to award Compensation to workers

Solution

The correct answer is option C i.e. Workers have no means of obtaining redress for untimely wage payments

According to fourth sentence of the last paragraph of the passage, it is clear that “Workers are both clueless and powerless with no provision for them to air their grievances and seek redress.”

Hence the chosen option is correct.

G. Choose the word which is most similar in meaning to the word highlighted as used in the passage.

ISOLATED



Lonely



Separated



Detached



Hidden



Rare

Solution

The correct answer is option A i.e. Lonely

Isolated: alone or apart from other people or things

Lonely: unhappy because you are not with other people; alone

Separated: not living together as a couple any more

Detached: standing by itself; separate, unconnected

Hidden: to put or keep somebody/something in a place where he/she/it cannot be seen

Rare: not done, seen, happening, etc. very often

The word to be representing the synonym is ' Lonely ' because it has the same meaning as the word given.

Hence, the chosen option is correct.

- H. **Choose the word which is most opposite in meaning to the word highlighted as used in the passage.**

CONVENIENT

A Troublesome

B Annoying

C Appropriate

D Easy

E Distant

Solution

The correct answer is option A i.e. Troublesome

Convenient: suitable or practical for a particular purpose; not causing difficulty

Troublesome: causing trouble, pain, etc. over a long period of time

Annoying: making you feel angry or slightly angry

Appropriate: suitable or right for a particular situation, person, use, etc.

Distant: a long way away in space or time

Analyzing the above meanings the correct antonym for 'Convenient' is Troublesome.

Hence, the chosen option is correct.

- I. **Choose the word which is most similar in meaning to the word highlighted as used in the passage.**

CONFINED

A Locked

B Restricted

C Detained

D Captured

E Imprisoned

Solution

The correct answer is option B i.e. Restricted

Confined: (used about a space) very small.

Locked: to close or fasten (something) so that it can only be opened with a key

Restricted: controlled or limited

Detained: to stop somebody from leaving a place; to delay somebody

Captured: to take a person or animal prisoner

Imprisoned: to put or keep in prison

The word to be representing the synonym is ' Restricted ' because it has the same meaning as the word given.

Hence, the chosen option is correct.

J. To which of the following has the author attributed the delay in wage payments?

A Embezzlement of funds by corrupt bank staff

B Lack of monitoring by the Central Employment Guarantee Council

C **An attempt to derail the NREGS by vested interests**

D Over worked bank staff deliberately delay payments to protest against extra work

E

Engineers' efforts to wreck the NREGS because of low wages

Solution

The correct answer is option C i.e. An attempt to derail the NREGS by vested interests

By reading the third paragraph of the passage, it can be concluded that according to the author, the delay in wage payments is an attempt to derail the NREGS by vested interests.

Hence, the chosen option is correct.

K. According to the passage, which of the following has/ have been the consequence(s) of delayed wage payments?

(A) Compensation to victimised workers has amounted to crores.

(B) Banks will no longer be entrusted with remitting wages.

(C) Regulations to ensure punctual wage payments have come into force.

A

None

B

Only (A)

C

Only (A) and (C)

D

Only (A) and (C)

E Only (B) and (C)

Solution

The correct answer is option A i.e. None.

According to the context of the passage, none of the given statements is true.

Hence, the chosen option is correct.

L. What is the author's view about the government's solution to the problem of delayed wage payments?

A

He agrees with it as workers will not have to bear the expense of travelling long distances to claim their wages

B

He is not in favour of it as funds can be misappropriated by agents

C

He welcomes it as the time consuming work measurement process will be done away with

D

He feels it does not address the core issues plaguing the scheme

E

He feels it will ensure flawless implementation of the scheme

Solution

The correct answer is option D i.e. He feels it does not address the core issues plaguing the scheme

By reading the second sentence of the last paragraph, “This solution is based on the wrong diagnosis that distance separating villages from banks is the main issue.” It is clear that it justifies the option D.

Hence, the chosen option is correct.

M. Which of the following can be said about the National Rural Employment Guarantee Scheme?

- (A) Skilled engineers are not compensated under this scheme.**
- (B) The scheme should be implemented only in famine prone areas.**
- (C) Employees have not complied with all the requirements of the scheme.**

Only (A)

Only (C)

Only (B) and (C)

Only (A) and (B)

E None of these

Solution

The correct answer is option B i.e. Only (C)

By reading the whole passage, we can conclude about the National Rural Employment Guarantee Scheme that Employees have not complied with all the requirements of the scheme.

Therefore, option B is correct.

N. What impact have late wage payments had on NREGS workers?

A They cannot obtain employment till their dues are cleared

B They have benefited from the compensation awarded to them

C **The have been unable to provide for their families**

D They have been ostracised by their families who depend on them for sustenance

E None of these

Solution

The correct answer is option C i.e. They have been unable to provide for their families

According to the first line of the first paragraph of the passage, it is mentioned that “Delays of several months in National Rural Employment Guarantee Scheme (NREGS) wage payments and work sites where labourers have lost all hope of being paid at all have become the norm in many states. How are workers who exist on the margins of subsistence supposed to feed their families?”

Hence, option C is correct.

Q. Which of the following factors has not been responsible for untimely payment of NREGS wages?

A Communication delays between agencies implementing the scheme

B Improper record keeping

C Behind schedule release of payments by banks

D Drought conditions prevalent in the country

E Delays in work measurement

Solution

The correct answer is option D i.e. Drought conditions prevalent in the country

All other options except option D find a mention in the passage, option D is not mentioned in the passage.

Therefore, option D is correct.

