

Daily Reading Comprehension & Critical Reasoning

Two RC passages (English-as-Language) and two CR passages (Argumentation). Read each carefully and answer based on what is stated or implied.
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PASSAGE 1 (RC) – MODULAR CONSTRUCTION AND THE FUTURE OF INDIAN URBANISATION (ARCHITECTURE / Q1-5 URBAN STUDIES)

READ CAREFULLY AND ANSWER Q1-5 BASED ONLY ON THE PASSAGE.

Modular construction — the practice of fabricating standardised building components in a factory and assembling them on site — was once dismissed as an industrial curiosity suited only to temporary disaster shelters or low-end housing. In the last decade, however, the technique has quietly become one of the most disruptive forces in global construction, and India is now beginning to take it seriously. Singapore has built entire high-rise public housing developments using volumetric modules; in Britain, modular hotels with two hundred rooms have been erected in under a year; and in China, an entire fifty-seven-storey tower was assembled from prefabricated units in nineteen days. The implications for a country urbanising as rapidly as India are profound. By 2036, the Indian urban population is projected to exceed six hundred million people, and the housing deficit in the affordable segment alone already runs into tens of millions of units.

Traditional construction in India is plagued by chronic delays, cost overruns, and an unforgiving dependence on unpredictable labour supply. The pandemic of 2020 illustrated this fragility: when migrant workers returned home, projects across the country halted for months. Modular construction promises an answer to each of these vulnerabilities. Because most of the work is done in a controlled factory environment, weather no longer dictates progress, quality is more consistent, wastage of materials is lower, and the on-site labour requirement falls dramatically. Independent estimates suggest that modular methods can compress total project timelines by thirty to fifty per cent compared with conventional construction.

The obstacles, however, are not trivial. Indian building codes were written for cast-in-situ concrete and remain ambiguous about how to certify factory-built modules. Transport logistics for oversized loads on Indian highways pose another constraint; a module designed for a Mumbai project may not survive the journey to a Patna site without significant reinforcement. Above all, the up-front capital investment required to set up a modular factory is enormous, and developers accustomed to the asset-light model of traditional construction have been slow to commit. Yet a handful of pioneers — including a Bengaluru-based start-up that has delivered modular schools across three states — have shown that the economics can work at scale.

What may finally tip the balance is political will. If central and state governments amend procurement rules to permit modular bidding on a level footing with conventional construction, and if multilateral lenders begin to underwrite factory investment as infrastructure rather than as manufacturing, the next decade could see the technique move from the margins to the mainstream of Indian city-building.

1. The phrase 'unforgiving dependence on unpredictable labour supply' (paragraph 2) is used to convey that:

- A. Indian labourers are unreliable by nature
- B. Construction projects collapse easily when labour availability fluctuates
- C. Migrant workers are paid less than they deserve
- D. Indian construction firms refuse to employ skilled workers

2. Which of the following BEST captures the author's MAIN argument?

- A. Modular construction will eliminate all conventional construction in India
- B. India should ban traditional construction in favour of factory-made modules
- C. Modular construction is a promising answer to Indian urbanisation but faces real obstacles
- D. International evidence shows that modular construction cannot work in developing countries

3. Which of the following can be INFERRED from the passage but is NOT explicitly stated?

- A. Singapore has used modular construction in its public housing
- B. The Indian housing deficit is at least in the tens of millions of units
- C. The Bengaluru start-up's modular schools are cheaper than schools built conventionally
- D. China assembled a fifty-seven-storey tower in nineteen days using modules

4. The author's tone in this passage is BEST described as:

- A. Sceptical and dismissive of modular construction
- B. Cautiously optimistic and analytical
- C. Polemical and politically charged
- D. Nostalgic for traditional construction methods

5. Which of the following, if true, would MOST WEAKEN the author's case for modular construction in India?

- A. Modular factories in Britain have begun closing due to falling demand for prefabricated housing
- B. Indian highways have recently been widened to accommodate oversized cargo without reinforcement
- C. A new central scheme offers subsidies for setting up modular construction factories
- D. Skilled construction labour has become more available since the pandemic

PASSAGE 2 (RC) – MICROFINANCE AND THE QUIET REVOLUTION IN WOMEN'S ECONOMIC AGENCY (DEVELOPMENT ECONOMICS / SOCIETY)

Q6-10

READ CAREFULLY AND ANSWER Q6-10 BASED ONLY ON THE PASSAGE.

When the Bangladeshi economist Muhammad Yunus first lent twenty-seven dollars of his own money to forty-two villagers in 1976, he could not have anticipated that he was midwifing what would become one of the most studied and most contested innovations in modern development economics. Microfinance — the extension of small, collateral-free loans to poor borrowers, almost always women — has by now reached more than two hundred million households across South Asia, Africa, and Latin America. India alone hosts the largest microfinance market in the world, with a portfolio that crossed three lakh crore rupees in 2025.

The early years of the movement were buoyant. Studies suggested that microloans empowered women, smoothed consumption during agricultural lean seasons, and modestly raised household incomes. The Grameen Bank's repayment rates, often reported above ninety-five per cent, became a fixture in development textbooks. By the mid-2000s, the model had been embraced by the Indian state, codified into the self-help group framework, and integrated into rural livelihoods missions in nearly every state.

More recent research, however, has tempered the original enthusiasm. Several large randomised controlled trials, including the influential Banerjee-Duflo studies in Hyderabad and elsewhere, found that while microcredit modestly increases business creation and durable-goods purchases, it has no significant impact on average household consumption, schooling, or women's empowerment indices over a three-to-five-year horizon. Critics argue that high effective interest rates — often above twenty-five per cent annualised — push poor borrowers into debt cycles, particularly when loans are used for consumption rather than productive investment.

Yet a more nuanced picture is now emerging. Even where the headline economic effects are modest, qualitative evidence suggests that the act of receiving and managing a loan in one's own name often reshapes women's standing within the household. Researchers in Andhra Pradesh and West Bengal have documented women's greater mobility, increased participation in household financial decisions, and stronger collective bargaining within self-help-group federations. The benefits, in other words, may flow less through the consumption account than through the slower channels of social capital and intra-household power.

Whether this constitutes a 'revolution' remains contested. What is no longer in doubt is that microfinance is neither the silver bullet that its earliest champions promised nor the predatory trap that its critics decried. It is, more modestly, one of many imperfect instruments whose value depends critically on how it is regulated, priced, and embedded in broader social programmes.

6. The author's principal claim about microfinance is that:

- A. It has revolutionised poor women's lives in unambiguous ways
- B. It has failed entirely and should be discontinued
- C. Its effects are modest and mixed but include important non-economic gains for women
- D. Its high interest rates make it equivalent to predatory moneylending

7. In context, the word 'tempered' (paragraph 3) most nearly means:

- A. Reinforced
- B. Moderated
- C. Reversed
- D. Ignored

8. Which of the following BEST captures the author's tone?

- A. Triumphant and celebratory
- B. Cynical and dismissive
- C. Measured and reflective
- D. Sarcastic and adversarial

9. Which finding, if discovered, would MOST STRENGTHEN the author's overall position?

- A. A long-term study showing that women in microfinance groups have markedly greater household decision-making power, even where incomes have not risen
- B. Evidence that microfinance has been entirely phased out in Bangladesh due to lack of demand
- C. A trial showing that microcredit doubles the consumption of all borrowing households within one year
- D. A regulatory finding that all microfinance institutions in India charge below five per cent interest

10. Which statement is BEST supported by the passage?

- A. All randomised trials show that microfinance increases school enrolment
- B. The Indian self-help group framework is unconnected to microfinance
- C. The Banerjee-Duflo studies found large positive effects on women's empowerment within three years
- D. Even where economic effects are limited, intra-household power dynamics may shift in women's favour

PASSAGE 3 (CR) — SHOULD INDIA INTRODUCE A WEALTH TAX TO FUND WELFARE? (PUBLIC FINANCE / DISTRIBUTIVE JUSTICE)

Q11-15

READ THE ARGUMENT AND ANSWER Q11-15.

India is among the most unequal large economies in the world. The latest World Inequality Report estimates that the top one per cent of Indians own more than forty per cent of the country's wealth, while the bottom fifty per cent own roughly three per cent. Against this backdrop, a growing chorus of economists and parliamentarians has called for the reintroduction of a wealth tax — abolished in 2015 — levied on individuals with net assets above ten crore rupees, at a modest rate of two per cent per year. The proceeds, advocates argue, could fund a substantial expansion of public education and nutrition programmes without straining the central exchequer.

The argument for a wealth tax rests on three claims. First, that extreme wealth concentration is socially corrosive, distorting political voice and entrenching inherited privilege; a wealth tax pushes back against this concentration directly. Second, that the social returns from improved schooling and nutrition for the poorest children are dramatically higher, rupee for rupee, than the returns from leaving the same money in the hands of already-wealthy households. Third, that other large economies, including the past practice of France and the current practice of Switzerland and Norway, have demonstrated that wealth taxes can be administered, even if imperfectly, without provoking economic collapse.

Critics offer a sharply different reading. They argue that wealth taxes are notoriously hard to enforce because the wealthy hold assets in trusts, foreign jurisdictions, and illiquid private equity stakes that are difficult to value and easy to obscure. They cite the French experience — where the wealth tax was eventually scaled back after it was estimated to have driven thousands of high-net-worth families into exile — as cautionary. They also dispute the premise: that taxing the wealthy is the only available source of welfare funding, when reforms to fuel subsidies, agricultural support, or unproductive public enterprises could yield similar amounts with fewer distortions.

A decisive resolution turns less on ideology than on empirical specifics: the elasticity of high-net-worth migration in the Indian context, the administrative capacity of the tax department to value complex private holdings, and the political durability of any tax whose burden is concentrated on the most politically connected stratum of society. Without honest reckoning with these facts, the debate will continue to generate more heat than light.

11. The MAIN conclusion of the author is that:

- A. India must immediately reintroduce a wealth tax
- B. Wealth taxes have failed everywhere they have been tried
- C. Whether to reintroduce a wealth tax in India depends on empirical specifics that have not been adequately examined
- D. Welfare programmes in India cannot be funded without a wealth tax

12. Which is an UNSTATED ASSUMPTION of the argument that 'the social returns from improved schooling and nutrition for the poorest children are higher than the returns from leaving the same money with wealthy households'?

- A. All wealthy households spend their money unproductively
- B. Government spending on education and nutrition is reasonably effective in reaching the poorest children
- C. France's wealth tax did not cause exile of high-net-worth families
- D. The bottom fifty per cent of Indians own less than three per cent of national wealth

13. Which of the following, if true, would MOST WEAKEN the case for a wealth tax in India?

- A. A new study shows that wealth concentration in India has been steadily falling since 2020
- B. Switzerland and Norway have recently announced increases in their wealth tax rates
- C. Improved nutrition has been shown to dramatically improve adult earnings
- D. The Indian tax department has expanded its capacity to value private assets

14. Which of the following, if true, would MOST STRENGTHEN the case for a wealth tax in India?

- A. A pilot showed that the Indian tax administration can value complex private holdings with reasonable accuracy and that migration of the wealthy in response is empirically small
- B. France's wealth tax was abolished without notable economic consequences
- C. The top one per cent of Indians own less than ten per cent of national wealth
- D. Switzerland is considering moving away from wealth taxation

15. The argument that 'wealth taxes have been successfully administered in France, Switzerland and Norway, so India should adopt one' is MOST vulnerable to which logical objection?

- A. It is circular reasoning
- B. It attacks the person rather than the argument
- C. It assumes that what works in one institutional and economic context will work in a very different one
- D. It conflates correlation with causation

PASSAGE 4 (CR) – SHOULD RELIGIOUS ENDOWMENTS BE BROUGHT UNDER UNIFORM STATE REGULATION? Q16–20 (CONSTITUTIONAL LAW / SOCIETY)

READ THE ARGUMENT AND ANSWER Q16–20.

Public religious endowments in India — temple trusts, mosque waqf boards, gurudwara committees, church estates — collectively control assets estimated at several lakh crore rupees, vast tracts of agricultural and urban land, and significant streams of charitable income. Their governance, however, is deeply uneven. Hindu temple endowments in several southern states have for decades been administered by state-appointed boards under HR&CE-type legislation; Sikh gurudwaras are governed by a 1925 statute with a distinct elected character; Muslim waqf properties are managed under the Waqf Act, 1995, through state waqf boards; and a patchwork of state and church-specific rules governs Christian endowments. A growing number of jurists and parliamentarians have begun to argue that this asymmetry violates the basic constitutional commitment to equal treatment under Article 14, and that all religious endowments should be brought under a single uniform regulatory framework.

Proponents make three points. First, that public charitable assets, regardless of their religious affiliation, attract a public interest in transparency, audit and accountability that overrides denominational variation. Second, that the present asymmetry has bred long-standing grievances on all sides, with each community pointing to the others to argue that its own institutions are unfairly treated. Third, that uniform regulation is not a denial of religious freedom because Article 25(2)(a) of the Constitution expressly permits the state to regulate or restrict any 'economic, financial, political or other secular activity which may be associated with religious practice'.

Opponents respond that the analogy is misleading. The governance structures of different communities evolved against very different histories — colonial intervention in Hindu temples, post-Partition trauma in waqf administration, the autonomous Sikh reform movement of the early twentieth century. A uniform framework that ignores this history would not produce equality but a flattening that, in practice, benefits the majority community most. They also note that several existing state boards are themselves accused of mismanagement and political capture; centralising further may compound rather than cure the problem.

As with most genuine constitutional debates, the disagreement is not about whether religious endowments deserve regulation — both sides accept that they do — but about whether uniform regulation is the right kind of regulation. The answer requires a serious empirical inquiry into how existing boards have actually performed, not an a priori commitment to either symmetry or pluralism.

16. The author's MAIN conclusion is that:

- A. Religious endowments should be brought under uniform state regulation
- B. Religious endowments should never be regulated by the state
- C. The disagreement is not about whether to regulate, but about whether uniform regulation is the right form of regulation
- D. Article 14 unambiguously requires uniform regulation of all religious endowments

17. Which is an UNSTATED ASSUMPTION of the proponents' constitutional argument from Article 25(2)(a)?

- A. The management of religious endowments is largely a secular activity, not a matter of religious practice
- B. Article 25(2)(a) overrides all other provisions of the Constitution
- C. Religious freedom can never be restricted under any circumstances
- D. The Supreme Court has never interpreted Article 25(2)(a)

18. Which of the following, if true, would MOST WEAKEN the opponents' position?

- A. A long study finds that existing community-specific boards consistently outperform centralised regulators in every measurable indicator
- B. A new study finds that existing community-specific boards have nearly identical and uniformly poor governance scores, regardless of community
- C. The Supreme Court holds that Article 25(2)(a) does not permit state regulation of any religious endowment
- D. Several state boards are dissolved due to political capture

19. Which of the following, if true, would MOST STRENGTHEN the proponents' position?

- A. Comparative data from a federal democracy shows that uniform regulation has improved transparency in religious endowments without provoking communal backlash
- B. The number of religious endowments in India has fallen sharply in the last decade
- C. Article 14 has never been applied to religious institutions
- D. The Waqf Act, 1995, has been repealed by Parliament

20. The opponents' argument that a uniform framework 'would not produce equality but a flattening that, in practice, benefits the majority community most' is BEST classified as:

- A. An ad hominem attack on the proponents
- B. A substantive argument that formal equality may produce substantive inequality
- C. A circular argument that assumes its own conclusion
- D. A factual claim about the population shares of different communities

SECTION C — RAPID-FIRE GK & CURRENT AFFAIRS

Q21-30 · 10 Marks

Standalone questions on current affairs, static GK, vocabulary in context and idiom usage. No passage required.

21. Which is the official currency of South Korea?

- A. Yen
- B. Won
- C. Yuan
- D. Ringgit

22. The Nobel Prize in Literature 2025 was awarded to:

- A. László Krasznahorkai
- B. Han Kang
- C. Jon Fosse
- D. Annie Ernaux

23. Which Indian Article guarantees the Right against Exploitation?

- A. Article 21
- B. Article 23
- C. Article 25
- D. Article 29

24. Choose the word MOST NEARLY SIMILAR in meaning to 'PERFUNCTORY':

- A. Thorough
- B. Cursory
- C. Eager
- D. Stubborn

25. Choose the word OPPOSITE in meaning to 'EPHEMERAL':

- A. Brief
- B. Temporary
- C. Permanent
- D. Fragile

26. The idiom 'to bury the hatchet' means to:

- A. Win a battle
- B. Make peace
- C. Hide a weapon
- D. Forget a name

27. Which case is regarded as the foundational basic structure doctrine case?

- A. Maneka Gandhi v. Union of India
- B. Kesavananda Bharati v. State of Kerala
- C. Indra Sawhney v. Union of India
- D. Golaknath v. State of Punjab

28. Which Indian state recorded the highest GSDP at current prices in FY25?

- A. Tamil Nadu
- B. Karnataka
- C. Maharashtra
- D. Gujarat

29. The Bharat Ratna 2025 was conferred on which former Prime Minister posthumously?

- A. P.V. Narasimha Rao
- B. Atal Bihari Vajpayee
- C. Chaudhary Charan Singh
- D. I.K. Gujral

30. Which Indian woman won the Olympic gold medal in shooting (10m air pistol) at the 2024 Paris Olympics?

- A. Manu Bhaker
- B. Heena Sidhu
- C. Apurvi Chandela
- D. No Indian woman won gold in this event