

## **CLAT-UG SAMPLE PAPER – 01**

### **ENGLISH LANGUAGE**

Many of the people walking the long blocks of Mechanicsville grew up poor, and their children are likely to be poor too. It is part of the vicious cycle of poverty-without access to high-quality education, children born into poverty are likely to remain there for their whole lives. Policymakers have some ideas about what can help ensure that children born into poverty succeed. In one oft-cited study from the 1970s, the Abecedarian Project randomly selected certain infants from low-income families to attend full-time, high-quality education from infancy through age 5, while others were put in a control group. The children who participated in the education programme had higher cognitive test scores, were more likely to attend a four-year college. Similarly, studies have shown that those who attended pre-school had higher earnings, were more likely to hold a job and had committed fewer crimes than the control group that did not attend pre-school.

But high-quality pre-school is expensive, and most parents struggle to afford any daycare, much less a programme that meets quality benchmarks. That's why a foundation is sponsoring a new approach to breaking this cycle. It tries to give children access to high-quality, early-childhood education while helping parents get better jobs and build stronger families. It's called the two-generation approach, and has been found to be one of the best bets in helping families escape poverty. The strategy has proven so successful that there's now a waiting list of 400 children for Educare, double the pre-school's enrolment. And that, in turn, has driven parents to show up at the Centre for Working Families, to register for job training or a career counsellor. Kids can't get on the waiting list of the Educare site unless their parents are enrolled with the Centre for Working Families. The Centre has placed 1,800 people in jobs and annually connects people with tax refunds, credits, childcare subsidies and other benefits. But it's the way the Centre works with the school down the hill that has really helped parents improve their children's chances. There is literacy training for parents so they can read with their children, and counsellors at the workforce centre consult with staff at the school about families' well-being.

Two-generation programmes are not new-the phrase was coined in the early 1990s, when a few programmes linked early-childhood education and self-sufficiency programmes for parents. But those programmes mostly faded away under welfare reform, when policy emphasis was put on "work-first" policies. One of the things that struck me about the two-generation model is that it favours parents who have the wherewithal to fight to get their children enrolled in school, and to get themselves some career help. But what about the parents who are too overwhelmed to take any steps for themselves or their children?

Aren't they the ones that need the most help? But research suggests that two-generation programmes could be more effective than offering just job training or childcare independently, because being a part of both programmes often motivates parents to behave differently.

**1. Which of the following is the author's main objective in writing the passage?**

- (a) To discuss an approach to addressing poverty involving both parents and children.
- (b) To criticise the governments for high poverty and unemployment rate.
- (c) To exhort governments to disburse more aid to poor nations.
- (d) To point out how standardised tests discriminate against poor students.

**2. Which of the following can be concluded from the studies cited in the passage?**

- (a) Children in families where both parents work have adjustment problems.
- (b) Standardised testing in schools needs to be revamped.
- (c) Education is out of reach for the majority of society.
- (d) Pre-school education has been found to benefit children from poor families throughout life.

**3. Which of the following factors has/ have impacted the implementation of the two-generation model?**

- A. Different reform focus by the government.**
- B. Parents were found not to benefit much from its implementation.**
- C. Research does not support its implementation.**

- (a) Only (A)                      (b) Only (B)                      (c) Only (B) and (C)                      (d) All (A), (B) and (C).

**4. Which of the following words can replace the word "BREAKING" as used in the passage?**

- A. disclosing                      B. disrupting                      C. relaxing                      D. ending**

- (a) Only (A) and (B)                      (b) Only (B) and (D)                      (c) Only (B)                      (d) Only (A).

**5. Which of the following can be said about Educare?**

- A. It has gained popularity.**
- B. It benefits poor families holistically since enrolment in Centre for Working Families is necessary along with enrolment in Educare.**
- C. It offers literacy training programmes for parents.**

- (a) All (A), (B) and (C)                      (b) Only (A) and (B)
- (c) Only (A) and (C)                      (d) Only (B) and (C)

**6. Which of the following is/are the author's view of the two-generation model?**

- A. It is biased and does not benefit those who need it the most.**
- B. It cannot succeed in its current form as it is financially unsustainable.**
- C. It has the potential to benefit both poor parents and children in poverty.**

- (a) Only (C)                      (b) Only (A)                      (c) Only (B)                      (d) Only (A) and (B).

**7. Which of the following describes the tone of the passage?**

(a) Cynical

(b) Nostalgic

(c) Analytical

(d) Critical.

**8. Which of the following words is the OPPOSITE of the word "VICIOUS" as used in the passage?**

**A. pleasant**

**B. compassionate**

**C. cruel**

**D. humane**

(a) Only (A)

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

(c) Only (A) and (B)

(d) Only (A), (B) and (D).

Life is expensive for America's poor, with financial services the primary culprit; something that also afflicts migrants sending money home. Some 8% of American households - and nearly one in three whose income is less than \$15,000 a year - do not have a bank account. More than half of this group say banking is too expensive for them. Many cannot maintain the minimum balance necessary to avoid monthly fees; for others, the risk of being walloped with unexpected fees becomes too large.

Doing without banks makes life costlier; but in a routine way. Cashing a pay cheque at a credit union or similar outlet typically costs 2-5% of the cheque's value. The unbanked often end up paying two sets of fees - one to turn their pay cheque into cash, another to turn their cash into a money order - says Joe Valents of the Centre for American Progress, a think-tank. In 2008, the Brookings Institution, another think-tank, estimated that such fees can accumulate to \$40,000 over the career of a full-time worker.

Pre-paid debt cards are growing in popularity as an alternative to bank accounts. A renowned consultancy estimates that deposits on such cards rose by 5% to \$570 billion in 2014. Though receiving wages or benefits on pre-paid cards is cheaper than cashing cheques, such cards typically charge plenty of other fees. Many States issue their own pre-paid cards to dispense welfare payments. As a result, those who do not live near the right bank lose out, either from ATM withdrawal charges or from a long trek to make a withdrawal. Other terms can rankle; in Indiana, welfare cards allow only one free ATM withdrawal. Pre-paid debt cards are growing in popularity as an alternative to bank accounts. A renowned consultancy estimates that deposits on such cards rose by 5% to \$570 billion in 2014. Though receiving wages or benefits on pre-paid cards is cheaper than cashing cheques, such cards typically charge plenty of other fees. Many States issue their own pre-paid cards to dispense welfare payments. As a result, those who do not live near the right bank lose out, either from ATM withdrawal charges or from a long trek to make a withdrawal. Other terms can rankle; in Indiana, welfare cards allow only one free ATM withdrawal a cost short-term loans secured against imminent tax refunds. But it is still common to borrow to cover the cost of applying for the EITC. In 2014 almost 22 million consumers used 'refund anticipation cheques', which offer a loan to pay the filing costs and collect repayment automatically when the refund arrives. These products typically cost between \$25 and \$60 for credit that lasts only a few weeks.

How might financial services be made cheaper for the poor? Mobile banking looks promising. But

the poor are not yet well placed to benefit from the mobile revolution, in financial services or otherwise. Only half of those earning less than \$30,000 per year own a smartphone, compared with

70% or more of those in higher-income groups. Nearly half of those who do manage it have had to temporarily cancel their service for financial reasons. That might itself be the result of disparate prices; those with poor credit ratings rely on pre-paid SIM cards, which, unlike normal monthly contracts, do not come with a hefty discount for the handset. Low smartphone preparation in turn makes life more expensive in other ways. The unconnected do not benefit from the cheap communication, education and even transport the app economy provides. A quarter of poor households do not use the internet at all, which makes seeking out low prices harder.

**9. Many poor Americans are reluctant to open a bank account because**

**A. they prefer traditional methods of handling their finances.**

**B. they are unwilling to provide the required documents.**

**C. they find it difficult to fulfil the requirements stipulated by banks.**

(a) Only A                      (b) Only B                      (c) Only C                      (d) Both (B) and (C).

**10. Which of the following is most nearly the SAME in meaning as the word 'RANKLE' as used in the passage?**

(a) please                      (b) beware                      (c) irk                      (d) appease.

**11. One of the reasons mobile banking may prove to be a costly affair for the poor is**

(a) there are not enough service providers to cater to the needs of this segment of people.

(b) they are unable to take advantage of the service owing to financial charges of banks.

(c) incidences of theft of mobile phones is high.

(d) None of the given options.

**12. Which of the following is most nearly the OPPOSITE in meaning of the word "PROMISING" as used in the passage?**

(a) hopeless                      (b) worthwhile                      (c) desperate                      (d) unhappy.

**13 Pre-paid cards are gaining popularity because**

**A. it is very convenient to withdraw money using such cards.**

**B. these are durable.**

**C. these make provision to withdraw money without any additional fee.**

(a) Only (A)                      (b) Only (A) and (B)

(c) Only (A) and (C)                      (d) None of the given options.

**14. Which of the following is most nearly the SAME in meaning as the word 'NUDGED' as used in the passage?**

(a) pushed                      (b) overwhelmed                      (c) judged                      (d) welcomed.

15. Which of the following can be a suitable title for the passage?

- (a) Living the American Dream - Not A Distant Dream Anymore
- (b) Technology - The Only Tool to Alleviate the Poor
- (c) Exploring A Rich Nation of Poor People
- (d) Innovative Ways of Banking and Their Success Stories.

We have witnessed several disasters in recent times - some natural, others man-made. The frequency of such calamities has inured us and deadened our collective sensitivity, but that does not reduce the enormity of the personal tragedy of each victim's family and community. The economic loss is only secondary to the human suffering, but is also substantial. The Government, whether State or Central, has standardised its response. This consists of reacting late, blaming others, visits by VIPs announcing a relief package including compensation for those affected and then forgetting all about it. There seems to be little attempt at drawing lessons from each disaster, storing the knowledge for future use and long-term planning for possible pre-emptive action. Preparedness for disasters thus falls short of what is possible using today's technologies.

Floods in many parts of India like the States of Bihar and Assam are a yearly phenomenon. Yet the government seems to be caught by surprise year after year. It is obvious that tarpaulins, vaccines and other medicines, clothes, satellite phones, large numbers of doctors and paramedical staff, etc., will be needed as will boats to combat emergencies, yet the non-availability of these essential services and commodities occurs. Worse, the organizational structure and mechanisms for dealing with disasters are lethargic and ill-defined. The National Disaster Management Agency set-up a short time ago, being a Central Government agency, has its limitations relating to infringing the jurisdiction of states. It could have aggregated and disseminated experiences and knowledge, stocked many of the essential items required in an emergency or worked with agencies to ensure sufficient stocks, but hasn't.

While the reaction to major disasters is dismal, the response to emergencies like accidents is equally sad. Victims lie unattended since passersby are wary of getting caught in a labyrinthine of police and legal systems. The resulting delay in treatment converts injuries into deaths. Of late, unique and free service to provide assistance in emergency cases is operational. Emergency Management and Research Institute (EMRI) is a professionally managed operation initiated by the vision and grant from Ramalinga Raju. The service, which is a successful example of public-private partnership, is likely to become operational in a few states in the near future. Given the sad failure of conventional government organizations in handling disasters, it is time we looked at the PPP model as an alternative without the government seeking in any way to abdicate its responsibility.

While the state provides the funding, private organizations will provide the drive, professionalism, competent management and output-linked efficiency of a good corporate organisation. Combining the sensitivity and purpose of an NGO with private entrepreneurial drive to handle disasters together is thus a worthwhile challenge for both corporate and the government.

**16. What is the author's view of the government's current reaction to natural disasters?**

- (a) The government has not been able to handle disasters and should seek foreign aid.
- (b) A Central Government agency should be set-up to speed up coordination in rescue efforts.
- (c) It has failed to utilize donations effectively to provide relief.
- (d) The government is apathetic and has not managed to handle disasters effectively.

**17. Which of the following is not true in the context of the passage?**

- (a) Man-made disasters occur more frequently than natural disasters.
- (b) The Public Private Participation model has been successful in handling emergencies.
- (c) Flood occur every year in some Indian States.
- (d) Analysis of previous disasters will help us cope with future ones.

**18. Why is there a lack of medical care at disaster sites?**

- (a) Inadequate transportation facilities.
- (b) Lack of disaster management training for medical staff.
- (c) Loss of medical supplies due to dangerous conditions.
- (d) None of the above.

**19. What does the author consider "a worthwhile challenge for both corporate and the government"?**

- (a) Governments should gradually transfer disaster management to corporate.
- (b) Their working together to manage disasters competently, keeping public interests in mind.
- (c) Reducing the incidence of man-made disasters.
- (d) Mitigating the financial losses sustained during natural disasters.

**20. According to the author, what pre-emptive actions have been avoided by our policy planners of disaster management?**

- (a) Drawing lesson from each disaster
- (b) Storing the knowledge for future safety actions
- (c) Insensitivity of our leaders towards any disasters
- (d) None of the above.

**21. What is the author's view about Public Private Partnership (PPP)?**

- (a) PPP can be the best solution in the face of government's sad failure in handling disasters.
- (b) For funding the PPP will still rely on states which can delay the operations.
- (c) Public Private Partnership can provide the professionalism, competent management and output linked efficiency of a good corporate organization.
- (d) It is a unique and free service to provide assistance in emergency cases.

The night was cold and wet but in the small parlour of Laburnam Villa, the blinds were drawn and the fire burned brightly. Father and son were at chess, the former, who possessed ideas about the



# MAANSAROVAR

game involving radical changes, putting his king into such sharp and unnecessary perils that it even provoked comment from the white-haired old lady knitting placidly by the fire.

"Hark at the wind," said Mr White, who, having seen a fatal mistake after it was too late, was amiably desirous of preventing his son from seeing it. "I'm listening," said the latter, grimly surveying the board as he stretched out his hand. "Check." "I should hardly think that he'd come tonight," said his father, with his hand poised over the board. "Mate," replied the son.

"That's the worst of living so far out," bawled Mr White, with sudden and unlooked for violence, "of all the beastly, slushy, out-of-the-way places to live in, this is the worst. Pathway's a bog, and the road's a torrent. I don't know what people are thinking about. I suppose because only two houses in the road are let, they think it doesn't matter." "Never mind, dear," said his wife, soothingly, "perhaps you'll win the next one." Mr White looked up sharply, just in time to intercept a knowing glance between mother and son.

The words died away on his lips, and he hid a guilty grin in his thin grey beard. "There he is," said Herbert White, as the gate banged to loud and heavy footsteps that came toward the door. "Sergeant-Major Morris," he said, introducing him. "I'd like to go to India myself," said the old man, "just to look around a bit, you know." "Better where you are," said the sergeant-major, shaking his head. He put down the empty glass, and sighing softly, shook it again. "I should like to see those old temples and fakirs and jugglers," said the old man. "What was that you started telling me the other day about a monkey's paw or something, Morris?" At Mr and Mrs Whites' urging, Sergeant-Major Morris takes a small, mummified paw out of his pocket. He explains that a fakir (a mystic miracle worker) placed a spell on the paw to prove that people's lives are governed by fate and that it is dangerous to meddle with fate. According to the sergeant-major, three men can wish on the paw three times each. The sergeant-major himself has already had his three wishes, as has another man, who used his third wish to ask for death. The sergeant-major has considered selling the paw, but he doesn't want it to cause any more trouble than it already has. Moreover, no one will buy the paw without first seeing proof of its effect. The sergeant-major throws the paw into the fire, and Mr White quickly rescues it.

The sergeant-major warns him three times to leave the paw alone, but he eventually explains how to make a wish on the paw. "Sounds like the Arabian 'Nights," said Mrs White, as she rose and began to set the supper. "Don't you think you might wish for four pairs of hands for me?" "Her husband drew the talisman from pocket, and then all three burst into laughter as the sergeant-major, with a look of alarm on his face, caught him by the arm. "If you must wish," he said, gruffly, "wish for something sensible."

**22. Which of the following can be inferred about the playing tendency of the man and the son?**

(a) The father was not very good at playing chess and was losing continuously.

- (b) The father was intentionally losing to his son for cheering him up.
- (c) The father was not hesitant to take hasty steps and was playing restlessly.
- (d) The son was too engrossed in the same but the man was playing just to appease his son.

**23. Which of the following can be inferred from the first half of the story?**

- (a) The Whites were waiting for a visitor who was not intent on coming.
- (b) The Whites were waiting for someone but their residence was in an isolated locality.
- (c) The Whites were enjoying themselves and did not want any intruder.
- (d) The father was not welcoming and was nervous about the visitor's visit.

**24. Which of the following can be inferred from Mrs White's words when her husband started complaining about the place they lived in?**

- (a) Mrs White liked to tease her husband and was pulling his leg.
- (b) Mrs White liked it when her husband lost any game to his son.
- (c) Mr White was complaining because he had lost the game.
- (d) Mrs White wanted her husband to stop grumbling as they had no choice but stay there.

**25. Which of the following can be understood from the Sergeant's words and gestures?**

- (a) He did not hold very high opinions about the paw and considered it to be a danger.
- (b) He was mesmerised by the power of the paw and was repentant that he had not used its powers correctly.
- (c) He wanted to wish using the paw again and was upset that his three wishes had been wasted.
- (d) He did not believe in the paw's power and was embarrassed that he would be laughed at.

## LEGAL REASONING

Stamp duty is ordinarily payable on transfer of movable and immovable properties, and several other specified transactions under the Stamp Duty law. Corporate transactions such as mergers, amalgamations, slump sales and the like are naturally liable to stamp duty because they involve transfer of properties between two entities. The Government of Himachal Pradesh seemed to consider it necessary to pay stamp duty and registration charges on a conversion from a public company to a private company. Its Revenue Department has, over several years, consistently taken the view that stamp duty would be payable on the value of properties held by a company, if there is change in constitution of the company from a public company to private company (and vice versa). It has been reliably learnt that the State Government has been collecting stamp duty and registration fees on such a change in the constitution of companies that owned properties in the State.

The position taken by the State Government has been intriguing. This is because the conversion of a public company into a private company does not involve the transfer of properties between two distinct entities. Unlike mergers and amalgamations, where the transferor entity transfers its properties to a resulting company and then dissolves, a conversion does not involve transfer of properties between two entities. Rather, the same company that operated as a public company is

accorded the status of a private company with no discontinuity in the legal existence of the converted entity. The long standing position taken by the Government of Himachal Pradesh was

finally assailed before the High Court of Himachal Pradesh in Reckitt Benckiser (India) Private Limited v. State of H.P. The decision of the High Court, passed on 29 February 2020, would help put to rest the controversies surrounding the imposition of stamp duty on change in constitution of companies in the State of Himachal Pradesh. Rejecting the arguments made by the Government of Himachal Pradesh, the High Court observed that there is no entry in the Schedule to the Indian Stamp Act, 1899 which makes an instrument for conversion of a public company to a private company chargeable to stamp duty. The High Court appears to have relied on the fact that the conversion of a public company to a private company essentially involves addition of the word "private" in the name of the company. Therefore, there is no question of existence of an instrument transfer of assets. Further, if no such instrument exists the question of compulsory registration of an instrument also does not arise.

**26. Reckitt Benckiser, was incorporated as a public limited company under the Companies Act, 1913. Its name was changed to Reckitt Benckiser (India) Limited on 18 December 2000. It subsequently converted itself into a private limited company and its name changed to Reckitt Benckiser (India) Private Limited on 13 May 2015. Accordingly, the Registrar of Companies, NCT of Delhi and Haryana issued a fresh certificate of incorporation with the changed name. Is the company liable to pay stamp duty?**

- (a) No, because there is no entry in the Schedule to the Indian Stamp Act, 1899 which makes an instrument for conversion of a public company to a private company chargeable to stamp duty.
- (b) Yes, because there is an entry in the Schedule to the Indian Stamp Act, 1899 which makes an instrument for conversion of a public company to a private company chargeable to stamp duty.
- (c) No, because there is no transfer of property and hence no stamp duty.
- (d) Yes, because it involves the transfer of property and hence stamp duty is payable.

**27. According to the author, which of the following is correct about Stamp Duty?**

- (a) It is payable on all the transactions mentioned under the Stamp Duty law.
- (b) It is payable on transfer of both movable and immovable property.
- (c) It is payable when there is transfer of property between two entities.
- (d) All of the above.

**28. Which of the following positions was taken by the government of Himachal Pradesh before the High Court of Himachal Pradesh cleared the position?**

- (a) That the stamp duty is payable on the value of the property held by the company if there is a change in its constitution.
- (b) That the stamp duty is payable on the market value of the company if there is a change in the constitution of the company.
- (c) That the stamp duty is not payable if there is no transfer of property at all.
- (d) That the stamp duty is not payable if it is not mentioned in the Stamp Duty law.

**29. According to the author, which of the following can be correctly attributed to the passage?**

- (a) Merger and slump sale are liable to stamp duty because they involve the transfer of property.
- (b) The stamp duty is regulated by the Stamp Duty law
- (c) That the conversion of company from private to public and vice-versa is chargeable to stamp duty.
- (d) Both (a) and (b), but not (c).

**30. Which of the following is not chargeable under the Stamp Duty law?**

- (a) Merger
- (b) Amalgamation
- (c) Slump sale
- (d) Dissolution of company

Service means service of any description which is made available to potential users and include, but not limited to, the provision of facilities in connection with banking, financing, insurance, transport, processing, the supply of electrical or other energy, board or lodging or both, housing construction, entertainment, amusement or the purveying of news or other information, but does not include the rendering of any service free of charge or under a contract of personal services. Deficiency means any fault, imperfection shortcoming or inadequacy in the quality, nature, and manner of performance which is required to be maintained by or under any law for time being in force or has been undertaken to be performed by a person in pursuance of a contract or otherwise in relation to any service. The deficiency must be in relation to service - The words ' .... in relation to any service' in the definition signifies that the deficiency is always in terms of service. Thus, if the grievance pertains to a matter which does not fall in the definition of service, the concept of deficiency would not apply.

In the normal course, if the service is found deficient as per the above criteria, it is held deficient and the compensation is awarded. However, there may be abnormal circumstances beyond the control of the person performing service. If such circumstances prevent a person from rendering service of the desired quality, nature and manner, such person should not be penalized for the same.

**31. A agreed to supply water to B for irrigation of crops. He failed to do so because of a power breakdown due to the burning of a transformer. As a result, crops were damaged. B sued A for providing deficient service. Will he succeed?**

- (a) Yes, since there was the deficiency in service on the part of A.
- (b) No, since there was no deficiency in service on the part of A.
- (c) No, since it is the fault of the power breakdown.
- (d) None of the above.

**32. A went to a mall for shopping and bought clothes worth Rs. 5000. He got an offer of getting the clothes fitted for free from the mall's branded tailoring shop on his shopping. The said shop stitched the clothes with wrong fitting. A wants to sue the mall. Will he succeed?**

(a) Yes, since his brand new clothes got ruined.

(b) Yes, since it is deficiency in service.

(c) No, since A cannot claim deficiency in service for something he got for free.

(d) None of the above.

**33. A was entitled to insurance money after the death of her husband. The Insurance agency took 14 years to disburse the amount claiming that papers were not in order. A filed for deficiency in service. A will?**

(a) Succeed in her claim.

(b) Will not succeed in her claim.

(c) There is no deficiency in service since the claim has been disbursed.

(d) None of the above.

**34. Which of the following is not a service according to the above passage?**

(a) Food delivery

(b) Medical services

(c) Insurance

(d) Athlete's contract to perform

**35. Which of the following cannot be attributed to the above passage?**

(a) Service does not include rendering service free of charge.

(b) Service does not include service under contract for personal services.

(c) The word 'deficiency' must be in the relation to service.

(d) The services must be complete irrespective of the circumstances.

When a large number of contracts have got to be entered by a person, from a practical point of view and for the sake of convenience, a standard form for the numerous contracts may be used. An insurance policy, shares or a railway ticket are few examples of such standardized contracts. The "special terms and conditions" become binding as part of the contract only if they are brought to the notice of the acceptor before or at the time of contract. In view of the unequal bargaining power of the two parties, the courts and the legislature have evolved certain rules to protect the interest of the weaker party: Reasonable notice - e.g. by printing on a ticket, "For conditions see back" or obtaining signatures on the document containing terms, or otherwise explaining the terms. Where an adequate notice is not given the offeree is not bound by the terms.

Notice should be contemporaneous with the contract - If a party to the contract wants to have exemption from liability, he must give a notice about the exemption while the contract is being entered into and not thereafter (*Olley v. Marlborough Court Ltd* (1949) 1 K.B. 532).

Terms of contract should be reasonable - If the terms of the contract are unreasonable and opposed to public policy, they will not be enforced. Fundamental breach of contract - No exemption clause is allowed to permit the non-compliance of the basic contractual obligation i.e. obligation which is fundamental or core of the contract. Thus, a dry cleaner has to be answerable, even if the contract contains all sorts of exemption clauses, if the cloth is altogether lost. Strict construction - A strict

construction shall be applied to exemption clause, and any ambiguity is to be resolved in favour of the weaker party.

**36. Which of the following is not an example of standardized form of contract?**

- (a) Insurance policy                      (b) Shares                      (c) Railway ticket                      (d) Sale of goods

**37. 'X' purchased a bus ticket which contained special terms and conditions relating to luggage of the passengers. These terms and conditions were not printed on the ticket and was not brought to his notice while buying the ticket. Whether these special terms and conditions are binding on 'X'?**

- (a) No, because he was not made aware of the special terms and conditions at the time of the contract.  
(b) Yes, because he bought the bus ticket.  
(c) Yes, because the contract is concluded and hence X is bound by special terms and conditions.  
(d) Both (b) and (c).

**38. A drycleaner loses the clothes of a client. The client had entered into a standardized form of contract with the drycleaner. The contract exempted the drycleaner against any kind of liability resulting from loss or damage to the clothes. Whether the drycleaner is liable for loss of clothes?**

- (a) No, as he is exempted from any liability resulting from loss or damage to the clothes.  
(b) Maybe, depending on the terms and conditions of the contract.  
(c) Yes, as this amounts to fundamental breach of contract.  
(d) None of the above.

**39. X entered into an insurance contract with ABC insurance company. The contract contained an exemption clause which was ambiguous. How should such a clause be interpreted?**

- (a) It should be interpreted in favour of the dominant party.  
(b) It should be interpreted in favour of the weaker party.  
(c) Intent of the parties to the contract must be considered.  
(d) None of the above.

**40. Which of the following can be attributed to the passage?**

- (a) In view of the unequal bargaining power of the two parties, the courts and the legislature have evolved certain rules to protect the interest of the dominant party.  
(b) If a party to the contract wants to have exemption from liability, he must give a notice about the exemption while the contract is being entered into and not thereafter.  
(c) If the terms of the contract are unreasonable and opposed to public health, they will be enforced.  
(d) Where an adequate notice is given the offeree is not bound by the terms.

Article 28 prohibits religious instruction in educational institutions wholly maintained by the State. In case of other institutions recognized and aided by the State, there will be freedom for every person not to participate in religious instruction or worship. In *Aruna Roy v. Union of India* (2002) ("The Textbook Case") the Supreme Court upheld the validity of National Curriculum Framework for School Education (NCFSE) rejecting the petitioner's contention that it was an attempt to "saffronise" education by the BJP led NDA government. It was held that an emphasis on requirement of "education about religions", their basics, the values inherent therein and also comparative study of the philosophy of all religions is neither violative of Article 28 nor does it offend secularism.

The Court observed: The entire emphasis in Article 28 is against imparting religious instructions (teaching rituals, customs, etc.). There is no prohibition for having study of religious philosophy and culture, particularly for having value-based social life in a society which is degenerating for power, post or property. Secularism is the basic structure of the Constitution. "Secularism" has a positive meaning that is developing understanding and respect towards different religions ("religious pluralism").

The essence of Secularism is non-discrimination of people by the State on the basis of religious differences. Article 28(1) does not prohibit introduction of study of religions in the State educational institutions including those wholly or partially aided by the State. After the National Education Policy of 1986, a shift by the impugned National Education Policy, 2002 towards teaching of religions in the schools to educate children to understand common factors in all religions, is not a non-secular step.

**41. Vedanta Public School is an educational institute established and wholly governed by the state of Madhya Pradesh. The school introduced a mandatory lecture for students twice a week. The lecture was based on the Hindu religious text 'Gita'. Monu, who is a student of the school, refused to attend the lecture and was expelled from the school. His father has now filed a suit against mandatorily teaching of 'Gita' in school. Will he succeed?**

- (a) No, because Monu should learn what his school teaches in order to become successful in life.
- (b) Yes, because the school is wholly maintained by the State and hence cannot impart religious education.
- (c) No, because the Hindu students are majority and hence it is valid to teach them about their religion.
- (d) Yes, because atheism is the best policy to follow.

**42. Assume that Vedanta Public school was not established or governed by the State of Madhya Pradesh but by some private entity with the aid of the government. Will the action of school be valid?**

- (a) Yes, because Article 28 prohibits religious instruction in educational institutions wholly maintained by the State.

- (b) No, because Article 28 prohibits religious instruction in all educational institutions irrespective of management.
- (c) Yes, because India is a secular country.
- (d) None of the above.

**43. If the school in the question introduces a mandatory class on study of major religions of the world, their culture and philosophy, will it violate Article 28?**

- (a) Yes, because Article 28 prohibits religious instruction in educational institutions wholly maintained by the State.
- (b) No, because Article 28(1) does not prohibit introduction of study of religions in the State educational institutions including those wholly or partially aided by the State.
- (c) Yes, because introducing school children to religion itself is a crime.
- (d) No, it cannot be done.

**44. Which of the following can be attributed to "The Textbook Case"?**

- (a) It held that the comparative study of the religion is like pitting the religions against each other and hence violative of the Constitution.
- (b) It held that the society has its own moral fabric and introducing study of religion other than that of majority will destroy that fabric.
- (c) It held that requirement of "education about religions", their basics, the values inherent therein and also comparative study of the philosophy of all religions is not violative of Article 28.
- (d) None of the above.

**45. There is a madrasa in the city of Bhopal aided by the government of Madhya Pradesh, which imparts religious education to the community students. A student from the Vedanta Public School filed a PIL that it violates Article 28. Is it valid?**

- (a) No, madrasa is a community school aided by the government and it can impart religious education.
- (b) Yes, because it is violative of Article 28.
- (c) No, because only a student from that madrasa can file a suit.
- (d) None of the above.

Article 20(3) lays down that "No person accused of any offence shall be compelled to be a witness against himself." In other words, the accused person is protected against incriminating himself under compulsion; e.g. "making a statement which makes the case against the accused person at least probable considered by itself." Compulsion in this context would mean "duress" (State of Bombay v. Kathi Kulu Oghad, AIR 1961 SC 1808).

In Nandini Satpathy v. P.L. Dani, AIR 1978 SC 1025, the Supreme Court held that "relevant replies which furnish a real and clear link in the chain of evidence indeed to bind down the accused with the crime become incriminatory and offend Article 20(3) if elicited by pressure from the mouth of the accused." It widened the scope of compulsion and held that "compelled testimony" is

evidently procured not merely by physical threats or violence but also by psychic torture, atmospheric pressure, environmental coercion, tiring interrogative proximity, overbearing and intimidating methods and the like.

In *Sampath Kumar v. Enforcement Directorate, Madras, AIR 1998 SC 16*, it was held that administration of "caution" to person summoned that not making truthful statement was an offence, did not amount to use of pressure within the meaning of Article 20(3). Administration of such a caution, the Court said, was, in fact, in the interest of the person who was making the statement.

The privilege given by Article 20(3) to the accused person may be waived by him. Thus, this Article is not violated when he volunteers evidence against himself. Further, the immunity granted to the accused does not extend to compulsory production of material objects or compulsion to give specimen writing signature, finger impression or giving of blood specimens. Also, compulsion for production of documents is prohibited only if the documents convey the personal knowledge of the accused relating to the charge. Search of the premises of a person accused of an offence under a search warrant and seizure of the documents are not violative of Article 20(3).

**46. 'X', accused of a crime, is compelled to produce a document against his will. Such a document conveyed a personal knowledge of the accused relating to the crime. Whether this amounts to incriminating the accused under compulsion?**

- (a) Yes, it is violative of Article 20(3).
- (b) No, it does not violate Article 20(3).
- (c) No, because immunity granted does not extend to material objects and documents.
- (d) None of the above.

**47. The accused made an incriminating statement during interrogation. Such a statement was made without any compulsion and was self-incriminating in nature. Whether such a statement merits the protection under Article 20(3)?**

- (a) Yes, because it is self-incriminating in nature.
- (b) No, because it was made without any compulsion.
- (c) Yes, because any self-incriminating statement, whether made with or without compulsion is protected under Article 20(3).
- (d) None of the above.

**48. The accused was interrogated by the police administration using conventional interrogation techniques. The accused was not provided any food or water, and was kept in a dark room where he was tied to a chair. Whether any incriminating statement made by the accused under such circumstances amounts to self-incrimination under Article 20(3)?**

- (a) Yes, because it amounts to psychic pressure.
- (b) Yes, because it would tantamount environmental coercion.

- (c) No, because there was no physical harm caused to the accused.  
(d) Both (a) and (b).

**49. Which of the following cannot be attributed to the passage?**

- (a) Administration of "caution" to person summoned that not making truthful statement was an offence, do not amount to use of pressure within the meaning of Article 20(3).  
(b) The immunity granted to the accused extends to compulsory production of material objects or compulsion to give specimen writing signature, finger impression or giving of blood specimens.  
(c) Relevant replies which furnish a real and clear link in the chain of evidence indeed to bind down the accused with the crime become incriminatory and offend Article 20(3) if elicited by pressure from the mouth of the accused.  
(d) The immunity granted to the accused does not extend to compulsory production of material objects or compulsion to give specimen writing signature, finger impression or giving of blood specimens.

**50. Assume that in question 102, the statement made by the accused was under compulsion but the accused waived his protection under Article 20(3). Can he do so?**

- (a) Yes, such a right can be waived by the accused.  
(b) No, protection provided under Article 20(3) cannot be waived by the accused.  
(c) No, such a protection can only be waived by a High Court or by the Supreme Court.  
(d) None of the above.

The right of every citizen of India "to move freely throughout the territory of India" and the "right to reside and settle in any part of the territory of India" guaranteed under clauses (d) and (e) respectively of Article 19(1) are really interlinked. Both the rights lay stress on the oneness of the territory of India. Any citizen can travel to or reside in any part of India. Article 19(5), however, provides for imposition of reasonable restrictions on- the exercise of these rights by law "in the interests of the general public or for the protection of the interests of any Scheduled Tribe". Generally, the protection afforded by these rights is invoked to challenge the validity of externment or deportation orders which go to curtail the two freedoms.

Restrictions imposed on prostitutes to carry on their trade within a specified area and to reside in or move from particular areas have been held to be valid. Likewise, restrictions on residence imposed on habitual offenders have been upheld. Restrictions on the movement of persons afflicted by AIDS have also been upheld.

No political party has the right to call for 'bandh' on the plea that it is a part of its fundamental right of speech and expression under Article 19(1)(a). The calling for and holding of 'bandh' by a political party organization involves a threat, express or implied, to citizens not to carry on their activities or to practice their avocation on the day of the 'bandh' and hence violative of Articles 19(1)(a) (b) (c) (d) and 21 Calling for a bandh is different from calling for hartal or strike having

regard to the effect of bandh on the fundamental right of the people as a whole [Communist Party of India (M) v. Bharat Kumar, AIR 1998 SC 184.]

**51. Himachal Pradesh is a state where there are a lot of indigenous tribes and to protect them the State Government has made a law restricting the people from other states to buy any land in the state. Is such law in violation of Article 19?**

- (a) Yes, it is in violation of Article 19 to "move freely throughout the territory of India" and the "right to reside and settle in any part of the territory of India".
- (b) No, since it comes under reasonable restriction under Article 19(5).
- (c) Yes, any law which violates the fundamental rights is void.
- (d) None of the above.

**52. In the above question if there were no indigenous tribes or communities, would it change your answer?**

- (a) Yes, because the reason for the answer is the settlement of indigenous tribes in Himachal Pradesh.
- (b) Yes, because the reason for the answer is that the people there do not like outsiders.
- (c) No, because the reason for the answer was irrespective of any indigenous tribes.
- (d) None of the above.

**53. Before the election in the state of Maharashtra, the police rounded up habitual offenders and locked them up till the time of election. Is it violation of the right to move freely throughout the territory of India?**

- (a) No, as restriction imposed on habitual offenders has been upheld.
- (b) Yes, it is a fundamental right and any restriction is a violation of such a right.
- (c) No, they should be treated like this.
- (d) None of the above.

**54. The prostitutes of a residential area in New Delhi were forcefully removed from their residence by the police administration. These prostitutes carried out their trade in their residence, hereby causing inconvenience to the other residents. Whether the action taken by the police is valid in law?**

- (a) Yes, the action is valid.
- (b) No, the action is not valid.
- (c) Depends on the discretion of the court.
- (d) None of the above.

**55. Shiv Sena called for a 'bandh' in the whole of Maharashtra and issued directives not to carry out any trade on the day of bandh. The leaders of Shiv Sena issued statements threatening the traders to follow the directions issued by the party. Whether such a bandh is violative of Articles 19(1)(a) (b) (c) (d) and 21?**

- (a) Yes, it is violative of Articles 19(1)(a) (b) (C) (d) and 21.
- (b) No, such a bandh is a right of any political organisation.
- (c) No, a bandh is valid in law.
- (d) None of the above.



# MAANSAROVAR

## LOGICAL REASONING

**Directions:** Read the following information carefully and answer the questions that follow.

**I. There is a group of five girls.**

**II. Nandita is second in height/but younger than Jasleen.**

**III. Diya is taller than Aadrika but younger in age.**

**IV. Jasleen and Aadrika are of the same age but Jasleen is tallest between them.**

**V. Diksha is taller than Diya and elder to Jasleen.**

**56. If they are arranged in the ascending order of height, who will be in the third position?**

- (a) Aadrika                      (b) Aadrika or Jasleen -                      (c) Jasleen                      (d) Diksha.

**57. If they are arranged in descending order of their ages, who will be in the fourth position?**

- (a) Aadrika or Jasleen                      (b) Aadrika  
(c) Nandita                      (d) Cannot be determined.

**58. To answer the question, "Who is the youngest person in the group", which of the following statements is superfluous?**

- (a) Only I                      (b) Only V                      (c) Only II                      (d) Either I or IV.

**59. Pointing to a photograph of a boy Suresh said, "He is the son of the only son of my mother." How is Suresh related to that boy?**

- (a) Brother                      (b) Uncle                      (c) Cousin                      (d) Father

**60. If  $A + B$  means  $A$  is the mother of  $B$ ;  $A - B$  means  $A$  is the brother  $B$ ;  $A \% B$  means  $A$  is the father of  $B$  and  $A \times B$  means  $A$  is the sister of  $B$ , which of the following shows that  $P$  is the maternal uncle of  $Q$ ?**

- (a)  $Q - N + M \times P$                       (b)  $P + S \times N - Q$                       (c)  $P - M + N \times Q$                       (d)  $Q - S \% P$

The depreciation of an economy's currency is not a matter of concern in itself. The decline in value against major currencies has to be viewed within a set of macroeconomic factors. The recent depreciation of the Indian rupee is a case in point. The rupee has been depreciating for a long time. What are of concern now are the rate at which the depreciation is occurring and the underlying factors causing the change. The Russia-Ukraine war has disrupted supply chains causing commodity prices to rise, leading to a worldwide hardening of inflationary trends.

This, in turn, has caused major central banks to raise interest rates, forcing investors back to the safe haven of the US dollar. For India, these headwinds from the global economy have caused several problems. The rise in international prices, especially of crude oil, has led to a higher import bill and, hence, a greater demand for dollars. Higher interest rates in developed country markets have caused a significant outflow of portfolio investments from India, aggravating the already climbing demand

for dollars from a rising import bill. By May 2022, foreign institutional investors had pulled out Rs. 1.50 lakh crore from Indian markets.

In the face of these pressures, the rupee, left to itself, would decline in value as the rupee-price of a dollar would increase substantially. One way the Reserve Bank of India could stem the tide would be to sell off dollars in the market to ease the supply situation. However, this would mean that while the value of the rupee could be contained, the nation's foreign exchange kitty would start to erode further. The RBI has been doing exactly that. The challenge before the RBI is this: how much to let the rupee depreciate and how much to intervene to prop it up? Too much depreciation would raise domestic inflation rates as the rupee-price of imports, especially oil, would raise costs of production. It could trigger a rise in policy-controlled interest rates while closely monitoring inflationary expectations. The biggest challenge is to navigate unpredictable international economic shocks in the near future. The Indian economy's health is not exactly at its best. Exports may not be able to take advantage of a falling rupee since international demand is expected to stagnate. India's growth and employment situations are yet to stabilise to what they were about a decade ago.

The RBI has difficult choices: controlling inflation versus stimulating growth and stabilising the rupee without severely diminishing the economy's foreign exchange kitty. [Extracted, with edits and revisions, from "Stiff test: Editorial on depreciation of rupee & challenges before RBI", The Telegraph]

**61. Which of the following is the author most likely to agree with?**

- (a) It is a major cause for concern if an economy's currency is depreciating.
- (b) Currency depreciation is not a reason for worry in itself, but if macroeconomic factors are not good, there may be a cause for concern.
- (c) The fact that the Indian rupee is witnessing a decline in value against major currencies is very worrisome.
- (d) A central bank must always do everything in its power to stem the slightest depreciation of an economy's currency.

**62. Based on the author's arguments, which of the following, if true, would reduce the decline in value of the rupee?**

- (a) Appointing a new Governor for the RBI who has a better sense of how to control inflationary trends.
- (b) A steep increase in commodity prices and the continued disruption of supply chains.
- (c) A reduction in worldwide inflationary trends and the reduction of interest rates in developed country markets.
- (d) The RBI buying as many dollars as possible from the market.

**63. Which of the following, if true, would most weaken the author's arguments?**

- (a) The Indian economy has been affected by global inflationary trends and the increase of interest rates in developed country markets.

- (b) Since developed country markets have increased their interest rates, global investors have pulled their investments out of other economies, and routed them to such developed country markets.
- (c) As the demand for US dollars increases, it is likely the rupee-price of a dollar would increase substantially.
- (d) The Indian economy and currency are highly protected and have been insulated from the effects of global inflationary trends and the increase of interest rates in developed country markets.

**64. Which of the following, if true, would most strengthen the author's arguments for why Indian exports may not be able to take advantage of a falling rupee?**

- (a) Economies across the world are witnessing a slowdown, and in such economies, demand for imports decreases substantially.
- (b) Economies across the world are booming, and there is an increasing demand for Indian exports.
- (c) A reduction in the volume of exports would be more than offset by the increased value of dollars that Indian exporters would earn.
- (d) Countries across the world have managed to find ways to insulate themselves from the effects of the Russia-Ukraine war and will need a lot of Indian imports to sustain their new growth models.

**65. Based on the author's arguments, which of the following must necessarily be true?**

- (a) The continuing depreciation of the Indian rupee at its current rate, coupled with worldwide inflationary trends, would result in immense political instability in India, and consequently, in all of South Asia.
- (b) If nothing else is done, the rise of interest rates in developed country markets, coupled with hardening of inflationary trends across the world, will result in a fall in the value of the rupee against the dollar.
- (c) If inflationary trends continue to harden across the world, and if interest rates in developed country markets continue to rise, portfolio investors will increase their investments in India, and this will have a positive impact on India's foreign exchange reserves.
- (d) If nothing else is done, the rise of interest rates in developed country markets, coupled with hardening of inflationary trends across the world, will result in a rise in the value of the rupee against the dollar.

**66. Which of the following is the author most likely to agree with?**

- (a) The RBI must not focus solely on preventing the depreciation of the rupee, as that may result in negative impacts on other aspects of the economy.
- (b) The RBI must focus solely on preventing the depreciation of the rupee at all costs, since it is by far the most important indicator of the health of the Indian economy.
- (c) Periodic inflationary trends are normal in any economy, and the RBI need not worry about the inflationary effects in the Indian economy caused by the depreciation of the rupee.
- (d) The RBI need not do anything to reduce the rate of depreciation of the rupee, since the depreciation of an economy's currency is not a matter of concern in itself.

Biodiversity is being lost at a rate not seen since the last mass extinction. But the United Nations decade-old plan to slow down and eventually stop the decline of species and ecosystems by 2020 has failed. Most of the plan's 20 targets – known as the Aichi Biodiversity Targets – have not been met. The Aichi targets are part of an international agreement called the UN Convention on Biological Diversity, and member states are now finalizing replacements for them. Currently referred to as the post-2020 Global Biodiversity Framework (GBF), its draft was published in July 2021. It aims to slow down the rate of biodiversity loss by 2030. And by 2050, biodiversity will be “valued, conserved, restored and wisely used, maintaining ecosystem services, sustaining a healthy planet and delivering benefits essential for all people”.

The GBF is a comprehensive plan. But success will require systemic change across public policy. That is both a strength and a weakness. If systemic change can be implemented, it will lead to real change. But if it cannot, there's no plan B. This has led some researchers to argue that one target or number should be prioritized and defined in a way that is clear to the public and to policy makers. It would be biodiversity's equivalent of the 2°C climate target.

**67. As per the passage, which of the following is a challenge for implementation of the post-2020 Global Biodiversity Framework (GBF)?**

- (a) Unfulfillment of the pre-2020 global biodiversity targets
- (b) Clarity of action plan for the society and government
- (c) Threat of mass extinction
- (d) Failure of plan to save ecosystems

**68. According to the passage, why do some researchers advocate that one biodiversity target be prioritized?**

- (a) Systemic policy change is difficult to implement
- (b) Post-2020 Global Biodiversity Framework (GBF) is comprehensive
- (c) The 2°C climate target needs to be prioritized
- (d) Biodiversity needs to be valued, conserved, restored and wisely used

**69. Which of the following is the correct expression of the author's opinion as stated in the passage?**

- (a) Implementation of the post-2020 Global Biodiversity Framework (GBF) allows no middle ground for success or failure.
- (b) It is high time that countries re-evaluate the progress in achieving biodiversity targets.
- (c) Biodiversity conservation should be prioritized over climate change at the global level.
- (d) The post-2020 Global Biodiversity Framework (GBF) is the best way to prevent mass extinction.

**70. Which of the following is the central theme of the above passage?**

- (a) The reason for failure of biodiversity conservation efforts at global level
- (b) The inter-relationship between biodiversity conservation and climate change
- (c) The future of biodiversity conservation efforts at global level

(d) The role of United Nations in biodiversity conservation at global level

**71. Which of the following can be inferred from the above passage?**

- (a) The holistic nature of the post-2020 Global Biodiversity Framework (GBF) is a boon.
- (b) The holistic nature of the post-2020 Global Biodiversity Framework (GBF) is a bane.
- (c) The holistic nature of the post-2020 Global Biodiversity Framework (GBF) can be a boon or a bane.
- (d) The post-2020 Global Biodiversity Framework (GBF) includes the 2°C climate target.

An unintended and unjust consequence of the Protection of Children from Sexual Offences Act, 2012 is its widespread persecution of teenage lovers. This law raised the age of consent from 16 to 18 years, while defining persons below 18 years as children. Consequently, when two 16-year-olds are romantically and sexually involved, but the girl's family doesn't approve the affair and files a police complaint, her consent has zero legal validity. And the consensual relationship morphs into a case of statutory rape. The Allahabad High Court has indicated how its "conscience" is concerned by such severe POCSO provisions being drawn by teenage lovers simply on the basis of family disapproval.

The High Courts of Delhi, Madras and others have made similar observations in recent years and also pointed to amendments to the law that can help reduce its injustices. One suggestion that has gathered broad support is to push back both the cut-off for childhood and the age of consent to 16 years. Given that the NCRB data shows around half of POCSO cases falling in the 16-18 years age group, such an amendment is overdue. Minimizing the prosecution of consensual romances would also leave a logjammed system with more space to pursue actual sexual assault cases. The broader goal here is respecting the rights of adolescents and young adults. Their romantic and sexual autonomy needs greatly increased recognition in India.

**72. "Minimising the prosecution of consensual romances would also leave a logjammed system with more space to pursue actual sexual assault cases". In the context of the statement, which of the following strengthens the author's opinion?**

- (a) There are many unreported sexual assault cases.
- (b) Speedy prosecution of sexual assault cases is desirable.
- (c) Consensual romance, in some cases, can amount to sexual assault.
- (d) Sexual assault and rape are different.

**73. What has the author conveyed regarding the prosecution of statutory rape in India?**

- (a) Statutory rape does not violate the romantic and sexual autonomy of young adults.
- (b) Statutory rape must be met with stricter punishment.
- (c) Statutory rape must be abolished.
- (d) Statutory rape is a relic of Victorian morality.

74. As per the above passage, which of the following does not correctly represent the author's view regarding the widespread persecution of teenage lovers under the POCSO Act?

- (a) Teenagers have the right to love as much as adults.
- (b) Police complaints of teenage lovers may lead to their harassment.
- (c) Consent of minor girls do not have legal validity.
- (d) Consent of minor girls have legal validity.

75. In the above passage, which of the following has concerned the "conscience" of the Allahabad High Court?

- (a) Carelessness of teenage lovers.
- (b) Threat to the safety of teenage lovers.
- (c) Impact on mental health of teenage lovers.
- (d) Harassment of teenage lovers by their families.

76. As per the above passage, which of the following is a major challenge in implementation of the POCSO Act?

- (a) Speedy prosecution of cases.
- (b) Respecting the rights of adolescents and young adults.
- (c) Counselling of adolescents and young adults.
- (d) Imposition of stringent punishment.

Why are we humans so susceptible to the doom and gloom of the news? Two reasons. The first is what psychologists call negativity bias: we're more attuned to the bad than the good. Back in our hunting and gathering days, we were better off being frightened of a spider or a snake a hundred times too often than one time too few. Too much fear wouldn't kill you; too little surely would.

Second, we're also burdened with an availability bias. If we can easily recall examples of a given thing, we assume that thing is relatively common. The fact that we're bombarded daily with horrific stories about aircraft disasters, child snatchers and beheadings — which tend to lodge in the memory — completely skews our view of the world.

In this digital age, the news we're being fed is only getting more extreme. In the old days, journalists didn't know much about their individual readers. They wrote for the masses. But the people behind Facebook, Twitter and Google know you well. They know what shocks and horrifies you, they know what makes you click. They know how to grab your attention and hold it so they can serve you the most lucrative helping of personalized ads. This modern media frenzy is nothing less than an assault on the mundane. Because, let's be honest, the lives of most people are pretty predictable. Nice, but boring. So while we'd prefer having nice neighbours with boring lives, 'boring' won't make you sit up and take notice. 'Nice' doesn't sell ads. And so Silicon Valley keeps dishing us up ever more sensational clickbait, knowing full well, as a Swiss novelist once quipped,

that “News is to the mind what sugar is to the body.” [Extracted, with edits and revisions, from Humankind: A Hopeful History, by Rutger Bregman, Bloomsbury Publishing, London, 2021.]

**77. Which of the following, if true, would most weaken the author’s arguments?**

- (a) Behavioural traits that helped us in the days when we were hunter-gatherers continue to be present in modern-day humans.
- (b) Behavioural traits that helped us in the days when we were hunter-gatherers are no longer found in modern-day humans.
- (c) The negativity bias makes us more likely to be affected by depressing or sad news.
- (d) We have certain behavioural characteristics that affect how we perceive and are affected by sad news.

**78. Which of the following is the author most likely to agree with?**

- (a) Contemporary media continuously exposes us to exciting news and information, which may be just like the things we usually experience in our lives.
- (b) Contemporary media continuously exposes us to exciting news and information, which may be very unlike the kinds of things we usually encounter in our lives.
- (c) Contemporary media continuously exposes us to boring news and information, which may be very unlike the kinds of things we usually encounter in our lives.
- (d) Contemporary media continuously exposes us to boring news and information, which may be just like the things we usually experience in our lives.

**79. Based only on the author’s statement that “we’d prefer having nice neighbours with boring lives”, and the author’s argument about the nature of news that modern media exposes us to, which of the following would the author be most likely to agree with?**

- (a) Constantly being exposed to negative news gives us a warped perspective of the world.
- (b) In our hunting and gathering days, it was better for us to be unnecessarily scared rather than being scared too little.
- (c) The news modern media exposes us to is just like our day-to-day experiences.
- (d) The news modern media exposes us to is very different from our day-to-day experiences.

**80. The author’s statements about negativity bias, if true, provide most support for which of the following conclusions?**

- (a) We are more likely to notice a story about a billionaire donating their money to charity than a story about an airplane crash.
- (b) We are more likely to be attracted to a news article about a rise in life expectancy in our country than a news article about a murder in our city.
- (c) We are more likely to notice a story about increasing pollution levels than a story about improving educational levels in schools.
- (d) We are more likely to form our opinion of the world based on the information available to us rather than information we do not have access to.

# MAANSAROVAR

## QUANTITATIVE

Each set of questions in this section is based on a single passage, graph or other representation. Please answer each question by deriving information from such passage, graph, or other representation, or applying mathematical operations on such information as required by the question.

**Directions:** Answer the questions based on the following information which gives data about certain coffee producers in India.

	Production ('000 tonnes)	Capacity Utilisation (%)	Sales ('000 tonnes)	Total Sales Value (in Rs. Crores)
<b>Brooke Bond</b>	2.97	76.50	2.55	31.15
<b>Nestle</b>	2.48	71.20	2.03	26.75
<b>Lipton</b>	1.64	64.80	1.26	15.25
<b>MAC</b>	1.54	59.35	1.47	17.45
<b>Total</b>				
<b>(Including others)</b>	11.60	61.30	10.67	132.80

**81. What is the maximum production capacity (in '000 tonnes) of Lipton for coffee?**

- (a) 2.53                      (b) 2.85                      (c) 2.24                      (d) 2.07

**82. Which company out of the four companies mentioned above has the maximum utilized capacity (in '000 tonnes)?**

- (a) Lipton                      (b) Nestle                      (c) Brooke Bond                      (d) MAC

**83. What is the approximate total production capacity (in '000 tonnes) for coffee in India?**

- (a) 18                      (b) 20                      (c) 18.7                      (d) Data insufficient

**84. What per cent of the total market share (by sales value) is controlled by 'others'?**

- (a) 60%                      (b) 32%                      (c) 67%                      (d) Data insufficient

**Directions:** Answer the questions based on the following information. A company purchases components A and B from Germany and USA, respectively. A and B form 30% and 50% of the total production cost. Current gain is 20%. Due to change in the international scenario, cost of the German mark increased by 30% and that of US dollar

increased by 22%. Due to market conditions, the selling price cannot be increased beyond 10%.

**85. What is the maximum current gain possible?**

- (a) 10%                      (b) 12.5%                      (c) 0%                      (d) 7.5%

**86. If the US dollar becomes cheap by 12% over its original cost and cost of German mark increased by 20%, what will be the gain? (The selling price is not altered)**

- (a) 10%                      (b) 20%                      (c) 15%                      (d) 7.5%

**Directions: Answer the questions based of the following information.**

Pradeep distributed 10 acre land to Sanjeev and Manish who paid him the total amount in the ratio 2 : 3. Sanjeev invested a further Rs. 2 lakh in the land and planted coconut and lemon trees in the ratio 5 : 1 on equal areas of land. There were a total of 100 lemon trees. The cost of one coconut was Rs. 5. The crop took 7 years to mature and when the crop was reaped in 1997, the total revenue generated was 25% of the total amount put in by Sanjeev and Manish together. The revenue generated from the coconut and lemon trees was in the ratio 3 : 2 and it was shared equally by Sanjeev and Manish as the initial amounts spent by them were equal.

**87. What was the total output of coconuts?**

- (a) 24000                      (b) 36000                      (c) 18000                      (d) 48000

**88. What was the value of output per acre of lemon trees planted?**

- (a) 0.24 lakh/acre                      (b) 2.4 lakh/acre                      (c) 24 lakh/acre                      (d) Cannot be determined

**89. What was the amount received by Sanjeev in 1997?**

- (a) Rs. 1.5 lakh                      (b) Rs. 3 lakh                      (c) Rs. 6 lakh                      (d) None of these

**90. What was the value of output per tree for coconuts?**

- (a) Rs. 36                      (b) Rs. 360                      (c) Rs. 3600                      (d) Rs. 240

### **GENERAL KNOWLEDGE INCLUDING CURRENT AFFAIRS**

In June 2025, India once again found itself at the crossroads of political and constitutional debate as several opposition parties announced plans to observe “Samvidhaan Hatya Diwas” (Constitution Murder Day) on June 25. The date holds historical resonance — it marks the anniversary of the 1975 Emergency, when civil liberties were curtailed, political opponents jailed, and press freedom suspended. This time, however, the protest was symbolic, meant to highlight what opposition leaders described as the “erosion of constitutional values” and “centralization of power” under the current government.

# MAANSAROVAR

The call for observing “Samvidhaan Hatya Diwas” came in response to a series of legislative and administrative actions that, according to critics, undermined the independence of key institutions such as the Election Commission, Judiciary, and investigative agencies. The government, however, dismissed these allegations, asserting that all measures were taken within constitutional boundaries and aimed at administrative reform and efficiency. Public reactions were divided. While student unions, civil rights groups, and sections of the legal fraternity supported the observance, others felt that politicizing constitutional issues diluted their seriousness. Social media platforms became a battleground of opinion, with hashtags like #SaveTheConstitution and #IndiaStrongDemocracy trending simultaneously.

Legal experts pointed out that the Constitution of India, drafted under the chairmanship of Dr. B.R. Ambedkar, was designed to be dynamic and adaptable. They emphasized that amendments and debates, even controversial ones, are part of India’s democratic process — provided they adhere to the “basic structure doctrine” laid down by the Supreme Court in 1973.

As rallies and speeches unfolded across states on June 25, the day turned into a reflection of India’s vibrant democracy — one that allows dissent, dialogue, and criticism. Many citizens used the occasion to revisit the lessons of the Emergency era and reaffirm the importance of institutional checks, transparency, and the rule of law. “Samvidhaan Hatya Diwas,” therefore, became more than just a protest — it served as a reminder that the Constitution is not merely a legal document but a living covenant between the state and its people, constantly tested and reinterpreted through the lens of time and governance.

## 91. Who was the President of India during the 1975 Emergency?

- (a) V.V. Giri (b) Fakhruddin Ali Ahmed  
(c) Neelam Sanjiva Reddy (d) Giani Zail Singh

## 92. Which fundamental right cannot be suspended even during an Emergency?

- (a) Right to Equality (b) Right to Life and Personal Liberty  
(c) Right to Freedom of Speech (d) Right to Property

## 93. The Emergency of 1975–77 lasted for how long?

- (a) 12 months (b) 18 months (c) 21 months (d) 24 months

## 94. The Emergency in India was imposed under which constitutional ground?

- (a) War (b) Internal disturbance  
(c) Financial instability (d) External aggression

## 95. Which Article empowers the President to declare a national emergency in India?

- (a) Article 355 (b) Article 352 (c) Article 360 (d) Article 368

# MAANSAROVAR

In 2025, the debate over “One Nation, One Election” once again took center stage in India’s political and constitutional discourse. The idea, first proposed several years ago, aims to synchronize elections for the Lok Sabha and State Legislative Assemblies so that they are held simultaneously across the country. The central government has cited benefits such as reduced election expenditure, better policy continuity, and improved governance efficiency. The move gained fresh momentum after the High-Level Committee on Electoral Reforms, chaired by a former President of India, submitted its recommendations earlier this year. The committee emphasized that frequent elections not only strain the Election Commission of India’s resources but also disrupt developmental work due to recurring Model Code of Conduct enforcement. However, critics have raised concerns over its feasibility in a country as vast and diverse as India. They argue that simultaneous elections may challenge the federal structure, as the dissolution of one assembly could force premature elections in another state. Smaller regional parties have also expressed fears of being overshadowed by national narratives, which could impact the representation of local issues.

The debate has also brought to light constitutional questions, such as whether amendments would require the approval of half the state legislatures, as certain provisions under the Constitution cannot be altered without state consent. Supporters, however, view this reform as a transformative step that could modernize India’s electoral system and reduce governance paralysis caused by the “permanent campaign mode.”

As discussions continue, the Election Commission has been tasked with examining logistical readiness, including electronic voting machine (EVM) capacity, voter database synchronization, and the possibility of a common electoral roll. Whether “One Nation, One Election” becomes a reality will depend on political consensus, constitutional clarity, and administrative preparedness. For now, it remains one of the most significant electoral reform proposals of modern India.

**96. Who is the current Chief Election Commissioner of India in 2025?**

- (a) Rajiv Kumar      (b) Gyanesh Kumar      (c) Sushil Chandra      (d) Ashok Lavasa

**97. Which country recently conducted synchronized national and provincial elections similar to India’s “One Nation, One Election” proposal?**

- (a) Indonesia      (b) Brazil      (c) Japan      (d) France

**98. The term of office of the Chief Election Commissioner of India is:**

- (a) 3 years      (b) 4 years  
(c) 5 years or until the age of 65      (d) 6 years or until the age of 65

**99. In which year was the Election Commission of India established?**

- (a) 1947      (b) 1949      (c) 1950      (d) 1952

**100. What is the tenure of a State Legislative Assembly in India?**

- (a) 4 years      (b) 5 years      (c) 6 years      (d) 3 years

# MAANSAROVAR

In early 2025, archaeologists from the Archaeological Survey of India (ASI) uncovered the remains of an ancient Buddhist stupa in the Giridih district of Jharkhand. The site, located near a small village surrounded by forested hills, has surprised experts with its scale and historical depth. Preliminary analysis suggests the stupa dates back to the Mauryan period, roughly around the 3rd century BCE, during the reign of Emperor Ashoka — a time when Buddhism was spreading rapidly across the Indian subcontinent. The discovery was made during a field survey when locals informed authorities about large stone mounds and pottery fragments in the region. Upon excavation, archaeologists found circular brick structures, stone relics, and fragments of terracotta figures that resemble the architectural style of early Buddhist stupas.

The ASI team noted that the layout and construction method bore similarities to stupas found in Sanchi (Madhya Pradesh) and Kesariya (Bihar), suggesting that the site could have been a part of a larger Buddhist network that connected eastern India with other learning centres.

Experts believe this find could reshape the understanding of Jharkhand's cultural history, which is often overshadowed by discoveries in states like Bihar and Uttar Pradesh. The presence of Buddhist artefacts here indicates that the region might have been a thriving spiritual and trade hub centuries ago. Some historians argue that the newly found stupa might have been visited by monks traveling along ancient trade routes that linked Magadha with Bengal. The Jharkhand government has expressed interest in developing the site into a heritage tourism circuit, linking it with other Buddhist destinations. Conservation work is expected to begin soon under ASI supervision, with an emphasis on preservation, documentation, and further excavation. The discovery highlights India's continuing legacy of uncovering ancient treasures that bridge the past and the present — offering new insights into the nation's long-standing spiritual traditions.

**101. The Great Stupa at Sanchi, a UNESCO World Heritage Site, was originally commissioned by which ruler?**

- (a) Chandragupta Maurya      (b) Bindusara      (c) Ashoka      (d) Harsha

**102. The Kesariya Stupa, considered one of the tallest in the world, is located in which Indian state?**

- (a) Bihar      (b) Odisha      (c) Uttar Pradesh      (d) West Bengal

**103. In which year was the Archaeological Survey of India (ASI) established?**

- (a) 1858      (b) 1861      (c) 1905      (d) 1947

**104. The “Buddhist Council” held during Ashoka’s reign was convened in which city?**

- (a) Rajgir      (b) Pataliputra      (c) Bodh Gaya      (d) Sarnath

**105. Which among the following Buddhist sites in India is believed to be the place where Lord Buddha delivered his first sermon?**

- (a) Bodh Gaya      (b) Sarnath      (c) Kushinagar      (d) Rajgir

# MAANSAROVAR

In 2025, archaeologists from the Archaeological Survey of India (ASI) made a remarkable discovery in the Thar Desert near Jaisalmer, Rajasthan — the remains of a 2,200-year-old civilisation believed to date back to the late Mauryan or early post-Mauryan period. The excavation revealed well-planned mud-brick structures, terracotta artefacts, copper tools, and ancient pottery, indicating the presence of an advanced society thriving in what is now one of India's driest regions.

According to ASI officials, this site challenges long-held assumptions that ancient desert regions were uninhabited or culturally insignificant. Instead, it shows evidence of agriculture, craftsmanship, and trade, suggesting that desert communities were part of a larger network connecting the Indian subcontinent's trade routes. What fascinated researchers most was the discovery of seal impressions resembling those from the Harappan civilisation, hinting at potential cultural or commercial links between these ancient societies.

Radiocarbon dating places the artefacts around 200 BCE, a transitional period in Indian history marked by the decline of the Mauryan Empire and the rise of regional kingdoms. The settlement's layout, use of locally sourced materials, and traces of water channels suggest sophisticated knowledge of desert adaptation and resource management. Historians see this as one of the most significant archaeological discoveries of 2025. It offers new insights into India's civilisational continuity—how early societies evolved, migrated, and sustained themselves even in challenging geographies. The Rajasthan government has expressed interest in developing the site as part of its Desert Heritage Tourism Circuit, linking it with Kalibangan, Bikaner, and other historical sites. This discovery not only enriches India's archaeological record but also reshapes our understanding of how civilisation thrived beyond river valleys. The sands of Jaisalmer, it seems, still guard stories of resilience, trade, and human ingenuity waiting to be uncovered.

**106. Which river once flowed close to the regions of Rajasthan and is often associated with ancient civilisations?**

- (a) Saraswati                      (b) Yamuna                      (c) Narmada                      (d) Godavari

**107. Who is known as the “Father of Indian Archaeology”?**

- (a) Alexander Cunningham                      (b) Mortimer Wheeler  
(c) R.D. Banerji                      (d) John Marshall

**108. The city of Jaisalmer was founded by which Rajput ruler?**

- (a) Bappa Rawal                      (b) Rana Kumbha  
(c) Prithviraj Chauhan                      (d) Rawal Jaisal

**109. The 2025 Jaisalmer discovery contributes to understanding which major ancient trade route?**

- (a) Silk Road                      (b) Spice Route  
(c) Maritime Route of the Satavahanas                      (d) Indo-Roman Route

**110. Which 2025 international archaeological discovery was made in Egypt revealing intact mummies?**

- (a) Giza Pyramid Chamber (b) Saqqara Necropolis Tomb  
(c) Valley of the Kings Vault (d) Amarna Burial Site

In late 2025, India hosted a landmark event in the chess world — the FIDE Chess World Cup held in Goa, which attracted 206 of the world’s top players in a single-elimination format. The tournament, spread over several weeks, showcased both seasoned grandmasters and promising young talent. While the event served as a qualification route for the Candidates Tournament of 2026, its deeper significance lay in India’s emergence as a global chess hub.

Organizers reported packed venues, high-profile broadcasts, and multi-language commentary, cementing India’s reputation for hosting major chess events. Several matches went into rapid and blitz tiebreaks, underscoring the intense competitive atmosphere. For many Indian players, this home tournament was both an opportunity and a pressure cooker — the chance to perform on home soil with global attention. The world of chess has evolved beyond quiet rooms and slow games; now it includes brand sponsorships, streaming audiences, and rapid-fire formats. The 2025 World Cup reflected this shift as fans watched live online, engaged in social media debates and followed real-time commentary. Indian broadcasters noted a surge in domestic interest, especially among youth, who began emulating their chess heroes in schools and clubs. From a governance perspective, hosting the event involved coordination between the national chess federation, local authorities, and international bodies. Infrastructure improvements were made in Goa: from playing arenas with advanced digital boards to amenities for visitors and press. These upgrades are expected to benefit future sporting and intellectual culture events in the region.

Ultimately, the World Cup in India did more than award a trophy — it symbolized a bridging of tradition and innovation in chess, and how India is increasingly part of that narrative. For aspiring players, it underlined that reaching world-class level is within sight. For India, it emphasized that sports and mind sports can play a dual role: showcasing talent internationally, and nurturing domestic culture and interest.

**111. Who became the first Indian woman to win the FIDE Women’s World Cup 2025?**

- (a) Humpy Koneru (b) Divya Deshmukh  
(c) Tania Sachdev (d) Vaishali Rameshbabu

**112. The headquarters of the International Chess Federation (FIDE) is located in which country?**

- (a) Switzerland (b) Spain (c) Russia (d) France

**113. Which of the following countries has produced the highest number of World Chess Champions historically?**

- (a) Russia (including former USSR)                      (b) USA  
(c) India    (d) Germany

**114. The first official World Chess Championship was held in which year?**

- (a) 1900                                      (b) 1886                                      (c) 1924                                      (d) 1951

**115. Which Indian Grandmaster won the 2025 Tata Steel Chess Tournament held in the Netherlands?**

- (a) Vidit Gujrathi    (b) Arjun Erigaisi  
(c) Gukesh Dommaraju    (d) Praggnanandhaa R

The Great Green Wall Accelerator faces significant funding-implementation gaps that have hampered the progress of the initiative. Despite donors pledging around \$19 billion since the One Planet Summit in 2021, only about 50% of the funds have been disbursed as of late 2024, and a large portion of that is still under implementation or in the pipeline from before the pledges. Funding shortfalls are compounded by the slowdown or inconsistency in meeting commitments by key international partners, leaving a substantial budget deficit that threatens the initiative's ability to meet its 2030 goals.

Challenges also arise from fragmented funding flows due to competing project portfolios — the older "Legacy Portfolio" with legacy projects from 2007 versus the newer One Planet Summit projects — causing donor confusion and inefficient allocation. The accountability mechanisms in recipient countries are weak, with difficulties in harmonizing reporting and monitoring frameworks. Many projects lack a common accounting standard, and over 150 independent actors run thousands of untracked projects, diluting oversight and coordination. Additionally, national governments sometimes view the initiative narrowly as an environmental project rather than a holistic sustainable development effort, reducing political prioritization and resource allocation. Reporting also cites hurdles like restrictive donor conditions, co-financing demands, complicated funding mechanisms, and delays linked to third-party verifications.

To address these gaps, the Accelerator strengthens multistakeholder collaboration, oversight, and transparent monitoring, and encourages governments to lead coordinated efforts aligning partners and resources. However, bridging the financial war chest required remains critical to achieve land restoration, carbon sequestration, and job creation targets. New donor commitments and improved governance frameworks are needed for the initiative's success.

**116. The Great Green Wall initiative was launched by which organization?**

- (a) The United Nations    (b) The World Bank  
(c) The African Union    (d) The European Union

**117. The Great Green Wall initiative aims to restore land in which specific region of Africa?**

- (a) The Nile River Basin (b) The Sahel region  
(c) The Congo Rainforest (d) The Great Lakes region

**118. Approximately how many countries are officially part of the Pan-African Agency of the Great Green Wall (PAGGW) and directly involved in the core intervention zone?**

- (a) 5 countries (b) 22 countries (c) 54 countries (d) 11 countries

**119. The GGW initiative is a key enabler of commitments under several major global agreements. Which one is it most closely associated with in its efforts to combat land degradation?**

- (a) The Kyoto Protocol (b) The Paris Agreement  
(c) The UN Convention to Combat Desertification (d) The Montreal Protocol

**120. Which country is working on its own similar "Great Green Wall" project, inspired by the African initiative, to address the expansion of the Thar desert?**

- (a) India (b) China (c) Brazil (d) Australia

