

APPENDIX 1: QUESTION BOOKLET FOR CLAT 2026 (UG)

UG 2026

INSTRUCTION TO CANDIDATES

Maximum Marks: 120

Duration of Test - 120 Minutes

1. This Question Booklet (QB) contains 120 (One hundred and twenty) Multiple Choice Questions across 34 (Thirty Four) pages including 2 (Two) blank pages for rough work.

No additional sheets of paper will be supplied for rough work.
2. You shall enter your Admit Card No. on the first page of the QB at the start of the test.
3. You have to answer ALL questions in the separate Optical Mark Reader (OMR) Response Sheet supplied along with this QB. You must READ the detailed instructions provided with the OMR Response Sheet on the reverse side of this packet BEFORE you start the test.
4. No clarification can be sought on the QB from anyone. In case of any discrepancy such as printing error or missing pages, in the QB, request the Invigilator to replace the QB and OMR Response Sheet. Do not use the previous OMR Response Sheet with the fresh QB.
5. You should write the QB Number, and the OMR Response Sheet Number, and sign in the space/column provided in the Attendance Sheet.
6. The QB for the Undergraduate Programme is for 120 marks. Every Right Answer secures 1 mark. Every Wrong Answer results in the deduction of 0.25 mark. There shall be no deductions for Unanswered Questions.
7. You may retain the QB and the Candidate's copy of the OMR Response Sheet after the test.
8. The use of any unfair means shall result in your disqualification. Possession of Electronic Devices such as mobile phones, headphones, digital watches etc., is/are strictly prohibited in the test premises. Impersonation or any » other unlawful practice will lead to your disqualification and possibly, appropriate action under the law.

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- I. It's April 2021, the start of India's deadly Covid-19 Delta wave. I am standing in the parking garage of a hospital in North Goa. Hospitals around the country are so overburdened that doctors have begun to plead for oxygen supplies on social media. Here, the Covid wing has spread to the garage. Patients are being treated with IV drips on makeshift beds where cars were once parked. I am trembling with fear. I have tested positive for Covid. I haven't socialized with anyone in over a year, I have N95 masked, and yet here I am.

Standing next to me is the doctor overseeing the Covid wing. We're waiting for the results of my chest CT scan. I've never met this doctor before, and if my scan is clear, I hope I won't need to meet him again. The CT was ordered because I've been struggling to breathe, and in these five minutes of apprehension, it would make sense to try to fill my lungs the best I can. Instead, I'm doing everything in my power to get the doctor to like me. I'm asking about his time here, listening closely to his responses, being self-deprecatingly funny. I'm barely aware of it, but I'm giving it my all. I'm not a people pleaser. If anything, I'm a fairly unfriendly person. I have proudly never cared whether people like me. I have close and steady friendships, but making myself palatable to strangers and acquaintances has never been my interest or my forte. And yet, in this terrible place, waiting for the scan results, my heart racing with anxiety, I want this doctor to like me. I need him to like me. And he's not the only one. In fact, he's just the latest in a long line of medical professionals whose approval I have sought. I leave the hospital-garage that day with a clear scan. But the incident stays with me. What went on in those five minutes? Whatever it was, it's been going on for the past nine years, too.

At the end of 2013, I developed a headache that never quite went away. Halfway through 2014, I began to get unexplained bouts of dizziness. I felt like I was walking on a rocking boat. By the start of 2015, I was too dizzy to walk, and chronic fatigue had set in. Since then, I have seen three GPs, two ENTs, one ophthalmologist, one neurologist, one headache specialist, three acupuncturists, one naturopath, one shiatsu masseuse, two physiotherapists, one orofacial surgeon, three ayurvedic doctors, one chiropractor, one chronic fatigue coach, two therapists, one gynecologist, one energy healer, two yoga teachers. I traipsed in and out of each appointment wavering between hope and despair, hearing the same thing in different forms: I was “young and healthy” and everything “looked fine.” Is it therefore entirely unsurprising that I have deeply loved many of my doctors? After all, who among us has not submitted to a power dynamic while fully knowing it exists? And yet it feels weird—not because I'm unaware of how doctors can exploit hierarchical imbalances, but because of my personality. Someone I went to school with once told me she wasn't scared of me, per se. It was “just” that, “If there was a chair available next to you during school assembly, we knew not to sit in it.” Just. Turns out a lifetime of not caring whether people like you earns you a reputation. But when it comes to my doctors, not only do I want them to like me—I want them to like me the most. I want to be the favourite patient.

Source: <https://haz1itt.net/longreads/favourite-patient>

1. Which of the following best explains the irony in the author's behavior as described in the passage?
(A) The author has always been friendly and social but suddenly feels uncomfortable around doctors.
(B) Despite claiming to be indifferent to others' opinions, the author desperately seeks approval from medical professionals.
(C) The author dislikes hospitals but keeps returning to different doctors for treatment.
(D) The author is confident in her health but still worries about medical conditions.
2. Which rhetorical device is primarily used in the phrase, “I traipsed in and out of each appointment wavering between hope and despair” to convey the author's struggle?
(A) Hyperbole
(B) Parallelism
(C) Metaphor
(D) Oxymoron

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3. Suppose a psychologist were to analyze the author's need for approval from doctors. Which of the following explanations would best align with the passage?
- (A) The author seeks approval from doctors due to childhood experiences of neglect.
 - (B) The author craves validation from authority figures due to prolonged uncertainty about her health.
 - (C) The author has a deep fear of hospitals and tries to overcome it by being liked.
 - (D) The author subconsciously believes that being liked will lead to a quicker diagnosis.
4. The phrase “If there was a chair available next to you during school assembly, we knew not to sit in it” suggests that the author's peers perceived him as:
- (A) Intimidating and unapproachable
 - (B) Friendly and welcoming
 - (C) Shy and introverted
 - (D) Distant but admired

II. To begin, a qualifier: This post will not debate the merits of YIMBY vs. anti-YIMBY, nor the various shades within. Nor does it attempt to paint all self-identified YIMBYs as “anti-window,” since many oppose the idea of getting rid of them, and one wants to be fair. This post will be, instead, a narrow critique of a basic line of reasoning that I feel has crept more and more into Liberal-Left discourse and needs pointing out. And yes, it's my second post in as many weeks to focus on Matt Yglesias, so apologies for that up front.

For some time now, Yglesias has been arguing for permitting developers to make apartments without bedroom windows to address what he says is a broader housing shortage. And, more importantly, he insists that those who oppose such a measure are pro-homelessness—blinded by their own precious, outdated sensibilities of housing standards. Such a standard makes it more expensive and difficult for developers to convert abandoned office space in downtowns, he argues, thus reducing supply and housing, and increasing the total number of unhoused people.

Let's set aside how manipulative and cheap this syllogism is. The issue of homelessness is important to me personally: Those who follow my work know the media narratives around the unhoused and how they're dehumanized and criminalized is something I think and write a lot about. So, needless to say, my alarm bells went off when I read his argument that believing tenants should have the basic right to a bedroom window is tantamount to wanting to have more people live on the streets.

Architecture and cultural critic Kate Wager already wrote a brilliant takedown of Yglesias's position in *The Nation* this week, so I won't rehash her arguments. I, instead, wish to discuss how grim the situation is that the Democratic mayor of the largest city in the country is now endorsing Yglesias' dystopian logic, and examine what this portends.

Something warped is going on in *The Discourse*, more broadly. In just a few years, calls for gutting regulations—from union requirements for new construction to environmental protections—are not only mainstream, they're elite conventional wisdom in Democratic-aligned media circles. A broader wave of anti-regulatory dogma has effectively overtaken all popular liberal housing discourse, optimizing oversight of capital using CATO Institute talking points about “regulatory capture” and “stream-lining.” It's not even that these gripes are wrong on their individual merits (libertarians sometimes make a good point here and there!)—it's that this ethos is now sucking up the vast majority of policy and media oxygen.

This isn't a new frame, of course. Real estate interests have said regulations stand in the way of housing supply, and kept rents artificially high, since the dawn of government regulation. “Most of the opposition to the [1901 New York tenement law] came from the owners and builders of the tenement houses, who predicted the most disastrous results from it, not only to themselves but the tenants, and made sure that the enactment would raise the cost of living to the dwellers in tenement houses,” a July 1901 *New York Times* editorial states.

Source: <https://www.columnblog.com/p/the-line-must-be-drawn-here>

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5. Which of the following best captures the author's critique of Yglesias's argument regarding windowless apartments?
- (A) Yglesias incorrectly assumes that opposition to windowless apartments directly leads to more homelessness.
 - (B) Yglesias argues that building regulations are outdated and should be abolished entirely.
 - (C) Yglesias believes that luxury apartments should not be required to have windows, but affordable housing should.
 - (D) Yglesias proposes a compromise between strict housing codes and deregulation, which the author finds inadequate.
6. What does the author imply about the increasing acceptance of deregulation within liberal housing discourse?
- (A) It is driven primarily by conservative think tanks like the CATO Institute.
 - (B) It represents a shift toward prioritizing market-friendly policies over traditional progressive values.
 - (C) It has led to direct and measurable improvements in housing affordability.
 - (D) It is largely a media-driven phenomenon with little real policy impact.
7. Why does the author reference the 1901 New York tenement law in the passage?
- (A) To illustrate that opposition to housing regulations has a long history and is often driven by real estate interests.
 - (B) To argue that early housing regulations successfully lowered the cost of living for tenement dwellers.
 - (C) To show how media coverage of housing policy has changed dramatically over time.
 - (D) To highlight how past regulations were ineffective at addressing housing shortages.
8. Which of the following best describes the tone of the passage?
- (A) Objective and neutral
 - (B) Skeptical and critical
 - (C) Optimistic and persuasive
 - (D) Detached and analytical
9. Which of the following would most weaken the author's argument?
- (A) A study showing that eliminating bedroom window requirements significantly increases affordable housing supply.
 - (B) A survey indicating that the majority of tenants prefer windowless apartments over homelessness.
 - (C) A policy analysis proving that current housing regulations do not contribute to higher costs of construction.
 - (D) A historical account showing that deregulation efforts have consistently led to better housing conditions.
10. Which of the following best summarizes the author's concern about the influence of deregulation on housing policy?
- (A) Deregulation is necessary to combat the housing crisis, but it must be implemented carefully.
 - (B) The push for deregulation in housing policy has shifted too far in favor of developers and economic elites.
 - (C) Deregulation has had little to no impact on housing policy discussions in progressive circles.
 - (D) The removal of housing regulations will inevitably lead to a complete collapse of urban housing standards.

III. In February 1969, around 10 in the morning, a young Jorge Luis Borges sat down next to an elderly Jorge Luis Borges on a bench by the Charles River in Cambridge, Massachusetts.

Or so it happened in the Borges short story 'The Other'. The two Borgeses talk about writing, family and history — while puzzling over how a past self is confronting a future self. At one point, the younger Borges asks the older: 'How's your memory?'

'I realised that for a mere boy not yet 20, a man of 70 some-odd years was practically a corpse, Borges wrote. Outside of fiction, our past and future selves don't encounter each other so directly. These selves are separated by time, and a future version of you can seem like a distant stranger. But your relationship with that future self could have a big impact on the decisions you make today.

You might think that the one person you can rely on to make decisions in your best interests would be yourself. Yet, people frequently make choices that they later suffer from, in part because the future feels far away. Maybe you've woken up after having one too many drinks the night before and thought: 'Why did I do that?' The Saturday-night version of you didn't have the Sunday-morning self in mind. These choices aren't trivial, or related only to hangovers. They can include not saving enough money for retirement, or not making enough time to exercise, rest, eat well or nurture relationships. What happens in the present catches up to us but, oddly enough, it's difficult to remember that.

Upon closer examination, it's not unreasonable to feel detached from your future self. Any number of aspects of your life and physical self might transform over time: where you live, who you spend time with, your job, your hair colour, and even the cells in your body all change as the years pass by.

'We can be estranged from our future selves,' says Hal Hershfield, a psychologist at the UCLA Anderson School of Management and the author of *Your Future Self: How to Make Tomorrow Better Today* (2023). 'That can help explain why we may prioritise today over the future.'

Many of us actually think of our future selves the way we think of other people. This has been demonstrated experimentally: when people are asked to imagine their own birthdays in the distant future, they do so from a third-person viewpoint; think ahead to your future self blowing out birthday candles, and you're likely to picture yourself the way you would a character in a film, rather than seeing it through your own eyes. Research led by Emily Pronin at Princeton University has shown that people sometimes make similar decisions for their future selves and for others. For example, they sign up their future selves and other people to drink larger amounts of a disgusting liquid (for a science experiment) than they volunteer their present selves to drink. Studies even suggest that, for some people, parts of the brain activate in similar ways in response to thinking of the future self as they do when thinking of other people — and that this tendency is associated with choosing smaller rewards in the present over waiting for larger rewards in the future.

Source:<https://psyche.co/guides/how-to-connect-with-your-future-self-and-make-better-choices>

11. What is the main idea of the passage?

- (A) Borges' short story 'The Other' presents a paradox about time travel.
- (B) People often make decisions that harm their future selves due to a psychological disconnect.
- (C) Our future selves are more predictable than we realize.
- (D) Scientific studies prove that people always prioritize long-term benefits over short-term rewards.

12. What is the significance of Borges' short story 'The Other' in the passage?

- (A) It provides an example of how people physically encounter their future selves.
- (B) It demonstrates that people tend to remember past experiences vividly.
- (C) It introduces the idea of psychological distance between present and future selves.
- (D) It highlights Borges' fascination with time travel theories.

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13. Why according to the passage, do people often make choices that their future selves regret?
- (A) Because they consciously choose short-term pleasure over long-term benefits.
 - (B) Because they feel detached from their future selves and view them as strangers.
 - (C) Because they are unable to predict the consequences of their actions.
 - (D) Because they always assume their future selves will make better decisions.
14. What do psychological studies suggest about how people view their future selves?
- (A) They see their future selves as entirely separate individuals.
 - (B) They imagine their future selves through a first-person perspective.
 - (C) They believe their future selves will act more rationally than they currently do.
 - (D) They tend to make better decisions for their future selves than for strangers.
15. Which of the following, if true, would weaken the passage's argument about detachment from the future self?
- (A) A study finds that people make more responsible financial decisions when shown an aged version of their own face.
 - (B) Research shows that most individuals struggle with impulse control regardless of how they view their future selves.
 - (C) An experiment proves that people are more likely to make sacrifices for strangers than for their own future selves.
 - (D) A psychologist argues that financial security is primarily shaped by external circumstances rather than self-perception.

IV. A decade ago, when I was starting my first year of university in New Zealand, I attended a stage hypnosis. It was one of a number of events the university offered to incoming students during orientation week. From the stage of a campus auditorium, the hypnotist-for-hire asked an audience of some 200 students to close their eyes and listen to his voice. Then he directed us to clasp our hands tightly together, and to imagine an invisible thread wrapping around them—over and under, over and under—until it was impossible to pull them apart. After a few minutes of this, he told us to try to separate our hands. Those who could not, he said, should come on down to the stage.

I instantly pulled my hands apart, but to my surprise, a close friend sitting next to me made his way to the front of the auditorium with roughly 20 others from the audience. Once on stage, the hypnotist tried to bring them deeper into a hypnotic trance, directing them to focus on his calm, authoritative voice. He then asked a few of them to role-play scenarios for our entertainment: a supermarket checkout clerk ringing up shopping items, a lifeguard scanning for lives to save.

After a short time, I saw the hypnotist whisper something into the ear of my friend. He sheepishly made his way back to the seat next to me. “What did he say to you?” I asked. He replied, “I can tell you're acting, mate, get off the stage.” In the more than 200 years since the practice of contemporary hypnosis was described by German physician Franz Mesmer, public perception of it has see-sawed between skepticism and credulity. Today hypnotherapy is used to provide therapeutic remedy for depression, pain, substance use disorders, and certain traumas, uses that are supported to a certain extent by research evidence. But many still consider hypnosis more of a cheap magician's trick than legitimate clinical medicine.

Perhaps this is because very few of us are easily hypnotized: Only about 10 percent of the population seems to respond well to it. Researchers and clinicians tend to use one of two scales to measure an individual's susceptibility: the Stanford Hypnotic Susceptibility Scale, typically used on individuals, and the Harvard Group Scale, which is used on groups primarily to identify potential subjects for research.

In each case, a researcher induces hypnosis with a script—which aims to convince the person to relax, focus, and follow instructions—and then tests that person on a series of suggestions or instructions and ranks the depth of their response, whether physiological, sensory, behavioral, or emotional. One of the suggestions, for example,

involves telling the person they have no sense of smell, and then waving a vial of peppermint oil under their nose. If they fail to respond physically or to identify the scent, they get a point. Another entails checking whether the person seems to hallucinate voices when directed to do so. Both scales range from zero to 12 points, with 12 being highly hypnotizable. People who score high on scales of hypnotizability are known as “hypnotic virtuosos.” One virtuoso, a Finnish woman, T.S.H., an office worker with no history of psychiatric or neurological illness, has been the subject of numerous hypnosis studies.

Source: <https://nauti1.us/are-you-hypnotizable-486905/>

16. What does the author imply by including the anecdote about his friend being asked to leave the stage?
- (A) Hypnotists can easily detect when someone is faking hypnosis.
 - (B) Most people willingly go along with hypnosis without realizing it.
 - (C) Hypnosis only works on people with a certain personality type.
 - (D) Stage hypnosis is more effective than clinical hypnosis.
17. According to the passage, what is the function of the Stanford Hypnotic Susceptibility Scale?
- (A) To assess how likely a person is to fall into a deep hypnotic trance.
 - (B) To determine whether hypnosis can treat mental health disorders.
 - (C) To rank hypnotists based on their effectiveness.
 - (D) To measure the effectiveness of hypnotherapy in clinical settings.
18. What does the term “hypnotic virtuosos” refer to in the passage?
- (A) Hypnotists who can successfully hypnotize anyone
 - (B) People who score high on hypnotizability tests and respond strongly to hypnosis
 - (C) Individuals who practice self-hypnosis for medical and psychological benefits
 - (D) Researchers specializing in hypnosis and its applications
19. What can be inferred as the overall conclusion of the passage?
- (A) Hypnosis remains a controversial practice with both scientific and skeptical viewpoints.
 - (B) Hypnosis is largely a pseudoscience with no credible research backing it.
 - (C) Most people can be hypnotized if the right techniques are used.
 - (D) Hypnosis is more effective in entertainment settings than in clinical applications.

- V. Magnus Carlsen's legacy is still being written. The World Chess Championship is currently happening in Kazakhstan, but the world chess champion, Magnus Carlsen, isn't participating. He has chosen to abdicate his throne, surrendering the title he first won in 2013 without defending it for a fifth time. Instead, the match—a best of 14 games (plus tiebreaks, if needed)—is between Russian grandmaster Ian Nepomniachtchi, who faced Carlsen for the title in 2021 and is the second-ranked player in the world, and Chinese grandmaster Ding Liren, the world's third-ranked player. When asked before the start of the match who he thought would prevail, Carlsen replied, “I don't care.” It's a strange situation. Discounting the schism in the 1990s that created a separate chess federation and champion for a brief time, a world champion hasn't voluntarily walked away since Bobby Fischer disappeared from competitive chess after winning the title in 1972.

What makes the situation even stranger is that while Fischer stopped playing competitive chess, Carlsen says he will continue participating in tournaments. When Fischer refused to defend his title and vanished from the public eye, Anatoly Karpov was awarded the championship and went on to dominate the world of chess for the next decade. But whoever wins this year's chess championship will be forced to reign in Carlsen's incredibly long shadow.

For the last 10 years, Carlsen has stood head and shoulders above the world's best chess players. The 32-year-old Norwegian currently holds chess's top Elo rating, 2853, more than 50 points higher than either of the current competitors for the world championship. He achieved the rank of grandmaster at the age of 13 and at 19 was the youngest player to reach the no. 1 ranking. He has won five world championship titles, four World Rapid

Chess Championships, and six World Blitz Chess Championships. His peak Elo rating of 2882, achieved twice in 2014 and 2019, is the highest in chess history. Magnus Carlsen is without rival, living or otherwise.

Why, then, would he walk away from the title he spent much of his life pursuing and then defending? “The conclusion is—it’s very simple—that I’m not motivated to play another match. I simply feel that I don’t have a lot to gain,” Carlsen said last year on an episode of his podcast, *The Magnus Effect*. When he says “match,” he is referring to chess’s match play format, which is admittedly unusual. The world chess champion faces a challenger once every two years in a series of games over a period of weeks. The challenger is the winner of a qualification tournament called the Candidates. Carlsen said he doesn’t enjoy spending a year or more preparing for a match against a single player. Nor does he think the format is particularly fair, for himself or for his challengers. In fact, when Carlsen was 19, he turned down an invitation to play in the Candidates, decrying the “shallow ceaseless match-after-match concept” and “puzzling ranking criteria” as “less than satisfactory.” By that time, in 2010, the International Chess Federation, also known as FIDE, had been tinkering with the format of the world championship cycle for many years. The organization wanted a new template to pull the sport out of the chaos created by former world champion Garry Kasparov’s decision to break away and start a rival chess federation in 1993.

Source: <https://www.theringer.com/2023/04/25/pop-culture/magnus-carlsen-world-chess->

20. What is the primary focus of the passage?

- (A) The history and structure of the World Chess Championship format.
- (B) Magnus Carlsen’s dominance in chess and his decision to forgo the world championship.
- (C) The rivalry between Ian Nepomniachtchi and Ding Liren in the championship match.
- (D) The influence of FIDE in shaping modern chess tournaments.

21. Why did Magnus Carlsen decide not to defend his world championship title?

- (A) He believed he had nothing more to gain from another match.
- (B) He was afraid of losing to Nepomniachtchi or Ding Liren.
- (C) He was pressured by FIDE to step down.
- (D) He wanted to retire from chess completely.

22. Which of the following best describes the structure of the passage?

- (A) It argues that Carlsen’s departure is damaging to the future of chess.
- (B) It provides a chronological history of the World Chess Championship and its champions.
- (C) It compares Carlsen’s decision with that of previous world champions who lost their titles.
- (D) It presents Carlsen’s achievements before analyzing his decision to step away from the world championship.

23. What can be inferred about Carlsen’s opinion on the World Chess Championship format?

- (A) He finds it outdated and unfair for both the champion and the challengers.
- (B) He believes it is the best way to determine the world’s strongest player.
- (C) He thinks the match format should be extended to 20 games.
- (D) He feels that FIDE has made the championship too easy for newcomers.

24. What does the phrase “reign in Carlsen’s incredibly long shadow” suggest about the new world chess champion?

- (A) Carlsen will mentor the new champion and guide their career.
- (B) Carlsen will likely reclaim the title in the future.
- (C) The new champion will struggle to gain recognition due to Carlsen’s dominance.
- (D) Carlsen will actively prevent the new champion from achieving success.

VI. The Congress paid tributes to people who participated in the Quit India movement and remembered the contribution of freedom fighters who sacrificed their lives for the country's freedom. On the 83rd anniversary of the Quit India movement, the Congress also alleged that while the Congress leadership at the time languished in jails, the RSS opposed the movement. "In 1942, the Quit India Movement was started against the British rule with the invaluable mantra of the Father of the Nation, Mahatma Gandhi, 'Do or Die', which gave new enthusiasm to the freedom struggle," said Congress president Mallikarjun Kharge. In a post on X, he said, under the leadership of the Indian National Congress, countless Indians took to the streets in the Quit India movement and wrote the saga of this unforgettable history. "On 'August Kranti Diwas', we pay our heartfelt tributes to all the freedom fighters who sacrificed their lives for the freedom of the country," Mr. Kharge said. "Thereafter Mahatma Gandhi gave his iconic 'Do or Die' speech heralding the launch of the Quit India movement." "In the very early hours of Aug, 1942, the top leadership of the Congress were jailed. Gandhiji himself was kept at the Aga Khan palace in Pune till May 6, 1944. Nehru, Patel, Azad, Pant, and others were taken to Ahmednagar Fort prison where they remained till March 28, 1945," Mr. Ramesh said. He said for Nehru it was the ninth imprisonment and between 1921 and 1945, he spent a total of nine years in jail. It was in Ahmednagar jail that he wrote his immortal The Discovery of India, he noted. "While the entire Congress leadership languished in jail and while the entire nation was stirred, the RSS brotherhood actively opposed the Quit India movement. Seven years later it was to oppose the Constitution of India as well," Mr. Ramesh alleged.

25. On which date August Kranti Day is celebrated?

- | | |
|---------------|---------------|
| (A) 8 August | (B) 9 August |
| (C) 10 August | (D) 12 August |

26. What can be inferred about the conditions faced by Congress leaders during the Quit India Movement?

- (A) They were free to organize protests without British interference
 (B) They faced prolonged imprisonment, with leaders like Gandhi and Nehru detained for years
 (C) They operated from safe havens outside India during the movement
 (D) They were briefly detained but released to continue the movement

27. Who was the President of the Indian National Congress when it passed the 'Quit India' resolution?

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|---------------------|-----------------------------|
| (A) Mahatma Gandhi | (B) Maulana Abu1 Kalam Azad |
| (C) Rajendra Prasad | (D) Pt. Jawaharlal Nehru |

28. 'Quit India Movement' was the reaction of_____

- I. The disappointment of Indians against Cripps Mission.
 II. The threat of Japanese attack on India.
 III. To provoke countrymen to adopt violent means by Gandhi's articles.
 IV. Due to passing the proposal of August 1942 by AICC.

Which of the following statement is/are correct?

- | | |
|-----------------------|-------------------|
| (A) I, II, III and IV | (B) I and III |
| (C) I, II and IV | (D) I, III and IV |

29. What can be inferred about the intellectual contributions of Jawaharlal Nehru during the Quit India Movement?

- (A) He focused solely on political protests and avoided scholarly work
 (B) He wrote a significant historical work, The Discovery of India, while imprisoned
 (C) He published The Discovery of India before the movement began
 (D) His imprisonment prevented any contributions to Indian literature

30. The Rashtriya Swayamsevak Sangh (RSS) was founded in which year?

- (A) 1920 (B) 1925
(C) 1930 (D) 1935

VII. Adaptation was a key focus of discussions at the 62nd session of the Subsidiary Bodies (SBs) to the UN Framework Convention on Climate Change (UNFCCC). The session offered delegates the opportunity to further reflect on the definition of indicators to measure progress towards the Global Goal on Adaptation established in the Paris Agreement. The negotiations were informed by the work of an expert group as well as a special event where the Intergovernmental Panel on Climate Change (IPCC) will provide an update on progress towards revising its 1994 Technical Guidelines for Assessing Climate Change Impacts and Adaptations. In other adaptation-related matters, delegates: took stock of experiences with the application of the guidance for the preparation of adaptation communications to be submitted under the Paris Agreement, to possibly revise the guidance; and initiated the fifth review of the Adaptation Fund and considered arrangements for the Fund to exclusively serve the Paris Agreement. Another focus was monitoring and reporting. In mandated events, the UNFCCC Secretariat provided an update on the reporting tools under the Paris Agreement's Enhanced Transparency Framework and on the training programme for technical experts participating in the review of the biennial transparency reports, which parties to the Agreement submitted for the first time in 2024. Transparency-related negotiations focused on support for developing country reporting, both in terms of financial support and with regard to the terms of reference, composition, and mandate of the Consultative Group of Experts, which provides relevant technical advice.

31. Where will the COP30 of UNFCCC be held?

- (A) Glasgow (B) Paris
(C) Belém (D) Marrakech

32. What is the Bonn Climate Change Conference, and under which treaty is it held?

- (A) It is a mid-year summit held under the Paris Agreement.
(B) It is an annual climate summit held under the UNFCCC, the 1992 treaty guiding global climate negotiations.
(C) It is a summit focused on global economic policies, held under the Kyoto Protocol.
(D) It is a one-time event held under the Montreal Protocol.

33. Consider the following statement about Nationally Determined Contributions.

- I. NDCs are country-specific climate action plans to cut emissions and adapt to climate change under the Paris Agreement, updated every five years.
II. India submitted its first NDC in 2015, targeting a 33—35% reduction in emission intensity of GDP and 409c non-fossil fuel-based power capacity by 2030.

Which of the following statement are correct?

- (A) I Only (B) II Only
(C) Both I and II (D) Neither I nor II

34. Consider the following statements about the “Climate Finance Action Fund”.

- I. It will be financed by oil and gas-producing countries and corporations but in a voluntary manner.
II. 50% of contributions will be allocated to supporting the member states to achieve their Nationally determined contributions (NDCs).

Which of the following statement is/are correct?

- (A) I Only (B) II Only
(C) Both I and II (D) Neither I nor II

35. Who is the Director General of International Solar Alliance?

- (A) Dr. Ajay Mathur (B) Upendra Tripathy
(C) Dr. Arunabha Ghosh (D) Ashish Khanna

36. The Prime Minister of India mentioned the mega plan of “One Sun, One World, One Grid” project in the Independence Day address. Which of the following statements are correct about the project -

- I. It is a transnational electricity grid supplying solar power project.
II. The idea of the project was first introduced in 2018 during the first assembly of International Solar Alliance.

III. China was the only member country to resist this proposal during the ISA meet.

Select the correct answer using the code given below:

- (A) Only I and II (B) Only II and III
(C) Only I and III (D) I, II and III

VIII. Russia on August 1, 2025 announced that it was withdrawing from its self-imposed moratorium on the deployment of intermediate-range missiles. The move comes after U.S. President Donald Trump ordered the repositioning of two American nuclear submarines closer to Russian shores, escalating tensions between the two Cold War-era rivals. “Russia does not consider itself anymore bound by self-restrictions on deploying intermediate- and shorter-range missiles (INF) as conditions to preserve this moratorium have disappeared,” the Russian Foreign Ministry said in a statement. The Intermediate-Range Nuclear Forces (INF) Treaty, signed between the USSR and the U.S. in [X], did not allow the deployment of missile launchers, ground-launched ballistic missiles, and cruise missiles with a range of 500 to 5,500 km.

37. What has been redacted as [X] in the passage?

- (A) 1967 (B) 1977 (C) 1987 (D) 1997

38. What was the major reason cited by Russia for suspending its participation in the INF (Intermediate-Range Nuclear Forces) Treaty?

- (A) NATO's refusal to accept new Russian missile systems
(B) Economic sanctions imposed by the United States
(C) The US deployment of Typhon missile systems in the Philippines and missile drills in Australia, which Russia viewed as a direct threat to its national security
(D) Increased cyberattacks targeting Russian military infrastructure

39. What was the first nuclear test code of India?

- (A) Operation Parakram (B) Operation Pokhran Strike
(C) Operation Smiling Buddha (D) Operation Shakti

40. In which year did the Treaty on the Non-Proliferation of Nuclear Weapons (NPT) come into force?

- (A) 1968 (B) 1970 (C) 1972 (D) 1974

41. Consider the following statement about Intermediate-Range Nuclear Forces (INF) Treaty.

- I. Under this treaty both powers agreed to destroy two categories of lethal missile systems from their own stocks as a means to decelerate the nuclear arms race.
II. The treaty led to the elimination of an entire class of weapons, ground-launched missiles with a range of 500 to 5,500 kilometres.

Which of the following statement are correct?

- (A) I Only (B) II Only (C) Both I and II (D) Neither I nor II

42. When did India become a member of the MTCR?

- (A) 2005 (B) 2010
(C) 2016 (D) 2018

IX. Group Captain Shubhanshu Shukla, who is aboard the International Space Station (ISS) had a brief interaction with students who had gathered at the U.R. Rao Satellite Centre (URSC) here on Friday. He interacted with the student community via ham radio which lasted about 10 minutes. The interaction overseen by the Amateur Radio on the ISS (ARISS) saw the participation of approximately 70 students who posed questions on the Indian astronauts journey to the space station and daily routine in the orbiting laboratory. “One-and-a-half days (journey to the ISS) and thereafter you get to see the ISS... It was very exciting to see and the entire process of how the capsule approaches the station and then positions itself right in line with the docking port and thereafter goes ahead and docks into the port. It was a very, very exciting moment for me,” Gp Capt. Shukla said replying to a question. His Axiom-4 mission (Ax-4) to the International Space Station (ISS) was launched on June 25, 2025, from NASA's Kennedy Space Center in Florida. After a 28-and-a-half-hour journey on the ISS Dragon spacecraft, Gp Capt. Shukla and other crew members reached ISS. He also spoke about the complex docking process. “So when we landed in the space station, there were two crew members who were able to reach the docking port. And thereafter you get to see the International Space Station, which is going to be your home for the next 14 days,” he said. The Gp Capt. also spoke about the experiments he has been conducting in the space station and how sleeping is a challenge there. “We have to tie our sleeping bags,” he said.

43. What is the name of the HAM radio station on the International Space Station (ISS)?

- (A) ARISS (B) ISS-HAM
(C) Space Radio (D) Orbit Radio

44. How long has the ISS been continuously inhabited by humans?

- (A) Since 2000 (B) Since 2005
(C) Since 2010 (D) Since 2015

45. Consider the following statement about International Space Station —

- I. It circles the Earth in roughly 92 minutes and completes 15.5 orbits per day.
- II. The ISS programme is a joint project between five participating space agencies: NASA (United States), Roscosmos (Russia), JAXA (Japan), ESA (Europe), and CSA (Canada) but its ownership and use has been established by intergovernmental treaties and agreements.

Which of the following statement are correct?

- (A) I Only (B) II Only
(C) Both I and II (D) Neither I nor II

46. How long is the planned duration of the Axiom-4 mission on the ISS?

- (A) 7 days (B) 14 days
(C) 21 days (D) 28 days

47. Consider the following statement about Ham Radio used in International Space Station —

- I. Ham radio (amateur radio), is a licensed, non-commercial radio communication service used for education, experimentation, and emergency communication.
- II. It was first used in space in 1983 for communication between astronauts and Earth.

Which of the following statement are correct?

- (A) I Only (B) II Only
(C) Both I and II (D) Neither I nor II

X. SCC infrastructure has won Solar Energy Corporation of India's (SECI) auction to supply 70,000 tons per annum (TPA) of green ammonia under the Strategic Interventions for Green Hydrogen Transition (SIGHT) program (Mode-2A-Tranche-I). The company quoted a tariff of 153.05 (\$0.6)/kg to win the auction. SCC Infrastructure and InSolare Energy have formed a consortium for this project. The green ammonia will be supplied to Madhya Bharat Agro Products-III in Dhule, Maharashtra. This is the fourth auction under the same tranche. The total available capacity under bidding increased to 739,000 TPA from 539,000 TPA. SCC must establish production facilities to supply green ammonia to SECI and secure all approvals and permits, including those for land. It must ensure production, storage, and delivery to the designated point. It must also identify land for the production facility, construct and own the facility, and handle all logistics up to the delivery. SCC must ensure the supply of at least 90% of the annual requirement as agreed with SECI. It must not engage in trading/arbitrage of green ammonia.

48. Solar Energy Corporation of India (SECI) entertained which one of the following status?

- (A) Maharatna
- (B) Navratna
- (C) Miniratna I
- (D) Miniratna II

49. Consider the following statement about Solar Energy Corporation of India.

- I. SECI was incorporated in 2011 and serves as the primary implementing agency of the MNRE for Renewable Energy schemes/projects towards fulfilling India's international commitments.
- II. SECI has also achieved the highest credit rating of AAA by ICRA.

Which of the following statement are correct?

- (A) I Only
- (B) II Only
- (C) Both I and II
- (D) Neither I nor II

50. What is the full form of SIGHT?

- (A) Sustainable Innovation for Green Hydrogen Technology
- (B) Scientific Integration for Green Hydrogen Transition
- (C) Strategic Interventions for Green Hydrogen Transition
- (D) Special Initiative for Green Hydrogen Transformation

51. Consider the following statement about Green Ammonia —

- I. It is used in climate-neutral fertiliser production, as a zero-carbon fuel in engines or fuel cells, and as a clean marine fuel alternative.
- II. It is carbon-free ammonia produced using green hydrogen (via water electrolysis) and nitrogen (from air).

Which of the following statement are correct?

- (A) I Only
- (B) II Only
- (C) Both I and II
- (D) Neither I nor II

52. What is the target annual production capacity of green hydrogen by 2030 under the National Green Hydrogen mission?

- (A) 1 million metric tonnes
- (B) 3 million metric tonnes
- (C) 5 million metric tonnes
- (D) 10 million metric tonnes

- XI. While setting aside a witness summons to a lawyer, the Bombay High Court in a most learned, landmark judgment, has minced just no words to explicitly hold that communications between lawyer and client are privileged and a lawyer cannot be compelled to confirm such a communication in a trial even if it is already disclosed to the trial court by another party. The court reiterated that evidence should be received by the court to which it is tendered unless there is a legal reason for rejection. It was also made abundantly clear by the court that facts should not be received in evidence unless they are both relevant and admissible. The Bench then observed, "A bare perusal of the said provision (i.e. section 126 of The Indian Evidence Act) clearly indicates that no barrister, attorney, pleader or vakil can disclose in a trial any professional communication viz. any communication received by him in the course of engagement by a client or any communication or advice rendered by the professional to his client, without the express consent of his client to disclose. The explanation clearly suggests that the obligation not to disclose without the express permission/consent of the client continues even after the engagement/employment has ceased. Of course, there are exceptions as noted in the proviso, to this privilege in case of communication made in furtherance of any illegal purpose or upon observation by the lawyer of any fact showing that a crime or a fraud has been committed, in which case, the protection from disclosure shall not be available." Bench noted: "It may also be worthwhile here to refer to Section 129 of the Evidence Act which relates to 'Confidential communications with legal advisers'. No one shall be compelled to disclose to the Court any confidential communication which has taken place between him and his legal professional adviser, unless he offers himself as a witness, in which case he may be compelled to disclose any such communications as may appear to the Court necessary to be known in order to explain any evidence which he has given, but no others." This is a client's privilege (not a professional's privilege claimed on the basis of prohibition on the professional as in Section 126) that a client cannot be compelled to disclose any confidential communication which has taken place between him and his legal professional adviser unless he offers himself as a witness.

Source: Extracted (with edits and revision) from an article titled, 'Lawyers cannot be compelled to disclose communication with client as it is privileged: Bombay High Court' published at Legal Service India.

53. Vidhi and Vidhan were going through a rough patch in their marriage. Vidhan hired a lawyer to get advice on divorce and also regarding ways to save his property from being given to Vidhi in the divorce. The lawyer advises Vidhan to transfer his property to his brother. Vidhi pays the same lawyer to become her witness and share in the court the advice given by him to Vidhan and testify that Vidhan has acted on his advice. Can the court ask the lawyer to become a witness for Vidhi about the advice he shared with Vidhan with respect to the property transaction?
- (A) Yes, as Vidhi's right in Vidhan's property existed before it was transferred to Vidhan's brother.
(B) No, as the lawyer owes a duty to Vidhan first, and it is unethical for him to accept payment from Vidhan's wife.
(C) Yes, as the disclosure of every asset is indispensable for divorce proceedings.
(D) No, as the advice comes under attorney-client privileged communication.
54. Assume in the above situation that Vidhan has undertaken the services of the lawyer only for the divorce proceedings. Some years after the finalization of the divorce proceeding, Vidhi, who is now Vidhan's ex-wife hires the same lawyer to get some personal business advice and in the course asks the lawyer about the advice he gave Vidhan about the property. Can the lawyer now tell Vidhi about it?
- (A) Yes, as the lawyer is now Vidhi's lawyer and is obliged to give correct advice to his client.
(B) No, as the advice is still under attorney-client privileged communication between Vidhan and the lawyer.
(C) Yes, as the divorce has been settled and there can be no adverse consequence if the advice is disclosed.
(D) None of the above

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55. Assume that in the situation mentioned in the previous two questions, Vidhan had given his express consent to the lawyer to disclose in trial, any advice the lawyer gave to him. Would disclosure by the lawyer now be valid in the first situation and in the second situation?
- (A) The lawyer can disclose the advice but only in the second situation as the employment with Vidhan had ceased.
- (B) The lawyer can disclose the advice but only in the first situation as Vidhan had granted express consent to disclose the information in trial.
- (C) The lawyer can disclose the advice in both the situations as the express consent of Vidhan absolves the lawyer of any restriction.
- (D) The lawyer cannot disclose the advice in any situation even after express consent from the client, as the communication remains privileged.
56. Vidhan had murdered his wife. He approaches a criminal lawyer for representing him in the court and tells him the entire story, disclosing the smallest of details, effectively confessing to his guilt before the lawyer. Can the lawyer be compelled to be a witness against Vidhan in the court?
- (A) No, as all communication between the lawyer and Vidhan falls in the category of privileged communication.
- (B) Yes, as morally and ethically, the lawyer should not protect a criminal.
- (C) No, as the murder cannot be proved on the basis of mere admission or confession of accused made to his lawyer.
- (D) Yes, as the lawyer is not bound to conceal communication related to criminals or made in furtherance of any illegal purpose.
57. Suppose in the previous question that instead of seeking legal service for the murder case, Vidhan had said to the lawyer, "I wish to obtain possession of property by the use of a forged deed, on the basis of which I request you to sue the concerned party." The law prohibits and criminalizes such acts by forgery of documents. Can the lawyer be a witness against Vidhan in the court even without Vidhan's express consent to the lawyer to disclose such information?
- (A) No, as the lawyer is appointed by Vidhan and such communication is a privileged communication.
- (B) Yes, as morally and ethically, the lawyer should not protect a criminal in his wrongful act.
- (C) No, as the offence cannot be proved on the basis of a mere statement made by the accused to his lawyer.
- (D) Yes, as the lawyer is not bound to conceal communication made in furtherance of any illegal purpose.
58. Consider the following four scenarios regarding lawyer-client communications during a trial:
- (I) A client, who has not testified, is asked by the court to disclose confidential advice received from his lawyer regarding a legal strategy, and he refuses.
- (II) A lawyer is summoned to confirm a communication between himself and his client that has already been disclosed to the court by a third party.
- (III)** A lawyer, during his engagement with his client, is permitted by the court to disclose a communication made during the professional relationship, in a case where the communication was in furtherance of an illegal act.
- (IV) A lawyer is asked to reveal a communication with a client, but the communication does not pertain to any crime or fraud, and the client has not consented.
- Based on the principles discussed in the passage, in which of the above scenarios is the court most justified in compelling disclosure of the communication?
- (A) Only Scenario II
- (B) Only Scenario III
- (C) Scenarios I and IV
- (D) Scenarios II and III
-

- XII. The Supreme Court has ruled that the Reserve Bank of India (RBI) is the sole authority responsible for regulating interest rates charged by banks and that courts, including consumer forums, cannot interfere in this domain. This decision overruled the 2008 National Consumer Disputes Redressal Commission (NCDRC) ruling, which had capped credit card interest rates at 309a per annum and deemed excessively high rates as an unfair trade practice under the Consumer Protection Act, 1986 (CPA). The Supreme Court held that banking transactions, including interest rates, fall within the purview of the Banking Regulation Act, 1949 (BRA), and only the RBI has the authority to issue directives in this regard.

Under Section 21A of the BRA, a banking transaction cannot be reopened by any court on the ground that the rate of interest charged is excessive unless there is a specific RBI directive being violated. The Supreme Court ruled that by capping interest rates, the NCDRC had effectively reopened banking transactions, which was expressly barred by this provision. Additionally, Section 35A of the BRA empowers the RBI to issue binding directions to banks, reinforcing its exclusive jurisdiction over banking practices. The Supreme Court relied on these provisions to hold that consumer forums cannot regulate bank interest rates or impose limits beyond those set by the RBI.

In contrast, the NCDRC had argued that banking services fall under the definition of “service” in the Consumer Protection Act, allowing it to regulate unfair practices in banking transactions. The CPA defines unfair trade practice broadly, including any deceptive or unfair practice in the provision of services. However, the Supreme Court disagreed, stating that high interest rates alone do not constitute an unfair trade practice. There should be a misrepresentation or concealment of material facts by the bank to constitute the unfair trade practice. Since credit card terms and conditions explicitly disclose all charges and penalties, the Court found no misrepresentation or deception, making the NCDRC's reasoning unsustainable.

Furthermore, the Supreme Court reaffirmed the principle of regulatory autonomy, holding that placing a cap on interest rates encroaches upon the RBI's exclusive domain. It cited *Central Bank of India v. Ravindra* (2001), where the Court had held that any interest charged in violation of RBI directives could be disallowed, but emphasized that such determinations must be made within the regulatory framework, not by consumer forums. The Court's ruling strengthens the autonomy of the RBI in banking regulation and reinforces that judicial intervention in financial policy matters should be minimal unless there is a clear violation of statutory provisions or RBI guidelines.

Source: Extract (with edits and revisions) from an article titled Why credit card holders cannot challenge excessive interest rates in consumer court, The Indian Express.

59. Mr. Vidit Sharma, a consumer, holds a credit card issued by Vidya Bank. The bank charges an interest rate of 38% per annum on outstanding dues. Dissatisfied, Mr. Sharma files a complaint before a consumer forum arguing that the interest rate is exorbitant and unfair. In response, Vidya Bank contends that interest rates fall under the exclusive regulatory purview of the RBI, and consumer forums lack the authority to cap such rates. The consumer forum, however, attempts to impose a cap of 309c per annum, invoking provisions of the Consumer Protection Act. The dispute now centres on whether the forum can validly cap the interest rate charged by the bank. Which of the following best reflects the likely legal outcome regarding the consumer forum's attempt to cap the interest rate charged by Vidya Bank?
- (A) The consumer forum's cap is valid because banking services are considered “services” under the Consumer Protection Act, which empowers such forums to regulate unfair practices.
 - (B) The consumer forum's cap is invalid because interest rate regulation falls exclusively within the RBI's authority under the Banking Regulation Act, precluding any judicial interference.
 - (C) The consumer forum's cap is conditionally valid if it can demonstrate that it was necessary to disallow the interest rates as Vidya Bank violated RBI directives.
 - (D) The consumer forum's cap is subject to modification only if the bank's interest rate exceeds RBI-prescribed guidelines, in which case the cap would apply retroactively.

60. Mr. Vidya Rao, a long-time customer of Bank of India, holds a credit card with an interest rate of 40% per annum and significant penalty charges for late payments. Dissatisfied, Mr. Rao files a complaint before a consumer forum arguing that these high rates and penalties are deceptive and unfair. However, Bank of India defends its position by pointing out that all the credit card's terms—including the high interest rate and penalty provisions—are explicitly disclosed in the agreement signed by Mr. Rao. Decide which of the following best reflects the likely legal outcome regarding Mr. Vidya Rao's complaint as per the current legal standing.
- (A) The consumer forum will likely rule in favour of Mr. Rao because the inherently high interest rate and penalty charges are sufficient to establish a deceptive trade practice.
 - (B) The consumer forum will likely mandate a cap on the interest rate if it finds that the penalty charges disproportionately exceed the cost of credit, thereby modifying the contractual terms.
 - (C) The consumer forum will likely dismiss Mr. Rao's complaint since the interest rates were charged with without any misrepresentation or concealment of material facts.
 - (D) The consumer forum will likely refer the matter to the RBI for granting relief to Mr. Rao in relation to the excessive nature of the interest rate, thus deferring judicial review.
61. Vidit Reddy, a small business owner, obtained a commercial loan from Vidya Bank at an interest rate of 36% per annum. Dissatisfied with the rate, he files a complaint with a consumer forum, arguing that the rate is exorbitant and unfair. Acting on his complaint, the consumer forum issues an order directing Vidya Bank to lower the interest rate to 28% per annum. Vidya Bank, however, contends that the interest rate is set in strict adherence to RBI guidelines and that any attempt by a consumer forum to alter it encroaches upon the exclusive regulatory authority of the RBI under Section 21A of the Banking Regulation Act. Which of the following best describes the likely legal outcome regarding the consumer forum's order directing Vidya Bank to lower the interest rate?
- (A) The consumer forum's order is enforceable because banking services fall under the purview of the Consumer Protection Act, allowing consumer forums to regulate unfair trade practices in banking transactions.
 - (B) The consumer forum's order is invalid because interest rate determination is exclusively the domain of the RBI, and consumer forum cannot alter it absent a specific RBI directive violation.
 - (C) The consumer forum's order may be temporarily enforced until Vidya Bank can demonstrate compliance with RBI guidelines, at which point the rate will be reviewed by higher judicial authority.
 - (D) The consumer forum's order is conditionally valid if Vidya Bank is found to have deviated from the standard disclosure norms, regardless of RBI regulation on interest rates.
62. Suppose in the earlier scenario that Vidit Reddy uncovers documentary evidence showing that Vidya Bank failed to disclose certain mandatory processing fees before it was charged. This omission has led consumers to allege deceptive practices. Which of the following best describes the likely legal outcome regarding the consumer forum's intervention in this matter when read with the facts of the previous question?
- (A) The consumer forum's intervention is fully valid because the undisclosed fees amount to misrepresentation, thereby permitting it to cap the effective interest rate.
 - (B) The consumer forum's intervention remains entirely invalid because all banking matters fall exclusively within the RBI's purview, irrespective of any misrepresentation in fee disclosure.
 - (C) The consumer forum may address the misrepresentation issue but cannot impose a cap on the interest rate, as rate setting remains the exclusive domain of the RBI.
 - (D) The consumer forum must refer the matter to the RBI for resolution, since any issues regarding fee disclosure automatically fall within the RBI's regulatory authority.

63. Assertion: The Supreme Court has ruled that consumer forums cannot cap or regulate bank interest rates because such matters fall exclusively under the regulatory jurisdiction of the RBI.

Reason: Sections 21A and 35A of the Banking Regulation Act, 1949 empower the RBI to issue binding directives on banking transactions, precluding any judicial intervention in determining whether interest rates are excessive unless an RBI directive is violated.

- (A) Both Assertion and Reason are true and the Reason is the correct explanation of the Assertion.
- (B) Both Assertion and Reason are true but the Reason is not the correct explanation of the Assertion.
- (C) Assertion is true, but the Reason is false.
- (D) Assertion is false, but the Reason is true.

64. In which of the following scenarios would the consumer forum be considered to have abided by the legal principle discussed in the passage?

- (A) A bank sets its credit card interest rates in strict compliance with RBI guidelines, but a consumer forum attempts to cap those rates at 30% per annum.
- (B) A bank clearly discloses all charges and penalties in its credit card terms, even though the resulting interest rate is high, and a consumer forum considers the rate as an unfair trade practice solely on the basis of its level.
- (C) A bank fails to disclose certain fees in its credit card agreement, thereby misleading consumers about the effective fee, and a consumer forum considered this as an unfair trade practice.
- (D) A bank adjusts its loan interest rates according to specific RBI directives but the consumer forum reviews the transaction after reopening it.

XIII. The central government has doubled the penalties on farmers burning crop stubble and has notified new rules under the Environment Protection Act (EPA), 1986 two weeks after the Supreme Court slammed the central government for “toothless” environmental laws due to inaction by the Centre after the 2023 Jan Vishwas Amendment which replaced prosecution for violation of the Act with penalties. “As the adjudicating officers are not appointed under Section 15C, the law-enforcing machinery cannot impose penalties under Section 15, rendering it completely ineffective due to inaction” the order stated. According to the Commission for Air Quality Management in National Capital Region and Adjoining Areas Amendment Rules, 2024, which take effect immediately, farmers with less than two acres of land holding will have to pay Rs.5000, those with two to five acres will have to give Rs.10,000, and those with more than five acres Rs.30,000 per incidence of voluntary burning paddy stubble. The ministry, also notified the Environment Protection (Manner of Holding Inquiry and Imposition of Penalty) Rules, 2024, under which it laid down the process of filing complaints with central and state pollution control boards and committees, the CAQM, and offices of the Union environment ministry. It also laid out the process of holding an inquiry on complaints against environmental pollution and that of adjudicating such complaints. The notified process for filing complaints allows reporting of contraventions under various relevant sections of the Environment (Protection) Act. Section 7 of the Act states, “No person or entity carrying on any industry, operation or process shall discharge or emit or permit to be discharged or emitted any environmental pollutant in excess of such standards as may be prescribed.” Section 9 obligates persons responsible for accidental or apprehended discharge of pollutants to inform authorities and render assistance in preventing or mitigating pollution. Meanwhile, Section 10 makes it an offence to willfully delay or obstruct empowered authorities in the performance of their duties, such as entry, inspection, or seizure. Section 16 is relevant in the cases companies are involved in the environmental pollution and fixes responsibility on persons in charge unless they prove due diligence or lack of knowledge. Consent, connivance, or neglect by directors or officers also attracts liability. The recently notified process would help in the enforcement of the above stated offences under the EPA.

Source: Extracted (with edits and revisions) from an article titled, “Centre doubles fine for stubble burning; farmers to pay up to Rs.30,000”, published in DownToEarth.

65. A large hospital in a metropolitan area operates an on-site incinerator to dispose of its medical waste, including used syringes, bandages, and other hazardous materials. The incinerator regularly emits fumes and ash, which spread into the surrounding residential neighbourhood. Concerned about potential health risks, local residents file complaints with the authorities. Which of the following is the most appropriate about the hospital's liability under Section 7 of the Environment Protection Act?
- (A) The hospital is not liable under Section 7 because the hospital provides public service and will not be considered an "industry" under the Act.
 - (B) The hospital will be liable under Section 7 if the emissions from the incinerator exceed prescribed environmental standards.
 - (C) The hospital will be automatically liable under Section 7 unless it proves otherwise, owing to the higher standards applicable to biomedical waste.
 - (D) The hospital can only be held liable under Section 7 if the residents can prove that the emissions caused actual harm to their health.
66. During the peak stubble burning season in Punjab, a passer-by notices a fire on a piece of agricultural land owned by Vidhi, who possesses a total of 3 acres. Acting on the report, authorities imposed a penalty of Rs. 10,000 on Vidhi, in accordance with the newly notified rules. Dissatisfied with the penalty, Vidhi decides to challenge the fine before the appropriate adjudicating authority, arguing that the penalty imposed is unjustified based on the facts of her case. Given the information provided and the relevant legal provisions, which of the following arguments, if raised by Vidhi, would most effectively strengthen her challenge to the penalty?
- (1) The fire only affected a separate plot of land measuring 1.5 acres, and therefore, she should have been fined Rs. 5,000 instead of Rs. 10,000.
 - (2) The fire damaged standing crops rather than stubble, so the act does not constitute stubble burning and should not attract the penalty.
 - (3) The fire was the result of an electrical accident, and Vidhi had duly informed the authorities about the incident as required under the law.
- (A) 1 and 2
 - (B) 2 and 3
 - (C) 1 and 3
 - (D) 1, 2 and 3
67. Assume in the previous question that Vidhi was penalized for the alleged burning of crop residue on her field but she refused to pay the imposed fine. Further it was proved that she had taken measures for denying access to the officials who had arrived to investigate the incident on her property. Considering the relevant provisions of the Environment (Protection) Act, 1986—specifically Sections 7, 9, and 10—how would such conduct affect her overall legal position, in addition to her violation of burning crop stubble?
- (A) Vidhi might be exposed to additional liability under Section 10 as her refusal to cooperate and denial to access obstruct authority in the performance of their duties.
 - (B) Vidhi's refusal to allow entry is only relevant under Section 7, since that section deals with emissions.
 - (C) Vidhi will be penalised for stubble burning only, as her offence does not fall under the EP Act but the separate notification issued by the central government.
 - (D) The authorities must withdraw the penalty until they are able to conduct a full investigation, and Vidhi faces no further exposure under any section.

68. A textile company's factory released untreated effluents into a local stream. The supervisor was unaware of the discharge due to non-communication by the subordinates, while the director had not conducted regular inspections, for which he was duty bound, even after receiving a complaint about the treatment plant. The factory manager was aware that maintenance of the Effluent treatment plant was required but unduly delayed it to meet his target of cutting costs. Who is likely to be held liable under Section 16 of the Environment Protection Act, 1986?

- (A) All three—the supervisor, manager, and director—will be liable as they were all persons in charge.
- (B) Only the manager will be liable, as the supervisor and director can claim lack of knowledge.
- (C) The manager and the director will be liable, as the manager was aware and negligent, while the director was negligent in failing to conduct inspections. The supervisor can claim lack of knowledge.
- (D) The supervisor and the director will be liable, as the supervisor should not have been unaware, and the director failed to conduct inspections.

69. Which of the following statement(s) can be most reasonably inferred from the passage?

- (1) The absence of procedural clarity in environmental law enforcement can render statutory penalties ineffective, regardless of the severity of the fines.
- (2) By introducing a tiered penalty system for stubble burning based on landholding, the government aims to address both fairness and deterrence in environmental regulation.
- (3) The new rules completely remove the possibility of criminal prosecution for all types of environmental violations under the EPA.

- (A) 1 and 2 (B) 2 and 3 (C) 1 and 3 (D) All of the above

70. Based on the passage, which of the following statement(s) cannot be necessarily concluded?

- (1) The new process for filing and adjudicating environmental complaints will automatically lead to a significant reduction in stubble burning incidents.
- (2) Every environmental offence under the EPA now results only in monetary penalties, with no exceptions.
- (3) The Supreme Court's intervention was the sole reason for the government's decision to amend the EPA rules.

- (A) Only 1 (B) Only 2 (C) 1 and 2 (D) 1, 2, and 3

XIV. The Government has enacted a comprehensive and a more stringent new law, namely, the Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act, 2015 that has come into force with effect from 01.07.2015. Apart from prescribing more stringent penal consequences, this law has included the offence of wilful attempt to evade tax in relation to undisclosed foreign income/assets acquired by an Indian resident as a Scheduled Offence under the Prevention of Money Laundering Act, 2002 (PMLA). Money laundering is concealing or disguising the identity of illegally obtained proceeds so that they appear to have originated from legitimate sources. This creates a parallel economic system. It is frequently a component of other, much more serious, crimes such as drug trafficking, robbery or extortion. The court can take cognizance of such offence on a police report or a complaint made by anybody.

The Government has taken proactive and effective steps whenever any credible information has been received with regard to black money stashed abroad, whether in HSBC cases, ICU cases, Paradise Papers or Panama Papers. These steps include constitution of Multi Agency Group in relevant cases, calling for definitive information from foreign jurisdictions, bringing the black money to tax under relevant law, launching prosecutions against the offenders etc. India has been a leading force in the efforts to forge a multilateral regime for proactive sharing of Financial Information known as Automatic Exchange of Information (AEOI) which will greatly assist the global efforts to combat tax evasion. The AEOI based on Common Reporting Standard (CRS) has commenced from 2017 enabling India to receive financial account information of Indian residents in other countries. India has also entered into an information sharing agreement with the USA under the Foreign

Account Tax Compliance Act (FATCA) of USA. The exchanges under FATCA have taken place for the financial years 2014, 2015 and 2016. Indian Government has been proactively engaging with foreign governments, for exchange of information under Double Taxation Avoidance Agreements (DTAAs)/Tax Information Exchange Agreements (TIEAs)/Multilateral Convention on Mutual Administrative Assistance in Tax Matters/South Asian Association for Regional Cooperation (SAARC) Multilateral Agreement. Thus, Action against black money is an on-going process. Such actions include policy-level initiatives, effective enforcement action on the ground, putting in place robust legislative and administrative frameworks, systems and processes with due focus on capacity building and integration and mining of information through increasing use of information technology. These measures are necessary to curb the evil force of money laundering and black money which is not only affecting the domestic economy but also the global economy with few people holding enormous illegal amount.

Source: Extracted (with edits and revision) from an article titled, 'No official estimation of black money in foreign accounts in last five years Govt. in Parliament' published at The Week.

71. Which of the following statements cannot be inferred from the passage?
- (A) Courts have failed to curb the rising black money and money laundering. Courts need to take a strict stance curbing the financial and economic crimes.
 - (B) Evil act of money-laundering may create a parallel economic system in a country.
 - (C) Black money may cause destabilisation and also affect the prevailing economy.
 - (D) Money laundering may cause serious crimes such as drug trafficking, robbery or extortion.
72. Chief Minister Vidhaan, while holding office, amassed substantial movable and immovable assets by engaging in corrupt practices and embezzling public funds. A departmental inquiry revealed that the money acquired through corrupt and illegal means was, using illegal methods, transferred to various close associates and companies both within India and abroad. In this scenario, when a complaint was filed by the department in 2019, is it appropriate for the court to take cognizance of the offence?
- (A) The court should not take cognizance because the police report is yet to be filed.
 - (B) The court should take cognizance because, as Chief Minister, Vidhaan has violated the trust of the people.
 - (C) The court should not take cognizance because the facts do not constitute money laundering as defined in the passage.
 - (D) The court may take cognizance of an offence relating to black money and money laundering based on a complaint.
73. The "opportunity of being heard" is a fundamental principle of Natural Justice, and any authority must provide this opportunity to the parties involved before rendering a decision. Any proceeding conducted in violation of this principle is considered null and void. Dr. Vidhaan is accused of purchasing property with unexplained income and has been charged by the Enforcement Authority with money laundering. However, the Enforcement Authority did not give Dr. Vidhaan an opportunity to be heard and found him guilty. Based on the passage and the stated legal principle, assess the validity of the proceeding against Dr. Vidhaan.
- (A) The proceeding is valid since Dr. Vidhaan purchased property with unexplained income, making it a clear case of money laundering and corruption.
 - (B) The proceeding is not valid since Dr. Vidhaan did not cause a loss to the public exchequer.
 - (C) The proceeding is not valid because Dr. Vidhaan was not given a fair hearing, and the Enforcement Authority violated the Principle of Natural Justice.
 - (D) The proceeding is valid since the Enforcement Authority established the crime of money laundering.

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74. Vidhaan received 15 crores under instructions from individuals residing outside India in connection with his illegal cricket betting operation. He earns commission from these acts and records the profits as contributions to an NGO that does not actually operate. Based on the passage, determine whether Vidhaan is guilty of money laundering.
- (A) Vidhaan is guilty because he is disguising the identity of illegally obtained proceeds from betting by showing them as contributions to an NGO.
 - (B) Vidhaan is guilty because he is a habitual offender of financial crimes.
 - (C) Vidhaan is not guilty because his unauthorized receipt of 15 crores does not meet the definition of money laundering.
 - (D) The Enforcement Authority is liable for failing to prevent the commission of money laundering.
75. The Foreign Account Tax Compliance Act (FATCA) is a federal law requiring all non-U.S. companies in signatory countries to identify and report customers with a connection to the U.S. Vidhaan forged documents and records in the name of non-existent companies in India to obtain loans from banks. Criminal cases were registered against him. Is the offence committed by Vidhaan covered under FATCA?
- (A) The offence committed by Vidhaan is covered by FATCA because he forged documents and records to obtain loans.
 - (B) The offence committed by Vidhaan is not covered by FATCA as his case falls under the Money Laundering and Black Money Act.
 - (C) The offence committed by Vidhaan is covered by FATCA because non-existent companies in India were used to get credit and loans from banks.
 - (D) The offence committed by Vidhaan is not covered by FATCA as he has no company, and the companies involved have no connection with the U.S.
76. Vidhan, an Indian citizen, worked in the UK from 2010 to 2016, during which time he opened a UK bank account and deposited his UK-earned, fully taxed salary. He returned to India in 2016 and became a resident for tax purposes from the financial year 2016-17. Vidhan did not close his UK account, but after returning to India, he did not deposit any new funds into it. In 2018, Indian authorities received information about Vidhan's UK account through the Automatic Exchange of Information (AEOI) framework. Vidhan, when questioned, declared the account in his 2018—19 tax return and provided evidence that all funds in the account were earned and taxed in the UK during his period of non-residency. He had also paid any applicable interest tax in India for the interest earned after his return. Based on the passage, is Vidhan liable under the Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act, 2015 or the Prevention of Money Laundering Act, 2002 (PMLA)?
- (A) Yes, because he failed to declare the income immediately upon returning to India with respect to the money he held in the UK accounts.
 - (B) No, because holding and continuing the operation of a foreign account as an Indian resident can never be an offence with respect to the money accumulated in it.
 - (C) No, because the funds were earned and taxed abroad when he was not an Indian resident, and he declared and paid taxes on subsequent interest income.
 - (D) Yes, because the authorities discovered the account before he declared it, which shows his malignant intention.
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77. Vidhan, an Indian resident, inherited a bank account in Singapore from his aunt in 20a 7. The account contained funds that his aunt had accumulated legally. Vidhan was unaware of the account until 2019, when the Singapore bank contacted him regarding the inheritance. Upon learning of the account, Vidhan did not report it in his Indian income tax return for the assessment year 2020-21, believing that since the funds were inherited and not earned by him, disclosure was unnecessary. In 2022, during an information exchange under the Automatic Exchange of Information (AEOI) framework, Indian tax authorities discovered the account and explained the legal position to him that acquisition is a broad term which encompasses every transaction. However, he had not disclosed the account in his tax returns or paid any applicable taxes on interest earned even in 2022-23. Based on the Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act, 2015, is Vidhan liable for prosecution?

- (A) No, because the funds were inherited and not earned by Vidhan which absolves him from the liability under the Act.
- (B) No, because Vidhan was unaware of the account until 2019 and hence it cannot be considered wilful act on the part of Vidhan.
- (C) Yes, because as a resident, Vidhan was required to disclose the foreign asset and pay tax on any income earned after he became aware.
- (D) No, because the account was discovered by the authorities and not voluntarily disclosed by Vidhan.

XV. A will is a legal declaration by a testator specifying how their property should be distributed after death. Under the Succession Act, the legal requirements for a valid will include: (a) the testator must be of sound mind on the day of its execution, (b) there must be no fraud, coercion, or undue influence, (c) the testator must sign the will or someone may sign it in their presence and direction, and (d) the will must be attested by two or more witnesses who have seen the testator sign. However, under Mohammedan law, which has an overriding effect over other law, a Muslim Will does not require a specific written form or attestation.

An executor is responsible for carrying out the provisions of a will. Under Section 141 of the Succession Act, an executor has to prove the will or show an intention to act as an executor before taking any legacy under it. Attesting witnesses are crucial in proving a will validity. Section 63(c) of the Succession Act requires at least two witnesses to sign in the presence of the testator. However, different religious groups have specific rules regarding attesting witnesses. Under Section 68, Hindus, Buddhists, Sikhs, and Jains can have a legatee as a witness, whereas Parsis and Christians must ensure that an attesting witness is not a legatee or executor, or the legacy to such a witness would be void.

The registration of a will is not mandatory and does not provide it with special sanctity. Under Section 68 of the Indian Evidence Act, 1872, any will, registered or not, must be proved in court through at least one attesting witness. A Sub-Registrar's signature on a registered will does not automatically make them an attesting witness, as their duty under the Registration Act, 1908, is limited to registration and not attestation. A will can be revoked by executing a new will or destroying the existing one with the intent to revoke. For Parsis and Christians, a valid marriage automatically revokes a will unless otherwise stated.

Upon the testator's death, estate administration requires a probate, letters of administration, a succession certificate, or a legal heirship certificate. A probate legally recognizes a will and authorizes the executor to administer the deceased's estate.

Source: Extracted (with edits and revisions) from an article titled, 'When can a legal heir challenge a will as per Indian succession laws', published at The Economic Times.

78. Vidit Kumar, a prominent entrepreneur in Mumbai, made his Will to distribute his estate among his family and a charitable trust. On the day of the will was being made, Vidit was of sound mind and personally signed the Will. However, due to scheduling conflicts, only one witness, Mr. Ramesh Gupta, was present and observed Vidit's signature. On the next day, the second person, Ms. Shalini Verma, added her signature to the document. Which of the following best describes the likely validity of Vidit Kumar's Will?
- (A) The Will is valid because Vidit's sound mind and personal signature ensure compliance, even if only one witness observed the signing.
 - (B) The Will is invalid because it fails to meet the mandatory requirement of having at least two attesting witnesses who witnessed the testator's signature.
 - (C) The Will is valid if it can be proven that Ms. Shalini Verma's later signature was contemporaneous with the signing, despite not being present during Vidit's execution.
 - (D) The Will is valid provided that no fraud or undue influence is established, regardless of whether the witnesses were present at the time of signing.
79. Vidit Qureshi, a Muslim businessman residing in Delhi, declared his last wishes regarding the distribution of his property to his family and a charitable organization. Instead of preparing a formally written document, Vidit verbally expressed his wishes in the presence of two close associates during a family gathering, and his verbal declaration was later recorded by one of them in an informal note. No formal attestation or notarization was performed. After Vidit's death, disputes arose regarding the validity of his Will due to the absence of the standard written form and witness attestation required under the Succession Act. Which of the following best describes the likely validity of Vidit Qureshi's Will under Mohammedan law?
- (A) The Will is invalid because it fails to comply with the written form and attestation requirements mandated by the Succession Act.
 - (B) The Will is valid only if the informal note prepared by one of the associates can be corroborated by additional independent evidence confirming Vidit's intentions.
 - (C) The Will is valid under Mohammedan law because it does not require the specific formalities of a written document or attestation by witnesses.
 - (D) The Will is invalid unless it is revalidated by a court through a formal probate process that imposes the written and attestation standards of the Succession Act.
80. In Mumbai, Mr. Ram Singh, a wealthy entrepreneur, executed a comprehensive Will as per the Succession Act naming his nephew, Vidit Singh, as the executor and primary legatee. After Mr. Ram Singh's death, Vidit Singh began to receive assets and funds under the Will. However, a discontented beneficiary, Ms. Asha Patel, challenges his acceptance of the legacy, proving that Vidit Singh did not formally prove the Will or indicate his clear intention to act as the executor. The probate court is now tasked with determining whether Vidit Singh's actions are in compliance with the Succession Act. Decide.
- (A) Vidit Singh's actions are in compliance with the Succession Act because familial relation automatically confirms his role as executor, regardless of formal proceedings.
 - (B) Vidit Singh's actions are in compliance with the Succession Act and he can accept the legacy on a temporary basis while the court concurrently reviews the Will's authenticity and his qualification as executor.
 - (C) Vidit Singh's actions are not in compliance with the Succession Act unless there is unanimous support from all beneficiaries, thereby obviating the need for formal proof of the Will.
 - (D) Vidit Singh's actions are not in compliance with the Succession Act because he was required to either prove the Will's validity or declare his intention to act as executor before taking any legacy.

81. Suppose in the scenario of the previous question that during the probate process new documentary evidence is discovered and proved—a notarized letter, dated prior to receiving the legacy, in which Vidit Singh had expressly declared his intention to act as the executor of Mr. Ram Singh's Will. Despite this, Ms. Asha Patel contests the acceptance of assets by Vidit Singh and contends that he has infringed the formal requirement provided under Section 141 of the Succession Act. Decide the likely outcome in this case.
- (A) Vidit Singh's acceptance of the legacy remains invalid because no evidence can constitute a waiver of the requirement to prove the Will or declare his executor status.
 - (B) Vidit Singh's notarized declaration satisfies the requirement, thereby validating his acceptance of the legacy regardless of any subsequent challenges to its authenticity.
 - (C) Vidit Singh must return the legacy provisionally until the court fully verifies the authenticity of the notarized declaration, meaning his acceptance is suspended pending further inquiry.
 - (D) Vidit Singh's acceptance of the legacy is subject to being set aside if the notarized letter is found to be influenced by undue influence or fraud, irrespective of its notarization.
82. **Assertion:** Registration of will is not mandatory and it does not confer any additional legal sanctity beyond that proved by the attesting witnesses.
Reason: The registration of a Will is mandatory under the Indian Evidence Act, 1872, and a Sub-Registrar's signature on a registered Will automatically serves as an attesting witness, thereby eliminating the need for any other attesting witness.
- (A) Both Assertion and Reason are true and the Reason is the correct explanation of the Assertion.
 - (B) Both Assertion and Reason are true but the Reason is not the correct explanation of the Assertion.
 - (C) Assertion is true, but the Reason is false.
 - (D) Assertion is false, but the Reason is true.
83. Which of the following scenarios does not comply with the legal requirements pertaining to Will as set out in the passage?
- (A) A Hindu testator signs his Will in the presence of two witnesses, one of whom is a legatee, which is permitted under Section 68.
 - (B) A Muslim testator orally declares his testamentary intentions without any written document or attestation, in accordance with Mohammedan law.
 - (C) A Christian testator prepared a Will which is attested by a person who is named by the testator as his legatee.
 - (D) A testator of sound mind signs his Will in the presence of two independent witnesses who have observed the signing.
84. After his marriage, Vidhan, a Christian, made a Will in 2021 leaving his entire estate to his friend Vidur, who also acted as an attesting witness to the Will. The Will was registered at the Sub-Registrar's office, where the Sub-Registrar signed the document as part of the registration process but did not witness the signing of the Will. Vidhan died in 2024, and Vidur seeks to claim the legacy under the Will by submitting it for probate. No other attesting witness is available to testify in court. Based on the passage, which of the following best describes the legal position regarding the validity and enforceability of Vidhan's Will and Vidur's entitlement?
- (A) The Will is valid and enforceable, and Vidur can claim the legacy as both legatee and attesting witness since the Will is registered.
 - (B) The Will is void because it was not attested by at least two witnesses in the presence of the testator as the Will is attested by only one individual i.e. Vidur.
 - (C) The legacy to Vidur is void, as a Christian legatee who is also an attesting witness, cannot take a legacy under the Will, and the Sub-Registrar's signature does not count as attestation.
 - (D) The Will is valid and enforceable, and Vidur can claim the legacy since registration substitutes for attestation.

XVI. State surveillance must be subject to systemic checks and supervision and not mirror the nefarious activities of the dark underworld. As a Supreme Court of India Bench pointed out, the question is not whether the state can use spyware, but who could be its legitimate targets. The Bench, during a hearing on the alleged surveillance of politicians, judges, religious leaders, civil servants and journalists by some state entity, was evidently seeking to curtail arbitrary use of the powers and tools of surveillance. The government has neither confirmed nor denied that it uses Pegasus, an Israel-made military grade spyware that is sold only to state agencies, which was used to target a wide range of people. The matter reached the Court after global revelations about the existence and the use of this tool, and it appointed a technical committee whose investigation was constrained by a lack of cooperation from alleged targets and the government. Several high-profile users of the iPhone, the primary target of Pegasus, continued to get security alerts from the manufacturer that they were targets of suspected state surveillance, even as the matter was before the judiciary. States the world over have used extra-legal measures to snoop on targets that tried to firewall their communication using rapidly evolving technologies. Terrorists and other non-state actors, and criminals are using encryption and other advanced technologies to evade detection as they plot to harm the wider society. Without adequate legal and technological wherewithal, the state would be ineffective in dealing with emerging national security threats. In this context, and particularly against the backdrop of the terrorist attack in Pahalgam in Jammu and Kashmir, the Court has framed a relevant question.

The tendency of the government to arbitrarily invoke national security in defence of a brazen denial of due process and transparency in law enforcement has been called out by the Court in the past. There is also the disturbing trend of government actors routinely labelling political opponents as anti-nationals. If the state is to claim more surveillance powers, corresponding and robust guardrails must also be engineered. National security cannot be an excuse for executive arbitrariness and a violation of individual rights and dignity. Protocols that ensure that clearly defined standards and steps are followed in surveillance must be established. Once the security concerns are overcome, and within appropriate timelines, these processes should be subject to oversight by other branches of government and the public at large. At any rate, no state agency can have the authority to interfere in the democratic politics of the country, or stifle dissenting voices and activism. While trying to tackle an uncertain security environment, the compass of India's constitutional democracy must stay firm.

Source: <https://www.thehindu.com/opinion/editorial/secret-threats-on-state-surveillance-and->

85. What is implied about the functioning of India's constitutional democracy in managing security concerns, as discussed in the passage?
 - (A) It must ignore individual liberties for the sake of expedient security measures.
 - (B) Its core principles must guide responses to uncertainty and threats.
 - (C) Judicial interventions should be avoided in national security matters.
 - (D) Only public consensus should determine security protocols.
86. Which of the following best encapsulates the tension at the heart of the Supreme Court's scrutiny of state surveillance as discussed in the passage?
 - (A) Balancing the secrecy of intelligence activities with judicial transparency.
 - (B) Ensuring targeted surveillance without lapsing into arbitrary use of executive power.
 - (C) Equipping national agencies with technology superior to that of criminals.
 - (D) Preventing surveillance from interfering with democratic competition among political parties.
87. Based on the passage, which is the most critical safeguard necessary to prevent abuse of surveillance powers?
 - (A) Strict secrecy and internal government audits.
 - (B) Supervision from independent authorities coupled with transparent protocols.
 - (C) Prompt notification to surveilled individuals.
 - (D) Limiting surveillance tools to only those developed indigenously.

88. What is the most concerning outcome of unfettered state surveillance, according to the logic of the passage?
- (A) Hindering the rollout of encryption technology
 - (B) Facilitating executive discretion at the expense of constitutional rights
 - (C) Causing friction between international allies
 - (D) Reducing the judiciary's role in matters of national security
89. According to the author, how should a constitutional democracy respond to persistent security threats?
- (A) Temporarily suspend public debate on surveillance for operational efficiency
 - (B) Allow for broader executive powers, but only in times of declared emergency
 - (C) Maintain vigilance in aligning security measures with democratic principles
 - (D) Adopt the harshest available technology as a preventive measure
90. The references to global revelations and Apple security warnings serve primarily to:
- (A) Illustrate how technological progress fuels international rivalry.
 - (B) Emphasize the scale and seriousness of unchecked state surveillance.
 - (C) Suggest that India uniquely struggles with digital privacy concerns.
 - (D) Highlight the ineffectiveness of international regulations on spyware.

XVII. As befits a democracy, India is engulfed in a debate about the suitable response to the outrage at Pahalgam last week, which took 26 innocent lives. Many, including this author, have echoed the Prime Minister's vow of strong retribution that will teach the perpetrators and their handlers in Pakistan a lesson they will never forget. Others have argued that war should be avoided. Indeed, the Prime Minister himself had famously declared that "this is not an era of war". But it should not be an era of terrorism either. How then should India respond to Pahalgam?

Perhaps the best place to start is to ask ourselves what those malign men who sent the terrorists to the Baisaran Meadow in Pahalgam wished to achieve through their murderous actions. The objectives of the attack are clear: Stop peace and "normalisation" in Kashmir. Destroy tourism. Wreck the Kashmir economy to increase discontent there. Add to mistrust of Kashmiris among other Indians. Increase communal polarisation within India. Distract India from pursuing its economic growth; derail the "India story". Internationalise Kashmir. Re-hyphenate India and Pakistan in the global imagination.

Only one set of people gains from all of these — the military forces in Pakistan, desperately looking for a diversion from their own unpopularity and the frustrations of a stagnant economy. The attack was prefigured by the army chief, General Asim Munir, making a speech articulating a bigoted view of the impossibility of good relations between Hindus and Muslims and reminding the world that Kashmir was, in his view, the "jugular vein" of Pakistan (Never mind that your jugular vein cannot exist outside your own body).

We must not let these evil forces achieve any of their objectives. From this follows what we should not do: we should not blame ordinary Kashmiris for what happened, which is completely against their interests. If in our fury and grief, we alienate them, or if a majority of Indians turn against an entire community because of the actions of a few, the terrorists' objectives will have succeeded. We must continue to pursue normalcy, tourism and growth in Kashmir. India's commitment to Kashmiri integration must be reaffirmed, indeed redoubled. Tourists must be encouraged to return to the Valley.

Equally, we must not allow our grief and fury to be turned against our own Muslim citizens. The fact that the terrorists claim to speak in the name of all Muslims does not mean that their claim is in any way justified. The vast majority of Indian Muslims wish to live in peace in the homeland of their ancestors, coexisting, working, playing and sharing joys and sorrows with their countrymen and women of other faiths. Nothing could be more damaging to our nation's future than the creation of an environment that encourages every Muslim to be regarded with suspicion. On the contrary, highlighting the opposite — the heroism of Kashmiris who came to the rescue of some of the affected tourists, and the ponywallah who gave his life in an attempt to stop the killings, as well as the many expressions of outrage by Indian Muslims that have flooded the internet, saying "not in our name" — would help convert the tragedy into an opportunity to build communal amity and national unity.

India's communal harmony is indispensable. Let us not give Islamist bigots in Islamabad the satisfaction of seeing India fall into their trap, by behaving as they want us to. Let us, even as we mourn, rise above our justified anger to be the best versions of ourselves — fair-minded, all-embracing, and determined to ensure better lives for all our people, Muslim and Hindu, Kashmiri and non-Kashmiri alike.

Source: <https://indianexpress.com/article/opinion/columns/pahalgam-attack-hit-back-smart-hard->

91. According to the author, what is the principal strategic goal of those responsible for the Pahalgam attack?
- (A) To instigate a direct military confrontation between India and Pakistan.
 - (B) To undermine communal harmony and normalize unrest in Kashmir.
 - (C) To force global powers to intervene militarily in Kashmir.
 - (D) To encourage anti-Muslim sentiment across the Indian subcontinent.
92. Which reaction does the author identify as most likely to inadvertently serve the terrorists' agenda?
- (A) Strengthening counterterrorism surveillance in Kashmir.
 - (B) Launching tourism campaigns to attract more visitors to the Valley.
 - (C) Widespread suspicion and alienation of Kashmiri and Indian Muslims.
 - (D) Publicly reaffirming India's secular democratic values.
93. What logical lesson does the author draw from the events at Pahalgam regarding India's domestic policies?
- (A) India must prioritize military retribution over social cohesion.
 - (B) Only harsh immediate retaliatory measures can prevent future attacks.
 - (C) Fostering integration and normalcy in Kashmir is essential to counter terrorists' aims.
 - (D) Any diplomatic overture to Pakistan should be suspended indefinitely.
94. What logical strategy does the author advocate for transforming the tragedy of the Pahalgam attack into a source of national strength?
- (A) By organizing nationwide protests against Pakistan
 - (B) By celebrating communal solidarity and publicizing acts of bravery by Kashmiris and Muslims
 - (C) By enacting temporary martial law in sensitive areas
 - (D) By halting all forms of economic engagement with Kashmir until security is restored
95. Which of the following best reflects the author's reasoning about the international dimension of the Kashmir conflict post-Pahalgam attack?
- (A) The attack was designed to portray Kashmir as a disputed territory warranting immediate foreign intervention.
 - (B) The sole agenda was to attract sympathy from Muslim-majority countries for the Kashmiri separatist cause.
 - (C) Globalizing the Kashmir issue serves to deflect attention from Pakistan's internal problems while complicating India's diplomatic standing.
 - (D) Internationalization of the conflict threatens to dismantle the existing bilateral agreements between India and the United Nations.
96. Given the logic of the passage, which policy option would be the most self-defeating one for India in response to the Pahalgam tragedy?
- (A) Conducting public campaigns emphasizing unity and shared citizenship among all Indians.
 - (B) Instituting collective punitive measures targeting the broader Kashmiri community.
 - (C) Ramping up intelligence operations to prevent infiltration across the Line of Control.
 - (D) Facilitating platforms for interfaith dialogue and highlighting positive stories of Kashmiri resilience.

XVIII. Ten persons are sitting in a parallel row and facing each other. In Row 1 D, E, F, G and H are sitting and all of them face north. In Row 2 L, M, N, O and P are sitting and all of them face south. Five persons like different colours viz., Red, Green, White, Blue and Black and the remaining persons like different fruits viz., Banana, Plum, Grapes, Apple and Mango. Only one person sits between G who likes white and the one who faces P. Neither G nor P sits at the extreme ends. As many persons sit to the right of P as do to the left of O. Only three persons sit between the one who faces the one who likes mango and N who doesn't sit adjacent to O. F likes grapes and sits diagonally opposite to M. M sits adjacent to the one who likes apple. F sits two places away from the one who sits opposite to the one who likes black. The one who likes green faces the one who likes grapes. The one who likes blue sits immediate left of the one who likes grapes. E likes plum. Neither M nor H likes fruits.

97. Who among the following person likes Black colour?

- (A) The one who sits opposite to H
- (B) The one who sits adjacent to M
- (C) The one who likes banana
- (D) None of these

98. Who among the following is an immediate neighbour of one who likes green?

- (A) The one who likes Black
- (B) The one who likes Banana
- (C) The one who likes Red
- (D) The one who likes Apple

99. How many persons sit between the one who likes grapes and the one who sits opposite to O?

- (A) No one
- (B) One
- (C) Three
- (D) Two

100. Who among the following persons sits opposite to the one who likes white?

- (A) The one who likes green
- (B) The one who likes Apple
- (C) L and N
- (D) P and M

101. Who is sitting third to the right of G?

- (A) F
- (B) H
- (C) E
- (D) D

XIX. President Donald Trump's second term has seen a surge in executive orders, including the withdrawal of diversity and inclusion mandates and a recent order seeking to deny birthright citizenship to children born in the United States to undocumented immigrants or temporary visa holders. To date, he has signed 164 executive orders. Several of these orders have been subject to legal challenge, with federal district courts granting interim relief in the form of nationwide stays on their implementation. Last week, the US Supreme Court ruled on this practice in *Trump vs CASA*, holding that lower federal courts cannot grant universal stays prohibiting the enforcement of executive orders and must confine relief to the parties before them. This development raises an important question: Could a district court in India exercise similar powers?

The US Constitution establishes a federal structure where powers are divided between the federal and state governments, each with its own constitution, legislature, executive, and judiciary. Disputes arising from federal

executive action or legislation are adjudicated in the federal courts. These courts follow a three-tier hierarchy: District courts, courts of appeals, and the US Supreme Court. District courts, at the base of this structure, have the authority to review executive actions for their conformity with the Constitution and federal law. They can grant interim injunctions, including nationwide stays, and may ultimately strike down the action as unconstitutional.

In contrast, India's constitutional architecture provides for a single, unified judiciary. While India adopts a quasi-federal model with a division of powers between the Union and the states, the judiciary remains integrated. It comprises district courts, high courts, and the Supreme Court, functioning within a hierarchical framework. Unlike their American counterparts, Indian district courts are confined to civil and criminal matters under statutory law and lack the authority to entertain constitutional challenges to executive action or legislation.

This power lies exclusively with the Supreme Court and the high courts. Under Articles 32 and 226, respectively, both courts can directly hear petitions for the enforcement of fundamental rights and issue writs or interim orders, including staying or striking down executive and legislative action. Although high courts have fixed territorial jurisdiction, they can entertain challenges to the central government's actions if the cause of action arises within their territory. This ensures that litigants need not approach the Supreme Court in the first instance for relief against Union's action.

Since the adoption of the Constitution, high courts have often acted as first responders in constitutional litigation. Within the first year itself, laws abolishing the zamindari system were challenged before multiple High Courts, with the Patna High Court striking down the Bihar Land Reforms Act, 1950. Similarly, in *Tara Singh vs State*, the Punjab High Court struck down Section 124A of the Indian Penal Code — the erstwhile sedition provision — as violative of the right to freedom of speech.

The importance of empowering both the high courts and the Supreme Court to review executive action became particularly evident during the Emergency (1975-77). When the President suspended the right to approach courts for enforcing key fundamental rights, including the right to life, thousands were detained. Despite this suspension, nine high courts entertained habeas corpus petitions and held them maintainable where detention orders were contrary to law or vitiated by mala fides. Although these decisions were later overruled by the Supreme Court in the infamous ADM Jabalpur case, the episode highlights the value of concurrent constitutional forums.

The availability of multiple judicial avenues meant that, even when the Supreme Court ruled against the detainees, the high courts had, at least for a time, provided a measure of protection. This capacity for different forums to reach different conclusions highlights why constitutional powers were vested in both levels: To ensure multiple judicial voices and, in moments of institutional failure, offer alternative avenues for relief.

Unlike their American counterparts, Indian courts are generally reluctant to stay the operation of legislation or executive action. In *Bhavesh Parish vs Union of India* (2000), the Supreme Court held that courts must exercise judicial restraint and intervene only where the provisions are “manifestly unjust or glaringly unconstitutional”. This high threshold reflects the presumption in favour of the constitutionality of legislation. Among recent challenges, the Court has declined to stay the operation of the Citizenship Amendment Act and its rules, the law governing the appointment of Election Commissioners, and the Waqf (Amendment) Act.

However, this institutional design creates the possibility of conflicting decisions across high courts. It is common for a central government action to be challenged simultaneously before multiple High Courts, resulting in inconsistent rulings — one court staying or striking down the action, while another upholds it. A contemporary example is the challenge to the Information Technology Rules, 2021, governing online intermediaries, where some courts granted stay orders while others declined to do so.

102. The US Supreme Court's decision in *Trump v. CASA* most fundamentally restricted:

- (A) The President's power to issue executive orders.
- (B) The ability of federal district courts to grant injunctions affecting non-parties to a case.
- (C) The judicial review powers of the Supreme Court itself.
- (D) The constitutional guarantee of birthright citizenship to all persons born in the US.

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103. Which feature most distinguishes the Indian constitutional and judicial framework from that of the US as described in the passage?
- (A) Indian high courts have authority to issue universal injunctions affecting the whole country.
 - (B) Indian district courts have original jurisdiction over constitutional matters.
 - (C) India has a single integrated judiciary, while the US maintains separate federal and state judicial systems.
 - (D) Only the Indian Supreme Court can strike down federal executive actions.
104. Why is it institutionally significant that both the Supreme Court and the high courts in India have the power to entertain constitutional challenges to executive action?
- (A) It preserves uniformity in judicial interpretation across the country.
 - (B) It creates potential for conflicting decisions but supplies vital alternative avenues for relief.
 - (C) It limits the right to judicial review only to the Supreme Court.
 - (D) It prevents state-level courts from reviewing federal statutes.
105. According to the passage, what was an unintended consequence during the Emergency in India (1975-77) that demonstrated the value of the high courts' powers?
- (A) The suspension of the Supreme Court's powers led to total judicial paralysis.
 - (B) High courts provided interim remedies even as the Supreme Court later curtailed them, showing the importance of multiple constitutional forums.
 - (C) No court would consider habeas corpus appeals against detentions.
 - (D) District courts permitted widespread review of executive orders.
106. In contrast to American federal district courts, Indian district courts lack which of the following authorities?
- (A) Reviewing the constitutionality of executive orders and legislation.
 - (B) Hearing civil and criminal cases.
 - (C) Awarding damages to aggrieved parties.
 - (D) Granting interim injunctions in any civil matter.
107. Which best reflects the Indian judiciary's approach to granting stays on new laws and executive actions, as described in the passage?
- (A) Courts presume legislation is unconstitutional unless proven otherwise.
 - (B) Courts routinely issue blanket stays pending full litigation.
 - (C) Courts exercise significant restraint, intervening only if provisions are manifestly unjust or glaringly unconstitutional.
 - (D) Courts prefer to grant interim relief universally to prevent harm.
108. What is identified as a persistent problem arising from India's current constitutional litigation structure?
- (A) The lack of power for any court to stay executive actions.
 - (B) Over-centralization of all constitutional matters at the Supreme Court.
 - (C) The risk of conflicting high court decisions when central actions are challenged simultaneously across India.
 - (D) An inability for high courts to review state government action.

XX. Direction (109-114): Study the passage given below and answer the following questions.

There are three person Vandana, Vidhur and Vaibhav. One day they all were sitting in a hotel and having conversation about their life. Vandana, Vidhur and Vaibhav spend 30%, 28.57% and 20% of their salaries respectively on shopping. Each of them spends 12.5% of the remaining amount on education and saves rest of the amount which was left. Monthly salary of Vandana is 4400 more than that of Vaibhav. Monthly salary of Vidhur is 14000. The respective ratio between the monthly salaries of Vidhur and Vaibhav is 5:3. Vandana spends 4960 per month.

109. Find the total salaries of all three persons together?

- (A) 46500
- (B) 33600
- (C) 35200
- (D) 42000

110. If Vidhan spends 8.33% more amount than Vaibhav on education, then find the amount spend by Vidhan on education?

- (A) 970
- (B) 700
- (C) 850
- (D) 910

111. What is ratio of the amount spent on shopping by Vandana to amount spent on shopping by both Vidhur and Vaibhav together?

- (A) 23:31
- (B) 48:71
- (C) 49:47
- (D) 28:43

112. What is the average of savings of all three persons together?

- (A) 7250
- (B) 7460
- (C) 7580
- (D) 7490

113. Shopping expense of Vidhur is how much percent more/less than his education expense?

- (A) 75' o
- (B) 110%
- (C) 509a
- (D) 2209r

114. Shopping expense of Vaibhav is what percent of shoping expense of Vandana?

- (A) 49.759o
- (B) 47.759a
- (C) 43.759a
- (D) 41.759o

XXI. Direction (115-120): Study the passage given below and answer the following questions.

In Vidhi institute, there are two batches M and N. The following information is about the number of boys and girls who appeared in the mock test. The number of boys in batch M is 50% of the number of boys in N. The number of girls in batch N is 40% of the number of boys in batch N and the number of girls in batch M is 1540. In this mock test, some students got passed and some students are failed. 30% of the boys of batch M got passed in the mock test. The number of boys in batch M and N who failed in the mock test are 1050 and 1620 respectively. The number of girls in M and N who failed in the mock test are 700 and 840 respectively.

115. What is the ratio of number of girls who got passed in the mock test in both the batches together to the total number of students who got passed in batch M?

- (A) 43: 40
- (B) 41: 43
- (C) 40: 43
- (D) 43: 41

116. What is the difference between total number of boys who got passed in the mock in both the batches together and the average number of boys and girls who got passed in N?

- (A) 950
- (B) 958
- (C) 960
- (D) 968

117. What % of the total students of N got passed in the mock test?

- (A) 47.429a
- (B) 45.429o
- (C) 43.42%
- (D) 41.429a

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118. What is the average number of girls who failed in the mock test in both the batches together?

- (A) 770
- (B) 740
- (C) 760
- (D) 780

119. Girls who got passed in the mock test in M is approximately what percent of the number of students who got passed in the mock in both the batches together?

- (A) 25.729o
- (B) 29.729a
- (C) 27.72%
- (D) 23.729o

120. Boys who passed mock test in M is approximately what percent of the number of students who passed mock test in N?

- (A) 26.929o
- (B) 25.869r
- (C) 28.769r
- (D) 29.759o

Answer Key

Q.No.	Correct Answer	Q.No.	Correct Answer	Q.No.	Correct Answer
1	B	41	C	81	B
2	B	42	C	82	C
3	B	43	A	83	C
4	A	44	A	84	C
5	A	45	C	85	B
6	B	46	B	86	B
7	C	47	C	87	B
8	B	48	B	88	B
9	A	49	C	89	C
10	B	50	C	90	B
11	B	51	C	91	B
12	C	52	C	92	C
13	B	53	D	93	C
14	A	54	D	94	B
15	A	55	B	95	C
16	A	56	A	96	B
17	A	57	D	97	D
18	B	58	B	98	B
19	A	59	B	99	D
20	B	60	C	100	B
21	A	61	B	101	A
22	D	62	C	102	B
23	A	63	A	103	C
24	C	64	C	104	B
25	A	65	B	105	B
26	B	66	B	106	A
27	B	67	A	107	C
28	C	68	C	108	C
29	B	69	A	109	C
30	B	70	D	110	D
31	C	71	A	111	B
32	B	72	D	112	D
33	C	73	C	113	D
34	C	74	A	114	C
35	D	75	D	115	C
36	A	76	C	116	C
37	C	77	C	117	D
38	C	78	B	118	A
39	C	79	C	119	C
40	B	80	D	120	B