

Quiz Date: 14th May 2020

Directions (1-8): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five phrases are suggested, one of which fits the blank appropriately. Find out the appropriate phrase in each case to make the sentence contextually meaningful and grammatically correct.

For some years now, the so-called JAM trinity (Jan Dhan-Aadhaar-Mobile) has been _____ (1) _____ infrastructure for India. The term “trinity” itself gives a sense of the faith and fervor this project sought to inspire. It was born in chapter 3 of the Economic Survey 2015, titled “Wiping every tear from every eye: The JAM number trinity solution”. This early JAM promo humbly concluded that “nirvana today seems within reach”. JAM’s virtues were praised again in the following year’s Economic Survey.

What JAM really means, in practical terms, is conveniently vague. The original formulation, in 2015, mentioned _____ (2) _____ mobile banking and post office payments. The second option never made much headway, perhaps because _____ (3) _____ for private profit. So Aadhaar-enabled mobile banking became the supreme goal. In 2017, NITI Aayog CEO Amitabh Kant predicted _____ (4) _____ other than mobiles: “... in the next two-and-a-half years, India will make all its debit cards, credit cards, all ATM machines all POS machines totally irrelevant... because every Indian will be doing his transaction just by using his thumb in thirty seconds ...” This utopia was happily embraced by a familiar bandwagon of Aadhaar champions, fintech companies and embedded economists.

The intoxication reached new heights as _____ (5) _____ flourishing narrative—universal basic income (UBI). If you want to make cash transfers to everyone, what better platform can you have than Aadhaar, India’s unique biometric ID, doubling up as a financial address? An illusion emerged that India had developed an ideal infrastructure for UBI, _____ (6) _____.

It took the novel coronavirus crisis for the bubble to burst. In the early days of the crisis, JAM was often invoked _____ (7) _____. But when the time actually came to make cash transfers to the poor, JAM turned out to be of little use. For all the excitement it had generated, JAM had not gone beyond some fancy digital-payment systems for the privileged. Poor people, far from using the “thumb in thirty seconds” method to cash in, _____ (8) _____ to collect their meagre benefits from old-fashioned bank accounts (some also use the services of “business correspondents”, but those have little to do with JAM). Sure enough, long bank queues have started emerging, especially in rural areas where the density of banks is relatively low. The crowds are all set to swell further as and when the lockdown is lifted.

Q1.

- (a) consisted of monthly transfers of Rs. 500
- (b) JDY approached to fare poorly on several
- (c) propounded as a dream cash-transfer
- (d) the lead cash-relief measure in the national
- (e) is far more transparent and well-organized

Q2.

- (a) two possible incarnations of the trinity
- (b) banks opened accounts en masse to meet
- (c) that the subsidies reach only to those who need them
- (d) the changes lives and future of millions
- (e) its major role in stopping corruption

Q3.

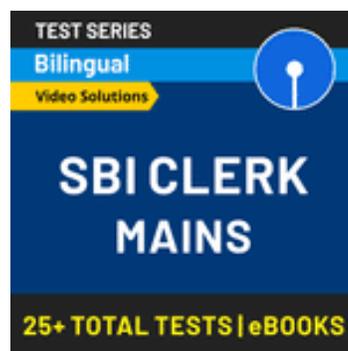
- (a) it needed databases of eligible individuals
- (b) the constraint were significantly eased
- (c) mobiles cannot only transfer money quickly
- (d) it did not have enough scope
- (e) it improved the quality of service delivery

Q4.

- (a) the total number of accounts in which the cash was transferred
- (b) the imminent demise of all cash-transfer paraphernalia
- (c) and provided the government with more fiscal bandwidth
- (d) the prevention of leakage in the payment system
- (e) an integrated approach to bring about comprehensive financial

Q5.

- (a) it helped the citizens with universal access
- (b) it also provides RuPay debit cards to the beneficiaries
- (c) the program has issued 1 billion Adhaar cards
- (d) it has increased the direct cash transfer
- (e) the JAM project latched on to another



Q6.

- (a) which started remitting cash per month
- (b) a relief package for the poor and affected
- (c) ready to be deployed at any time
- (d) enabling direct cash transfer to the beneficiary account
- (e) giving financial assistance to the needy people

Q7.

- (a) as a rumor on social media without any proof
- (b) as a possible tool of emergency relief
- (c) leading to serpentine queues outside banks
- (d) as many of 20.5 crore women having accounts
- (e) the relief measure for the needy was inadequate

Q8.

- (a) were so ineffectual and limited to the lockdown
- (b) harnessing digital identity in this manner
- (c) were currently being housed in government run shelters
- (d) were still running from pillar to post
- (e) were leaving their villages or cross state boundaries

Directions (9-15): In the questions given below a statement is given with two blanks in it. For each blank three alternatives are provided in the corresponding columns. Choose the alternative from the corresponding column that would fit the respective blank to make the given sentence grammatically correct and contextually meaningful.

Q9. SC's decision to send the _____ of restoring 4G connectivity in J&K for a review to the very authorities who imposed the restriction in the first place is a clear _____ of responsibility.

(A) Question	(D) Surfeit
(B) Success	(E) Workable
(C) Shortage	(F) Abdication

- (a) B-E
- (b) A-D
- (c) A-F
- (d) C-F
- (e) A-E

Q10. Greater _____ in restarting economic activity will _____ some of the financial stress, not just on the States but also on the Centre.

(A) Surrender	(D) Perceive
(B) Rush	(E) Reject
(C) Leeway	(F) Relieve

- (a) B-E
- (b) A-D
- (c) A-F
- (d) C-F

(e) A-E



Q11. The _____ of industrial activities happens in a framework where financial support to businesses and citizens has already been _____ both at the national and the European Union (EU) level.

(A) Resumption	(D) Confined
(B) Measuring	(E) Launched
(C) Defining	(F) Flexible

- (a) B-E
- (b) A-D
- (c) A-F
- (d) C-F
- (e) A-E

Q12. The Centre has issued guidelines from time to time, _____ under the Disaster Management Act of 2005, containing _____ restrictions on public activity and commerce which the States are expected to enforce.

(A) Beached	(D) Manoeuvring
(B) Ostensibly	(E) Varying
(C) Floating	(F) Animosity

- (a) B-E
- (b) A-D
- (c) A-F
- (d) C-F
- (e) A-E

Q13. COVID-19 has caused severe _____ across the world but there are variations both among and within countries in the number of cases and in case _____ rates.

(A) Disruption	(D) Diminutive
(B) Colossal	(E) Grounded
(C) Hostility	(F) Fatality

- (a) B-E
- (b) A-D
- (c) A-F
- (d) C-F
- (e) A-E

Q14. The approach to the management of COVID-19 needs to blend _____ disaster management strategies with longer-term public health measures including _____ measures.

(A) Current	(D) Economic
(B) Tentative	(E) Definitive
(C) Entangle	(F) Unreliable

- (a) B-E
- (b) A-D
- (c) A-F
- (d) C-F
- (e) A-E

Q15. Indian benchmarks saw a highly _____ session with an underlying weakness on Tuesday with the Sensex moving in a _____ of almost 700 points.

(A) Optional	(D) Increase
(B) Volatile	(E) Range
(C) Suspicious	(F) Enduring

- (a) B-E
- (b) A-D
- (c) A-F
- (d) C-F
- (e) A-E



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Solutions

S1. Ans. (c)

Sol. Read the next statement after the blank, **“The term “trinity” itself gives a sense of the faith and fervor this project sought to inspire.”** It refers that the JAM was considered to be an inspirational and remarkable step. So, **option (c)** fits in the blank appropriately.

S2. Ans. (a)

Sol. Read that next statement after the blank, **“mobile banking and post office payments”** which means that these two must be mentioned as two innovations coming out of the trinity. Hence, **option (a)** fits in the blank appropriately.

S3. Ans. (d)

Sol. Read the initial part of the statement having the blank, **“The second option never made much headway, perhaps because.....”** Why it would never made any further progress? Because, there must be some flaw in it. So, **option (d)** is the right answer choice and it fits in the blank appropriately.

S4. Ans. (b)

Sol. The paragraph is about replacing conventional banking with advanced and cash less transactions. It is also mentioned in the next part of the sentence, **other than mobiles: “... in the next two-and-a-half years, India will make all its debit cards, credit cards, all ATM machines all POS machines totally irrelevant... because every Indian will be doing his transaction just by using his thumb in thirty seconds.**

So, **option (b)** will fit appropriately in the blank.

S5. Ans. (e)

Sol. Read the second part of the sentence after the blank, **“flourishing narrative— universal basic income (UBI).”** It indicates that something must have tried to overpower UBI that is why the **“Said intoxication”** increased. In this scenario, **option (e)** fits the blank appropriately.

S6. Ans. (c)

Sol. Now with the JAM latching on to the UBI, it is quite obvious that UBI could be deployed at any time because there will be no need of it. So, **option (c)** fits in the blank appropriately.

S7. Ans. (b)

Sol. Read the previous statement before the blank, “It took the novel coronavirus crisis for the bubble to burst. In the early days of the crisis, JAM was often invoked.....” here, it is clear that due to the coronavirus crisis, JAM was invoked as a tool for providing emergency relief. Also, **bubble to burst** here means that the illusion of thinking that JAM would be a perfect infrastructure came to an end as soon as coronavirus hit the country. So **option (b)** fits the blank appropriately.

S8. Ans. (d)

Sol. Read the sentence with the blank in it “Poor people, far from using the “thumb in thirty seconds” method to cash in, _____ (8) _____ to collect their meagre benefits from old-fashioned bank accounts”. Here, the ground reality for poor is quite different from “using thumb in thirty seconds”. The sentence is stating the difficulties faced by the poor to withdraw cash. “To run from Pillar to post” means being forced to keep moving from one place to another. So, **option (d)** fits the blank appropriately.

S9. Ans. (c)

Sol. A-F would fit the respective blank to make the given sentence grammatically correct and contextually meaningful. Hence, **option (c)** is the right answer choice.

S10. Ans. (d)

Sol. C-F would fit the respective blank to make the given sentence grammatically correct and contextually meaningful. Hence, **option (d)** is the right answer choice.

S11. Ans. (e)

Sol. A-E would fit the respective blank to make the given sentence grammatically correct and contextually meaningful. Hence, **option (e)** is the right answer choice.

S12. Ans. (a)

Sol. B-E would fit the respective blank to make the given sentence grammatically correct and contextually meaningful. Hence, **option (a)** is the right answer choice.

S13. Ans. (c)

Sol. A-F would fit the respective blank to make the given sentence grammatically correct and contextually meaningful. Hence, **option (c)** is the right answer choice.

S14. Ans. (b)

Sol. A-D would fit the respective blank to make the given sentence grammatically correct and contextually meaningful. Hence, **option (b)** is the right answer choice.

S15. Ans. (a)

Sol. B-E would fit the respective blank to make the given sentence grammatically correct and contextually meaningful. Hence, **option (a)** is the right answer choice.

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