

# Comprehension Test for Bank Exams (IBPS Clerk Pre & SBI Clerk Pre)

#### Passage No 22

### Directions (Q.1 to 12) Read the following passage to answer the given questions based on it.

We tend to be harsh on our bureaucracy, but nowhere do citizens enjoy dealing with their government. They do it because they have to. But they doesn't men that the experience has to be dismal. Now there is a new wind blowing through government departments around the world, which could take some of this pain away. In the next five years it may well not transform not only the way public services are delivered but also the fundamental relationship between governments and citizens. Not surprisingly, it is the internet that behind it. After e-commerce and e-business, the next revolution may be e-governance.

Examples abound. The municipality of phoenix, Arizona, allows its citizens to renew their car registrations, pay traffic fines, replace lost identities cards, etc, online without having to stand in endless queues in a grubby munipal office. The municipality is happy because it saves \$5 a transaction. It costs only \$ 1.60 to process an online transaction versus \$ 6.60 to do it across the counter. In Chile, people routinely submit their income tax returns over the Internet, which has increased transparency, and drastically reduced the time taken and the number of errors and litigation with the tax departments. Both tax payers and the revenue department are happier.

The furthest ahead, not surprisingly, is the small, rich and entrepreneurial civil services of Singapore, which allows citizens to do more functions online than any other. As in many private companies, the purchasing and buying of Singapore's government departments is own on the Web, and cost benefits come through more competitive bidding, easy access to global suppliers and time saved by online processing of orders. They can post their catalogs on their site, bid for contracts, submit invoices and check their payment status over the Net.

The most useful idea for Indian municipalities is gave works, a private sector-run site that collect local taxes, fines and utility bills for 3600 municipalities across the United states. It is a citizens site, which also provide information on government jobs,

tenders, etc. The most ambitious is the British government, which has target to convert 100 per cent of his transactions with its citizens to the Internet by 2005.

Cynics in India will say, 'Oh e-governance will never work n India. We are so poor and we don't have computers. 'But they are wrong! They are many experiments afoot in India as well. Citizens in Andhra Pradesh can download government forms and submit applications on the net without having to bribe clerks. In many district land records are online and this has created transparency. Similarly in Dhar district of Madhya Pradesh, villagers have begun to fie applications for land transfers and follow heir progress on Net. In seventy villages in the Kolhapur and Sangli districts in Maharashtra, Internet booth have come-up where farmers can daily check the market rates of agricultural commodities in Marathi, along with data on agricultural schemes, information on crop technology, when to spray and plan their crops and bus and railway time tables. hey also find vocational guidance on jobs, applications for rations cards, Kerosene/ gas burners and land record extracts with details of land ownership.

Sam pritoda's WorldTel, Reliance Industries and the Tamil Nadu government are jointly laying 3000 km to optic fiber cables to create a Tamil Network which will offer rat on cards, school, college and hospital admission forms, land records, and pensions records. If successful, worldTel will expand the network to Gujarat, Karnataka and West Bengal. In Kerala, all the villages are getting linked online to the district headquarters, allowing citizens to compare the development priorities of their villages with other villages in the state.

Many are still skeptical of the real impact because so few Indians have computers. The answers in interactive cable TV and in Internet Kiosks. Although India has only five million computers and thirty-eight millions telephones, it has thirty-four millions homes with cable TV and these are growing eight per cent a year. By 2005 most cable homes will have access to the Internet from many of the 700000 local STD/PCO booths. Internet uses may be low today, but it is bound to grow rapidly in the future, and e-governance in India may not be a dream.

#### **Questions:**

## 1. According to the passage, which country has the most ambitious plan for e-governance?

A. USA B. Chile C. Singapore D. India E. UK

2. GovWorks is working in which of the following countries?

A. India B. UK C. Chile D. Singapore E. None of these

3. Choose the word that is opposite in meaning of the word "dismal" as used in the passage.

A. grim B. approve C. pleasing D. better E. enrich

4. How can India overcome low penetration of computers for egovernance?

A. By manufacturing more computers

B. Through cable TV and internet Kiosks

C. By opening more STD/PCO booths

D. By making the internet free

E. By putting more services on the internet

5. Which of the following has not been one of the effects of submitting income tax returns over the internet in Chile?

A. Reduction of legal cases B. Reduction in errors C. Increase in transparency

D. Increase in number of returns E. Reduction in time taken

6. Choose the word that is the same in the meaning as the word "abound" as used in the passage.

A. around B. proliferate C. flourish D. plentiful E. few

7. Choose the word that is the same in the meaning as the word "post" as used in the passage.

A. deliver B. send C. put up D. drop out E. later

8. According to the passage, which country is at present the most advanced in e-governance?

A. Singapore B. Chile C. India D. USA E. UK

9. In which direction is the new wind blowing?

A. More and more interaction of citizens with government through internetMore and more interaction of citizens with government through internet

B. Outscoring the work of infrastructure creation for internet

C. Increasing the penetration of computers in rural areas

D. Integrating the e-commerce, e-business and e-governance

E. Introducing e-governance programes in schools and colleges

10. According to the passage, what is the annual growth rate of computer in India?

A. 8% B. 5% C. 0.5% D. not mentioned E. None of these

11. Compared to across the counter, the cost of online transaction is-

A. little less B. substantially less C. more or less the same D. little more

E. Rs 4/- less per transaction

#### 12. According to the author, e-governance in India-

A. is a dream and may not succeed

B. Will not successfulness more computers are owned by citizens

C. has witnessed successful attempts and plans

D. will not worked because the model is suited for developed countries

E. though will bring transparency, will increase corruption

Correct Answers:											
1	2	3	4	5	6	7	8	9	10	11	12
Е	Е	С	В	D	В	С	А	А	D	В	С





