

Daily Reading Comprehension & Critical Reasoning

Rotated-genre RC passages and real-argument Critical Reasoning — CLAT-2026 grade. Read each passage and answer from the passage only.
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SECTION — READING COMPREHENSION

READING COMPREHENSION — ECONOMICS · PAYING TO BE PAID LESS (Q1-Q6)

In a small town, twenty shopkeepers meet on the first Sunday of every month. Each puts five thousand rupees into a common pot, and one of them takes the whole pot home. By the end of twenty months, every member has received the pot exactly once and has paid in exactly what he took out. No interest has been earned. Indeed, the member who is last in line has spent more than a year and a half lending to his neighbours at a rate of zero, when a savings account down the road would have paid him something.

Economists long treated such rotating savings clubs as a relic, a makeshift for people who lacked access to banks. The prediction followed naturally: as branches opened and accounts became easy to hold, the clubs would wither. In many places they did not. Members with bank accounts kept attending, and some joined a club for the first time only after opening an account.

The puzzle dissolves once we stop assuming that a saver's main difficulty is finding a place to put money. For many households, the harder problem is keeping it there. Money in an account can be withdrawn on any afternoon, for a festival, a relative's request or a tempting purchase, and each withdrawal seems reasonable at the moment it is made. The club removes that option. A member's contribution is owed, publicly, to people he will meet again next month, and failing to pay is a small disgrace rather than a private change of plan.

The club also answers a second difficulty: lumpiness. A sewing machine, a new roof or a school admission fee must be paid all at once. Saving alone, a household reaches the sum only at the end of the period; in a club, every member except the last receives it earlier, and so, on average, the members acquire the thing sooner than any of them could have managed alone.

Seen this way, the forgone interest is not a loss the members fail to notice but a price they knowingly pay, much as one might pay for a lock. What they buy is a constraint on their own future choices, and the willingness to buy it is evidence not of financial ignorance but of an accurate understanding of themselves.

1. Which of the following best captures the central claim that the author makes about rotating savings clubs in the passage as a whole?

- ☐ A. They survive mainly in towns where banks have not yet opened branches within easy reach
- ☐ B. Members knowingly give up interest to buy discipline and earlier access to large sums
- ☐ C. They quietly harm their last-placed members, who in effect lend to others at zero interest
- ☐ D. They reflect financial ignorance, though economists misjudged how long they would survive

2. In the second paragraph, the author mentions members who joined a club only after opening a bank account chiefly in order to:

- ☐ A. show that banks actively encourage their own customers to join rotating savings clubs too
- ☐ B. suggest that bank accounts in such small towns pay far too little interest to attract real savings
- ☐ C. illustrate that shopkeepers in small towns prefer dealing in cash to dealing through banks
- ☐ D. show that clubs meet a real need that access to a bank account does not by itself satisfy

3. As it is used in the fourth paragraph of the passage, the word 'lumpiness' refers most nearly to the fact that:

- ☐ A. certain purchases must be paid for in one large sum rather than in small parts over time
- ☐ B. household incomes arrive irregularly, being large in some months and quite small in others
- ☐ C. club contributions are fixed in size, whatever a member can actually afford that month
- ☐ D. prices of durable goods rise sharply at certain times of the year, such as during festivals

4. In the final paragraph, the author compares the forgone interest to the price one pays for a lock in order to suggest that members:

- ☐ A. are protecting their savings against theft, which is common where banks are far away
- ☐ B. would earn more by holding their savings in a bank, which is the safer place for them
- ☐ C. pay willingly, and with open eyes, for something that restricts their own later access to their money
- ☐ D. regard the club as a kind of insurance that pays out only when one of them falls ill

5. On the author's account of why members join, which of the following arrangements would the author most likely regard as serving the same function as the savings club?

- ☐ A. A worker asks her employer to send part of each salary to an account locked for a year
- ☐ B. A trader keeps his savings in a high-interest deposit that he may withdraw at any time
- ☐ C. A family borrows from a moneylender at a high rate to pay a school admission fee at once
- ☐ D. A farmer spreads his savings across three banks so that no single failure can ruin him

6. Each of the following statements about the savings club described in the passage is stated or implied EXCEPT:

- ☐ A. In the club described, each member receives the full pot exactly once over twenty months
- ☐ B. Economists once expected rotating clubs to decline as bank branches became more common
- ☐ C. Every member except the last receives the pot before saving alone would have produced it
- ☐ D. Members who take the pot early must later repay it with interest added to their dues

READING COMPREHENSION — LAW & SOCIETY · WHEN CUSTOM IS WRITTEN DOWN (Q7-Q12)

For most of history, the rules by which villages married, inherited and settled their quarrels were not written anywhere. They lived in the memory of elders and in the habits of households, and when a dispute arose, the people who knew the custom were asked what was required. Colonial administrators found this arrangement intolerable. A court cannot apply a rule it cannot find, and so, in each district, officers recorded local customs in manuals and compilations, which judges then consulted as authority.



The project is usually described as preservation. It was something closer to taxidermy. An unwritten custom is not a fixed rule waiting to be copied down; it is a practice that changes slowly as the people who follow it meet new circumstances. Elders asked about inheritance in one decade would give a slightly different answer in the next, and nobody would think the custom had been broken. Once an officer wrote down what he was told in a particular year, that answer became the custom, and later departures from it became violations rather than developments.

The recording also chose whose memory counted. Officers asked the men who were easiest to find and most confident in their answers, usually the heads of landholding families. What those men described was the custom as it suited them, and widows, younger sons and poorer households, who might have described it differently, were seldom asked. A rule that had been contested in the village became uncontested in the manual.

Courts then completed the change. A party who claimed a custom had to prove that it was ancient, certain and continuous, and the surest proof was a printed entry. A custom that had always been a matter of argument was turned into a matter of record, and the side that the record favoured usually won.

None of this means that unwritten custom was just, or that writing it down was a mistake in every case. A written rule can protect the weak against an elder's convenient memory. The point is narrower. Writing a custom down does not merely record a society; it alters the thing recorded, and those who do the writing should not imagine that their pens are neutral.

7. Which of the following best expresses the main point that the author makes about the colonial recording of local customs?

- ☐ A. Colonial officers deliberately distorted local customs in order to weaken the self-government of villages
- ☐ B. Unwritten customs were unjust, and recording them was the only way to protect the weak
- ☐ C. Recording customs did not simply preserve them but froze and reshaped them in the process
- ☐ D. Courts should now stop treating the written compilations of custom as binding authority in present disputes

8. In the second paragraph, the author's description of the recording project as 'closer to taxidermy' most plausibly implies that the project:

- ☐ A. kept the outward form of a living practice while ending its capacity to change over time
- ☐ B. destroyed the customs entirely, leaving nothing of them in any written form whatsoever
- ☐ C. was carried out by officers who had no real training in observing and recording local practices
- ☐ D. preserved the customs faithfully but made them available only to the colonial courts

9. It can be inferred from the passage that, before the customs were recorded, a change over time in the answers given by elders would have been regarded as:

- ☐ A. evidence that the elders had forgotten the true custom and could no longer be trusted
- ☐ B. a breach of the custom, to be corrected by the village at the next dispute it settled
- ☐ C. proof that the custom had never been fixed and so could not bind anyone in the village
- ☐ D. an ordinary development of a living practice rather than any departure from the custom itself

10. The third paragraph of the passage contributes to the author's overall argument about recorded customs chiefly by:

- ☐ A. showing that colonial courts required a party to prove that a claimed custom was ancient and certain
- ☐ B. arguing that recording also decided whose account of a disputed custom would prevail
- ☐ C. conceding that written rules could protect widows and younger sons from powerful elders
- ☐ D. explaining why unwritten customs change slowly as those who follow them meet new circumstances

11. Which of the following findings, if true, would best support the author's claim in the third paragraph about whose memory counted when customs were recorded?

- ☐ A. Customs recorded in coastal districts differed considerably from those recorded in hill districts
- ☐ B. Elders in many villages could recite the recorded customs word for word decades later
- ☐ C. Recorded rules on women's inheritance were narrower than the rules described by village widows
- ☐ D. Some officers checked each answer they recorded against the accounts of several elders

12. Which of the following best describes the role that the final paragraph plays in the passage as a whole?

- ☐ A. a retreat from the argument, admitting that the earlier criticisms of recording were overstated
- ☐ B. a qualification that limits the claim without abandoning it, and then restates it narrowly
- ☐ C. a call for courts to restore unwritten custom as the law governing disputes over inheritance
- ☐ D. a summary that merely repeats the earlier points without adding any qualification or new consideration

SECTION — CRITICAL REASONING

CRITICAL REASONING — LAW & RIGHTS · THE ACQUITTED WHO PAY FOR THEIR TRIAL (Q13-Q18)

When a person spends years in prison on a charge of which he is finally acquitted, the law offers him surprisingly little. He may sue the State for malicious prosecution, but to win he must prove that those who prosecuted him acted without reasonable cause and out of malice. He may petition a constitutional court, which has on occasion ordered compensation for the violation of personal liberty, but such orders are discretionary, rare and unpredictable in amount. Most of those acquitted after long incarceration receive nothing at all.

The usual defence of this position is that an acquittal does not prove innocence. A court acquits when guilt has not been proved beyond reasonable doubt, and some of those acquitted may in fact have committed the offence. To compensate every acquitted person, it is said, would be to reward some of the guilty.

The defence proves less than it claims. It is true that an acquittal does not establish innocence, but the law does not ask the acquitted to establish it either: in every other respect they are treated as innocent, free to vote, work and travel like anyone else. It is only when they ask for redress that the presumption is quietly reversed. More importantly, the requirement of malice addresses the wrong question. The harm to a person held for six years does not depend on whether an officer hated him. It depends on the six years. A system that compensates only when it can find a villain treats the loss as an officer's private wrong rather than as a cost the State itself is pursuing the public interest in prosecution.



That cost is real, and at present it is borne entirely by those who happened to be wrongly accused. When the State acquires land for a road, it pays the owner, not because acquisition is wrongful but because one person should not carry a public burden alone. Detention in pursuit of a prosecution that fails is a public burden of the same kind.

Parliament should therefore establish a statutory scheme that compensates those held in custody and later acquitted, at fixed rates related to the period of detention, without requiring proof of malice, while excluding those whose own false statements caused the prosecution.

13. Which of the following best states the main conclusion of the author's argument about persons who are acquitted after long detention?

- ☐ A. Suits for malicious prosecution rarely succeed, because malice on the part of officers is hard to prove
- ☐ B. An acquittal does not by itself show that the accused is innocent of the offence that was charged
- ☐ C. Detention in a failed prosecution imposes a public burden comparable to land acquisition
- ☐ D. Parliament should compensate acquitted detainees at fixed rates without proof of malice

14. In the fourth paragraph, the author's analogy between wrongful detention and the acquisition of land for a public road assumes that:

- ☐ A. the State pays landowners rather more than the market value of land it acquires for public roads
- ☐ B. a prosecution that fails was nonetheless undertaken in pursuit of a genuine public interest
- ☐ C. most persons acquitted after long detention were in fact innocent of the offence charged
- ☐ D. landowners whose land is acquired seldom challenge the compensation awarded in court

15. Which of the following, if true, would most seriously weaken the author's case for the proposed statutory compensation scheme?

- ☐ A. A fixed-rate scheme would lead courts to convict doubtful accused to spare the State payouts
- ☐ B. Constitutional courts have occasionally awarded very large sums to persons wrongly detained for many years
- ☐ C. Some persons acquitted after long detention had been prosecuted on false complaints made by private parties
- ☐ D. Compensation for acquired land is often paid late and below the market value of the land

16. In the third paragraph, the author's observation that acquitted persons are 'free to vote, work and travel like anyone else' serves mainly to:

- ☐ A. show that acquitted persons suffer no lasting harm of any kind once they have been released from prison
- ☐ B. establish that an acquittal fully proves innocence for every purpose that the law itself recognises
- ☐ C. expose an inconsistency in reversing the presumption of innocence only when redress is sought
- ☐ D. suggest that acquitted persons should be compensated for civic rights lost during custody

17. The author's objection to making compensation for acquitted detainees depend on proof of malice rests chiefly on the claim that:

- ☐ A. officers who prosecute innocent people are seldom if ever disciplined by their own departments for it
- ☐ B. the harm of detention depends on its length, not on the motives of those who caused it
- ☐ C. malice can never be proved, because officers do not record their real reasons for acting
- ☐ D. suits for malicious prosecution usually take longer to decide than the criminal trials that preceded them

18. Which of the following arguments most closely parallels the reasoning that the author uses in the fourth paragraph of the passage?

- ☐ A. Those harmed by rare side-effects of a public vaccination drive should be paid, whoever was at fault
- ☐ B. A driver who carelessly injures a pedestrian should pay the full cost of the pedestrian's hospital treatment
- ☐ C. A worker displaced by automation should retrain, since the economy as a whole gains from it
- ☐ D. A shop damaged in a riot should be repaired by the rioters, once they have been convicted

CRITICAL REASONING — ENVIRONMENT · THE WALL THAT MOVES THE SEA (Q19-Q24)

When the sea begins to eat into a coastal village, the demand is almost always for a wall. A line of granite boulders or a concrete seawall is visible, quick to build and immediately reassuring, and the stretch of shore behind it usually stops retreating. Each year more of the coastline is armoured in this way, and each new wall is reported as a stretch of coast saved.

The report counts only the stretch behind the wall. A beach is not a fixed body of sand but a moving one: waves striking the shore at an angle carry sand steadily along it, so that every beach is fed by the beaches upcurrent of it. A wall that stops the land behind it from eroding also stops that land from supplying sand to the current. Downcurrent, the beach receives less than it loses, and begins to retreat faster than before. The village beyond the wall then asks for a wall of its own, and the process repeats along the coast.

A wall also changes the beach in front of it. Waves that once spent their energy running up a sloping beach now strike a vertical face and are reflected, scouring away the sand at its foot. Within some years, the protected village may find that it has kept its houses but lost its beach, and with it the place where its boats were drawn up and its nets were dried.

None of this means that walls are never justified. A port, a power station or a dense town may have nothing behind it that could be moved, and there a wall may be the least bad choice. But the decision to build one is at present taken as though its effects ended at its own two ends, and it is approved on the basis of the stretch it protects alone.

Proposals for coastal walls should therefore be assessed for their effect on the whole stretch of coast that shares their supply of sand, and where the land behind them can be protected in other ways, by replenishing sand or by setting buildings back, those ways should be preferred. A coast is a single system. Defending it one village at a time is how it is lost.

19. Which of the following best states the main conclusion of the author's argument about building walls to protect coastal villages?

- ☐ A. Coastal walls should be assessed for their effect on the whole stretch of coast that shares sand
- ☐ B. Seawalls built to protect a village usually cause the beach in front of them to disappear
- ☐ C. Waves striking the shore at an angle carry sand steadily along the coast from beach to beach
- ☐ D. Ports, power stations and dense towns are the only places on any coast where coastal walls are justified



20. The author's claim that a wall makes the downcurrent beach 'retreat faster than before' assumes that:

- ☐ A. the village beyond the wall had not itself been eroding at all before the new wall was built
- ☐ B. walls built of granite boulders reflect wave energy more strongly than walls built of concrete do
- ☐ C. sand lost by the downcurrent beach is not replaced in equal measure by some other natural source
- ☐ D. villages downcurrent of a wall are more densely populated than the village it protects

21. Which of the following, if true, would most seriously weaken the author's argument about the effect of walls on the coast?

- ☐ A. Some villages protected by walls have since lost the beaches on which their boats were once drawn up
- ☐ B. Replenishing a beach with fresh sand must be repeated every few years and is very costly to sustain
- ☐ C. Coastal walls are usually built and maintained by state agencies rather than by the villages themselves
- ☐ D. On most of this coast, rivers rather than eroding land supply nearly all the sand beaches receive

22. In the third paragraph, the description of waves being 'reflected' from a vertical wall face serves mainly to:

- ☐ A. explain why walls built of concrete tend to fail more quickly than walls built of granite boulders
- ☐ B. show that a wall can harm even the village it protects, not only the coast downcurrent of it
- ☐ C. prove that no coastal wall can ever be justified, whatever may lie on the land behind it
- ☐ D. explain how sand is carried along the coast from upcurrent beaches to downcurrent ones

23. Which of the following arguments most closely parallels the reasoning that the author uses about coastal walls and the beaches beyond them?

- ☐ A. A city that widens a busy road finds that new traffic soon grows to fill the extra lanes
- ☐ B. A farmer who uses more fertiliser gets higher yields at first but steadily poorer soil in later years
- ☐ C. A town that builds a new hospital finds patients travelling in from neighbouring towns
- ☐ D. A farm that dams a stream for irrigation leaves farms downstream with less water each season

24. Which of the following, if true, would most strengthen the author's claim that defending the coast 'one village at a time' leads to its loss?

- ☐ A. Granite boulders for seawalls are quarried far inland and carried to the coast at very great expense
- ☐ B. Villages without walls have sometimes moved their houses back from the shore by some distance
- ☐ C. Records show that each new wall was soon followed by faster erosion and wall requests downcurrent
- ☐ D. Ports and power stations on this coast are protected by walls that were built many decades ago

RAPID FIRE — ONE-LINE RECALL

55 quick questions · not negatively marked

- | | |
|---|---|
| 1. How many shopkeepers meet in the town's savings club? _____ | 28. Who found unwritten custom intolerable? _____ |
| 2. On which day do the club's members meet? _____ | 29. Why did courts need custom written down? _____ |
| 3. How much does each member put into the pot monthly? _____ | 30. Where did officers record local customs? _____ |
| 4. Who takes the pot home each month? _____ | 31. How is the recording project usually described? _____ |
| 5. Over how many months does every member receive the pot once? _____ | 32. What does the author say recording was closer to? _____ |
| 6. How much interest does a club member earn? _____ | 33. How does an unwritten custom change? _____ |
| 7. At what rate does the last member effectively lend? _____ | 34. After recording, later departures became what? _____ |
| 8. How long does the last member lend to his neighbours? _____ | 35. Whom did officers usually ask about custom? _____ |
| 9. What would a savings account down the road have paid? _____ | 36. Name one group seldom asked by the officers. _____ |
| 10. How did economists long treat rotating savings clubs? _____ | 37. A contested rule became what in the manual? _____ |
| 11. What did economists predict for clubs as branches opened? _____ | 38. Who completed the change, per the author? _____ |
| 12. Did the clubs wither when banks arrived? _____ | 39. What three qualities had a claimed custom to show? _____ |
| 13. Who joined a club only after opening a bank account? _____ | 40. What was the surest proof of a custom in court? _____ |
| 14. Per the author, what is the saver's harder problem? _____ | 41. A matter of argument was turned into what? _____ |
| 15. Name one temptation that prompts a withdrawal. _____ | 42. Does the author say unwritten custom was just? _____ |
| 16. What does the club remove for the saver? _____ | 43. What can a written rule protect the weak against? _____ |
| 17. To whom is a member's contribution owed? _____ | 44. What should the writers of custom not imagine? _____ |
| 18. What is failing to pay the club, per the author? _____ | 45. Writing a custom down does what to it, per the author? _____ |
| 19. What second difficulty does the club answer? _____ | 46. What suit may an acquitted detainee bring? _____ |
| 20. Name one 'lumpy' purchase from the passage. _____ | 47. What two things must such a suitor prove? _____ |
| 21. Which member does not receive the pot earlier than solo saving? _____ | 48. Name a word the author uses of constitutional court awards. _____ |
| 22. What does the author compare the forgone interest to? _____ | 49. What do most acquitted long-term detainees receive? _____ |
| 23. What do members buy, per the author? _____ | 50. What is the usual defence of the present position? _____ |
| 24. Club membership is evidence of what, per the author? _____ | 51. When does a court acquit? _____ |
| 25. Club membership is NOT evidence of what? _____ | 52. Compensating every acquitted person would reward whom, critics say? _____ |
| 26. Where did village customs live before recording? _____ | 53. Per the author, the critics' defence proves what? _____ |
| 27. Who was asked what a custom required in a dispute? _____ | 54. Name one freedom the acquitted enjoy like anyone else. _____ |
| | 55. When is the presumption of innocence 'quietly reversed'? _____ |

