

Cognizant GenC drive kicked-off on **4-September-2021** with the second slot happening on for the students from **2:00 PM to 3:30 PM**. This document details the **Slot Analysis** as well as **Answers to Questions** that students recollected post the test. If you're appearing for the drive, this FREE Slot Analysis PDF, covering the Latest Recruitment Process, Test Pattern, Syllabus, and Most Recently Asked Questions, will help you.

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## Cognizant GenC Roles and Packages

Cognizant offers GenC Developer role through its GenC recruitment process.

- GenC Developer (4 LPA)

## Cognizant GenC Recruitment Process

- Online Test
- GenC Interview (Technical + HR Interview)

## Cognizant GenC Online Test Pattern

Section	#Qs	Duration (In Mins)
Quantitative Ability (Advanced)	25	35
English Comprehension	20	20
Logical Ability	35	45



## Cognizant GenC Online Test Assessment Platform

Assessment Platform	Inter-sectional Navigation	Intra-sectional Navigation	Marking Scheme
AMCAT - SHL	Not Allowed	Not Allowed	<b>1. No negative marks</b> for incorrect response  <b>2. Mark varies</b> for the correct response with the question type

**Note:**

1. Previously answered questions cannot be revisited
2. Questions cannot be skipped and every question is mandatory.
3. AMCAT/SHL is an Adaptive platform - The difficulty level varies with response time and correct/incorrect response.
4. The score of the candidate depends on the level of questions that he/she attempts correctly

## Cognizant GenC Online Test Syllabus

Section	Syllabus
Quantitative Ability	<b>Basic Mathematics</b> <ul style="list-style-type: none"> <li>• Divisibility</li> <li>• HCF and LCM</li> <li>• Numbers</li> <li>• Decimal fractions</li> <li>• Power</li> </ul> <b>Applied Mathematics</b> <ul style="list-style-type: none"> <li>• Profit and Loss</li> <li>• Simple and Compound Interest</li> <li>• Time, Speed and Distance</li> <li>• Inverse</li> </ul> <b>Engineering Mathematics</b> <ul style="list-style-type: none"> <li>• Logarithms</li> <li>• Permutation and Combinations</li> <li>• Probability</li> </ul>
Logical Ability	<b>Deductive Reasoning</b> <ul style="list-style-type: none"> <li>• Coding deductive logic</li> </ul>



	<ul style="list-style-type: none"> <li>• Data Sufficiency</li> <li>• Directional Sense</li> <li>• Logical Word Sequence</li> <li>• Objective Reasoning</li> <li>• Selection decision tables</li> <li>• Puzzles</li> <li>• Data Arrangement</li> </ul> <p><b>Inductive reasoning</b></p> <ul style="list-style-type: none"> <li>• Analogy Pattern Recognition</li> <li>• Classification Pattern Recognition</li> <li>• Coding Pattern Recognition</li> <li>• Number Series Pattern Recognition</li> </ul>
English Comprehension	<p><b>Vocabulary</b></p> <ul style="list-style-type: none"> <li>• Synonyms</li> <li>• Antonyms</li> <li>• Contextual Vocabulary</li> </ul> <p><b>Grammar</b></p> <ul style="list-style-type: none"> <li>• Error Identification</li> <li>• Sentence Improvement and Construction</li> </ul> <p><b>Comprehension</b></p> <ul style="list-style-type: none"> <li>• Reading Comprehension</li> </ul>

## Cognizant GenC Slot Analysis

- There was 100% topic repetition from the syllabus trained by FACE Prep in its Cognizant GenC training programme.
- 90% of questions that appeared in the CTS GenC Actual Test were similar to those trained by FACE Pre
- Difficulty level of Quantitative questions, Logical Ability and English Comprehension ranged from easy to moderate.
- Most of the questions in Quantitative Ability section were from Permutations and Combinations, Simplifications, Logarithms and LCM-HCF.
- Most of the questions in Logical Ability section were from Number Series, Coding and Decoding, Data Arrangement, Odd One Out and Data Sufficiency.
- Most of the English Comprehension questions were form Error Identification, Sentence Improvement and Vocabulary. There were questions form Reading comprehension as well.
- Overall Test Difficulty level settles around MODERATE.



## Cognizant GenC Quantitative Ability

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1. What is the unit digit sum of  $1^1 + 2^2 + 3^3 + 4^4 + 5^5 + 6^6$ .

A. 0  
B. 9  
C. 4  
D. 7

**Answer: B**

2. If  $2^{2n-2} = (1/8^{n-3})$  then find the value of n.

A. 3  
B. -2  
C. 2  
D. 0

**Answer: B**

3. What is the value of  $(5^{-2} \times 10^{-4}) / (2^{-5} \times 5^{-6})$ ?

A. 0  
B. 10  
C. 2  
D. 5

**Answer: C**

4. If n numbers are in arithmetic progression in what manner will the logarithm of the number vary?

A. Exponential  
B. Linear  
C. Quadratic  
D. None of these

**Answer: D**

5. Which number should be added to 306 so that it becomes prime?

A. 3  
B. 5  
C. 9  
D. 13

**Answer: B**

6. Which number should be subtracted from 6518 so that it can be divisible by 36?

A. 1  
B. 2  
C. 3  
D. 4

**Answer: B**



7. The reciprocal of LCM and HCF of two numbers are  $\frac{1}{12}$  and  $\frac{1}{312}$  respectively. If one the number is 24 then find the other number.

A. 126  
B. 156  
C. 136  
D. 146

**Answer: B**

8. Varun is guessing which of the 2 hands holds a coin. What is the probability that Varun guesses correctly three times in a row?

A.  $\frac{1}{16}$   
B.  $\frac{1}{8}$   
C.  $\frac{1}{2}$   
D.  $\frac{1}{4}$

**Answer: B**

9. If  $\log_5 2 = \log_3 m / \log_3 n$  then find the value of m and n.

A.  $m = 2$  &  $n = 5$   
B.  $m = 3$  &  $n = 5$   
C.  $m = 5$  &  $n = 2$   
D.  $m = 3$  &  $n = 3$

**Answer: A**

10.  $\log_{16} 64 - \log_{64} 16$  is equal to:

A.  $\frac{2}{3}$   
B.  $\frac{6}{5}$   
C.  $\frac{5}{6}$   
D.  $\frac{3}{2}$

**Answer: C**

11. What is the value of the expression  $5 \cdot (2+16)/2 - 4 \cdot (2+2) + 1/4$  of 16?

A. 26  
B. 33  
C. 13  
D. 34

**Answer: B**

12. The LCM and HCF of two numbers are 2970 and 30 respectively. Prime factors of the product of two numbers are:

A. 2, 3, 5, 11  
B. 2, 3, 7, 13  
C. 2, 3, 7, 11  
D. 2, 4, 5, 11

**Answer: A**



13. In a garden, 70% of the flowers are roses and rest are lilies. If  $\frac{1}{2}$  of the roses and  $\frac{7}{8}$  of the lilies are yellow, find the probability that a yellow flower selected at the random is rose.

- A.  $\frac{1}{7}$
- B.  $\frac{2}{7}$
- C.  $\frac{3}{7}$
- D.  $\frac{4}{7}$

**Answer: D**

14. The permutation and combinations of abcd taken 3 at a time are respectively:

- A. 12, 2
- B. 48, 8
- C. 24, 4
- D. 36, 6

**Answer: C**

15.  $0.00001 + 0.000001 + 0.00010 + 0.00100 =$

- A. 0.0001111
- B. 0.00111
- C. 0.001111
- D. 0.0010111

**Answer: B**

16. For the post of receptionists, there are 12 equally qualified candidates. In how many ways can they be selected?

- A. 132
- B. 24
- C. 66
- D. 12

**Answer: C**

17. Every year before the festive season, a shopkeeper increases the price of the product by 35% and then introduces two successive discounts of 10% and 15% respectively. What is percentage loss and percentage loss or gain?

- A. 3.27% loss
- B. 3.27% gain
- C. No profit, no loss
- D. 8.875% gain
- E. 8.875% loss

**Answer: A**

18. What is the probability of getting at least one tail, when two coins are tossed simultaneously?

- A.  $\frac{3}{4}$
- B. 1
- C.  $\frac{1}{4}$



D.  $1/2$

**Answer: A**

19. What is the largest power of 20 contained in  $100!$ ?

A. 56

B. 2

C. 1

D. 24

**Answer: D**

20. In the equation  $(15)^{-1} * X = (1/5^3)$ , find the value of X.

A.  $3/25$

B.  $3/20$

C.  $25/3$

D.  $20/3$

**Answer: A**

21. A man rows a boat at a speed of 5km/hr in still water. What is the speed of a river if it takes him 1 hour to row a boat to a place 2.4 km away and return back?

A. 1 km/hr

B. 4 km/hr

C. 6 km/hr

D. 3 km/hr

**Answer: A**

22. On selling a bat at  $5/7$ th of its marked price, the store earns 15% profit. What is the profit earned if it is sold at marked price?

A. 20%

B. 39%

C. 40%

D. 61%

**Answer: D**

23. I started on my bicycle at 7 am to reach a certain place. After going a certain distance, my bicycle went out of order. Consequently, I rested for 35 minutes and came back to my house walking all the way. I reached my house at 1 pm. If my cycling speed is 10 kmph and my walking speed is 1 kmph, then on my bicycle I covered a distance of:

A. 4.92 km

B. 15.476 km

C. 13.44 km

D. 14.375 km

**Answer: A**

24. A pipe can fill a tank in 12 hours and another can empty it in 24 hours. If both the pipes are used, with the first pipe running for 2 hours and second pipe running for 1 hour alternatively. How long will it take to fill the tank? (Consider starting with the first pipe)



- A. 23 hours
- B. 21 hours
- C. 22 hours and 30 minutes
- D. 21 hours 30 minutes
- E. 22 hours

**Answer: C**





## Cognizant GenC Logical Ability

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1. Decode the word(s) / pattern given in the question

If WORD is coded as 9753, then DOOR is coded as:

- A. 3579
- B. 3775
- C. 3559
- D. 9357

**Answer: B**

2. Read the passage carefully and select the answer option that can be inferred from it.

According to a recent study, in the local municipal elections, the candidate who interacts more with the Resident's Welfare Associations and wins their trust will get the maximum name recognition in the elections.

- A. Local Resident's Welfare Welfare Associations are the most important factor in elections in the city.
- B. Maximum name recognition will help a candidate win a higher percentage of votes cast during the election.
- C. Resident's Welfare associations exert a lot of influence over the voting population residing in the city.
- D. For maximum name recognition a candidate need not spend a lot of money on posters, banners and advertising campaigns.

**Answer: C**

3. Choose the correct option.

From the given choices select the odd one out.

- A. ABDC
- B. STVU
- C. MNPQ
- D. PQSR

**Answer: C**

4. Decode the word(s) / pattern given in the question

If SOUND is coded as RNTMC, then what is the code for WORK?

- A. UNPM
- B. UMPH
- C. VNQJ
- D. VMQJ

**Answer: C**

5. Find the missing term in the series.

8, 8, 15, 23, 38, .....

- A. 61
- B. 59
- C. 57



D. 62

**Answer: A**

6. Mallika, Maneni, Pallavi, Nikita and Suhana are seated in a conference hall facing the stage which is in the North. They are all scattered in such a manner that they do not occupy adjacent seats. The seating arrangement is as given below:

1. Maneni is seated 10 seats away, to the right of Suhana.
2. Pallavi is seated 20 seats away, to the left of Nikita.
3. Mallika is seated 30 seats in front of Suhana.
4. Nikita is seated 15 seats to the right of Suhana.

who amongst the given options are **not** seated in a linear pattern

- A. Pallavi, Suhana, Maneni
- B. Pallavi, Maneni, Nikita
- C. Mallika, Suhana, Maneni
- D. Pallavi, Suhana, Nikita

**Answer: C**

7. A child walks 6 m towards the west and then 20 in towards south. He then turns east and walks another 12 m. Then he walks 12 m towards the north. How far is he from his initial position?

- A. 10 m
- B. 6 m
- C. 12 m
- D. 8 m

**Answer: A**

8. A child while coming home from his school first goes 4 kms towards south-east, then 8 kms toward west. He then goes 4 kms towards north-west. In which direction is he from his school?

- A. East
- B. West
- C. North
- D. South-east

**Answer: B**

9. From the given select the odd one out.

- A. EGK
- B. BEN
- C. CGP
- D. AEU

**Answer: C**

10. From the given choices select the odd one out.

- A. MQ2
- B. RV2
- C. PS3
- D. DM3

**Answer: C**



11. When I met Mr. Harish at a wedding, he pointed out to a person and said, "Kiran is your mother's only sister's son's wife". How is Kiran related to me?
- A. Sister-in-law
  - B. Cousin
  - C. Niece
  - D. Aunt
  - E. Data insufficient

**Answer: A**

12. The question consists of a problem question followed by two statements I and II. Find out if the information given in the statement(s) is sufficient in finding the solution to the problem.

**Problem question:**

Ionization energy decreases with the increasing size of metal atom. Out of cesium, lithium, potassium and sodium, which will have the lowest ionization energy?

**Statements:**

- I. Lithium has the smallest size.
  - II. The size of potassium and cesium is greater than lithium.
- A. Statement I alone is sufficient in answering the problem question
  - B. Statement II alone is sufficient in answering the problem question
  - C. Both statements put together are sufficient in answering the problem question
  - D. Both the statements even put together are not sufficient in answering the problem question
  - E. Either of the statements taken individually is sufficient in answering the problem question

**Answer: D**

13. Find out if the information given in the statement(s) is sufficient in finding the solution to the problem.

**Problem question:** Is P divisible by 12?

**Statements:**

- i) P is divisible by 8
- ii) P is divisible by 3

- A. Statement I alone is sufficient in answering the problem question
- B. Statement II alone is sufficient in answering the problem question
- C. Both statements put together are sufficient in answering the problem question
- D. Both the statements even put together are not sufficient in answering the problem question
- E. Either of the statements taken individually is sufficient in answering the problem question

**Answer: C**

14. Arrange the given statements.

- A. Go to a website, click on "buy" for a specific product.
  - B. Select the paying mode as credit card.
  - C. Click on "pay".
  - D. Enter username and the credit card code.
- A. ACBD
  - B. ADBC
  - C. ABDC
  - D. ABCD



**Answer: C**

15. A pole indicating directions erroneously indicates east as south-east, south as south-west, west as north-west, in which direction will the pole indicate north?
- A. North-west
  - B. North-east
  - C. South
  - D. East

**Answer: B**

16. From Chennai to Himachal Pradesh, the new culture vultures are tearing down acres of India's architectural treasures. Ancestral owners are often fobbed off with a few hundred rupees for an exquisitely carved door or window, which fetches fifty times that much from foreign dealers, and yet more from the drawing shop sophisticates of the Western Countries. The reason for such shameless rape of the Indian architectural wealth can perhaps, not wrongly, be attributed to the unfortunate blend of activist disunity and the local indifference.
- A. India provides a rich market for unscrupulous antique dealers.
  - B. The environment created by the activist disunity and local indifference is ideal for antique dealers to strive in India.
  - C. Most Indian families have heirlooms which can be sold at high prices to Europeans and Americans.
  - D. Only Indians are not proud of their cultural heritage and are hungry for foreign currency that is easily available in return of artefacts.

**Answer: B**

17. A recent communication noted that India's foreign minister told officials in U.K. that New Delhi intends to maintain and extend her open door policy to the West. The minister also said that India would continue with her programme of political and economic changes despite a recent campaign against western ideas and foreign aid.
- A. Although internal changes in India may not follow western ideas, foreign trade with the West shall continue.
  - B. India would continue her open door policy with other western countries despite her issues with UK.
  - C. India would make amends to reconcile with the western ideas by following an open door policy.
  - D. India's internal policies are not dependent on her foreign relations.

**Answer: B**

18. There are 4 questions based on the same puzzle. Answer the questions based on the given information:
- (i) Six friends P, Q, R, S, T and U are members of a club and play a different game of Football, Cricket, Tennis, Basketball, Badminton and Volleyball.
  - (ii) T who is taller than P and S plays Tennis
  - (iii) The tallest among them plays Basketball
  - (iv) The shortest among them plays Volleyball
  - (v) Q and S neither play Volleyball nor Basketball
  - (vi) R plays Volleyball



(vii) T is between Q who plays Football and P in order of height  
Who amongst the following is taller than R but shorter than P?

- A. Q
- B. T
- C. U
- D. Data inadequate
- E. None of these

**Answer: E**

19. Who amongst the given options play Basketball?

- A. Q
- B. R
- C. S
- D. U
- E. None of these

**Answer: D**

20. Which of the following statements is **NOT** true?

- A. T is taller than R
- B. Q is taller than S
- C. P is shorter than R
- D. U is taller than Q
- E. S is taller than R

**Answer: C**

21. Who will be at the third place if they are arranged in the descending order of their height?

- A. Q
- B. P
- C. S
- D. T
- E. None of these

**Answer: D**

## 22. Passage

The following are the details of the procedure of deciding delivery charges for goods bought from ABC company. The customers:

1. Are divided into two categories: those who have sales region code of 10 or above into one category and those with a code less than 10 into another.
2. Must have bought goods worth Rs. 5, 000 or more in the previous month.
3. Must not have dealership of any other similar company.
4. Should not have availed bulk discount before.
5. Should have been provided a special discount of 5% or less than that in the previous dealings.
6. Should have been regularly ordering for more than 3 years however

However,



- a. If the customer fulfills all the conditions except (2), then if the code is less than 10, delivery charges of Rs. 200 would be levied. Delivery charges of Rs. 150 would be levied for a code more than 10
- b. If the candidate fulfills all the conditions except (3), then, if the code is less than 10, delivery charges of Rs. 150 would be levied. Delivery charges of Rs. 250 would be levied for a code more than 10.

Does the customer need to pay any delivery charges? (The case is presented as on 12th July, 2011)

Ronit is a customer whose sales region code is 14. He had bought goods worth Rs. 6,000 from ABC company in June. He does not have any dealership in any other similar company. He has never been provided any bulk discount or special discount.

- A. Customer need not pay any delivery charges
- B. Customer would have to pay delivery charges
- C. Customer would have to pay Rs. 150 as delivery charges
- D. Customer would have to pay Rs. 250 as delivery charges
- E. Data insufficient

**Answer: E**

23. Priya is a customer whose sales region code is 08. She has been regularly ordering goods from ABC Company for more than 4 years. She has also purchased goods worth Rs. 6,500 in the previous month. She has never been provided with any bulk discount but has been given a special discount of 2%. However, she also deals with other similar companies.

- A. Customer need not pay any delivery charges
- B. Customer would have to pay delivery charges
- C. Customer would have to pay Rs. 150 as delivery charges
- D. Customer would have to pay Rs. 250 as delivery charges
- E. Data insufficient

**Answer: C**

24. From the given choices select the odd one out.

- A. HIKJ
- B. RSTU
- C. KLMN
- D. STVU

**Answer: B**



## Cognizant GenC English Comprehension

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1. Read the sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The letter of that part is the answer. Ignore the error of punctuation, if any.

(A) His low marks in English/ (B) suggested that he did/ (C) not know nothing/ (D) about the language./ (E) No error

- A. (A)
- B. (B)
- C. (C)
- D. (D)
- E. (E)

**Answer: C**

2. In the question, a part of the sentence is italicised. Alternatives to the *italicised* part are given which may improve the construction of the sentence. Select the correct alternative.

Markets like Janpath and Connaught Place have a lots of shops selling very trendy clothes.

- A. Have lots of shops selling
- B. Have lot many number of shops selling
- C. Have a lot number of shops that are selling
- D. No improvement needed

**Answer: A**

3. Arrange the fragments A, B, C, D and E in order to form a meaningful sentence.

- A. you should create
- B. in situations that have
- C. been stuck
- D. transformations
- E. the space for

- A. BCEDA
- B. AEDBC
- C. ADEBC
- D. EDABC
- E. ABCED

**Answer: B**

4. Read the sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The letter of that part is the answer. Ignore the error of punctuation, if any.

(A) As Maria returned home,/ (B) she found the hall to be empty as/ (C) everyone were hiding in the kitchen./ (D) No error

- A. (A)
- B. (B)



C. (C)

D. (D)

**Answer: C**

5. Select the correct option that fills the blank(s) to make the sentence meaningfully complete.

The guilt seeps deep inside you \_\_\_\_\_ a way it depresses you.

A. in

B. for

C. through

D. by

**Answer: A**

6. Select the correct option that fills the blank(s) to make the sentence meaningfully complete.

Even though the region was prone to hurricanes, the \_\_\_\_\_ of the tornado last year was \_\_\_\_\_.

A. Levity ... lethal

B. Impact ... awesome

C. Inevitability ... mercurial

D. Ferocity ... unprecedented

**Answer: D**

7. Select the correct option that fills the blank(s) to make the sentence meaningfully complete.

Our bright and beautiful environment is being systematically destroyed under the pressure of a \_\_\_\_\_ population.

A. Proliferating

B. Expanding

C. Widening

D. Enlarging

**Answer: A**

8. Read the sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The letter of that part is the answer. Ignore the error of punctuation, if any.

(A) Green home cleaning can be a tiny (B) and imperative step in (C) balancing and preserving our nature.

A. (A)

B. (B)

C. (C)

D. No error

**Answer: B**

9. Read the sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The letter of that part is the answer. Ignore the error of punctuation, if any.

(A) All the guests on the (B) boat got frightened (C) when they heard the alarm.

A. (A)





- B. (B)
- C. (C)
- D. No error

**Answer: A**

10. Select the correct option that fills the blank(s) to make the sentence meaningfully complete.  
Garima said, "There are so many people in the house. I wonder who ate the ice-cream." Garima is \_\_\_\_\_
- A. Doubtful
  - B. Amazed
  - C. Shocked
  - D. Worried

**Answer: A**

11. Select the correct option that fills the blank(s) to make the sentence meaningfully complete.  
The orchestra has one whistler who plays \_\_\_\_\_ instruments well.
- A. percussion
  - B. parody
  - C. boisterous
  - D. intense

**Answer: A**

12. Select the option that is most nearly OPPOSITE in meaning to the given word.  
FUTILE (OPPOSITE)
- A. Barren
  - B. Useless
  - C. Alive
  - D. Productive

**Answer: D**

13. Select the option that is most nearly OPPOSITE in meaning to the word or phrase given in bold.  
Birds are **quarantined** to prevent the spread of bird flu.
- A. immunized
  - B. butchered
  - C. secluded
  - D. mingled

**Answer: D**

14. Select the option that is most nearly OPPOSITE in meaning to the given word.  
MITIGATE (OPPOSITE)
- A. Aggravate
  - B. Abate
  - C. Pacify
  - D. Soothe

**Answer: A**



15. The question consists of 6 sentences. S1 and S6 represent the first and the last sentences of a passage respectively. Arrange the sentences P, Q, R and S between S1 and S6 to form a complete meaningful passage.

S1: My daughter was born in the year 2005.

S6: She was one of the brightest kids in her whole class.

P: She was a quick learner from the beginning.

Q: She could recite poems at two years of age.

R: We put her in kindergarten when she was two and a half years old.

S: She started walking when she was eleven months old.

A. RQSP

B. SQPR

C. QSRP

D. PSQR

**Answer: D**

Direction for 16 and 17: Choose the correct answer based on the passage.

Environmental toxins which can affect children are frighteningly commonplace. Besides lead, there are other heavy metals such as mercury, which is found frequently in fish, that are spewed into the air from coal-fired power plants, says Maureen Swanson, MPA, director of the Healthy Children Project at the Learning Disabilities Association of America.

Mercury exposure can impair children's memory, attention, and language abilities and interfere with fine motor and visual spatial skills. A recent study of school districts in Texas showed significantly higher levels of autism in areas with elevated levels of mercury in the environment. "Researchers are finding harmful effects at lower and lower levels of exposure," says Swanson. "They're now telling us that they don't know if there's a level of mercury that's safe."

Unfortunately, some of these chemicals make good flame retardants and have been widely used in everything from upholstery to televisions to children's clothing. Studies have found them in high levels in household dust, as well as in breast milk. Two categories of these flame retardants have been banned in Europe and are starting to be banned by different states in the United States.

The number of toxins in our environment that can affect children may seem overwhelming at times. On at least some fronts, however, there is progress in making the world a cleaner place for kids and just possibly, reducing the number of learning disabilities and neurological problems. With a number of efforts to clean up the environment stalled at the federal level, many state governments are starting to lead the way. And rather than tackle one chemical at a time, at least eight states are considering plans for comprehensive chemical reform bills, which would take toxic chemicals off the market.

16. "Besides lead, there are other heavy metals such as mercury, which are found frequently in fish, that are spewed into the air from coal-fired power plants". How can this line be worded differently?
- A. Besides lead, mercury is another heavy metal which is found frequently in discarded fish cooked in coal-fired power plants.
- B. Besides lead, fish contains mercury which is a heavy metal ejected in the air from power plants using coal.



- C. Fish, contains mercury which is released in the air as industrial waste and which is also a heavy metal like lead.
- D. Mercury released in the air as industrial waste is another heavy metal like lead, found in fish.

**Answer: A**

17. "Researchers are finding harmful effects at lower levels of exposure." How can this line be interpreted?
- A. Lower levels of exposure are harmful
  - B. Harmful effects from exposure are becoming less intense
  - C. Amount of clothing has an impact on harmful effects
  - D. Even a little exposure can cause harm

**Answer: A**

18. Choose the correct answer based on the passage.

The impressive recent growth of certain sectors of the Indian economy is a necessary but insufficient condition for the elimination of extreme poverty. In order to ensure that the poorest benefit from this growth, and also contribute to it, the expansion and improvement of the microfinance sector should be a national priority.

The studies suggest that the impact of microfinance on the poorest is greater than on the poor, and yet another that non-participating members of communities where microfinance operates experience socio-economic gains suggesting strong spillover effects. Moreover, well-managed microfinance institutions (MFIs) have shown a capacity to wean themselves off of subsidies and become sustainable within a few years.

Microfinance is powerful, but it is clearly no panacea. Microfinance does not directly address some structural problems facing Indian society and the economy, and it is not yet as efficient as it will be when economies of scale are realised and a more supportive policy environment is created. Loan products are still too inflexible, and savings and insurance services that the poor also need are not widely available due to regulatory barriers

Still, microfinance is one of the few market-based, scaleable anti-poverty solutions that is in place in India today, and the argument to scale it up to meet the overwhelming need is compelling. According to Sa-Dhan, the overall outreach is 6.5 million families and the sector-wide loan portfolio is Rs 2,500 crore. However, this is meeting only 10% of the estimated demand. Importantly, new initiatives are expanding this success story to some of the country's poorest regions, such as eastern and central Uttar Pradesh.

The local and national governments have an important role to play in ensuring the growth and improvement of microfinance. First and foremost, the market should be left to set interest rates, not the state. Ensuring transparency and full disclosure of rates including fees is something the government should ensure, and something that new technologies as well as reporting and data standards are already enabling.

Furthermore, government regulators should set clear criteria for allowing MFIs to mobilise savings for on-lending to the poor; this would allow for a large measure of financial independence amongst well-managed MFIs. Each Indian state could consider forming a multi-party working group to meet with microfinance leaders and have a dialogue with them about how the policy environment could be made more supportive and to clear up misperceptions.



There is an opportunity to make a real dent in hard-core poverty through microfinance. By unleashing the entrepreneurial talent of the poor, we will slowly but surely transform India in ways we can only begin to imagine today.

Which of the following is **NOT** a challenge faced by microfinance in India?

- A. Does not help the poorest
- B. Efficient when economy of scale is achieved
- C. Non-conducting policy environment
- D. Structural problems of Indian society

**Answer: A**