

ANSWER KEY — 10 OCTOBER 2026

Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10
B	D	A	C	A	D	C	A	D	B
Q11	Q12	Q13	Q14	Q15	Q16	Q17	Q18	Q19	Q20
C	B	D	B	A	C	B	A	A	C
Q21	Q22	Q23	Q24						
D	B	D	C						

READING COMPREHENSION

Q1 B Main idea HARD

The passage opens with a puzzle (members forgo interest and the clubs survive the arrival of banks) and then resolves it in two steps: the club solves the problem of 'keeping' money, because contributions are owed publicly, and it solves 'lumpiness', because most members get the large sum earlier. The final paragraph states the thesis directly: the forgone interest is 'a price they knowingly pay', and paying it reflects 'an accurate understanding of themselves'. That is the option about knowingly giving up interest to buy discipline and earlier access to lump sums. The option about towns without branches contradicts the second paragraph, which says clubs persisted where branches opened. The option about harm to the last-placed member takes the opening observation, which the author raises only as a puzzle to be dissolved, and treats it as the conclusion. The option about financial ignorance reverses the author's last sentence, which denies exactly that.

Examiner's note — the trap: The 'harm to the last member' option attracts because the first paragraph dwells on it, but the author raises it only as the puzzle that the rest of the passage dissolves.

Q2 D Purpose of a detail HARD

The detail appears in the second paragraph, right after the economists' prediction that 'as branches opened and accounts became easy to hold, the clubs would wither'. People who already have an account and still join a club are the clearest counter-evidence to that prediction: whatever the club gives them, a bank account did not. The third paragraph then names that need, which is help in keeping money rather than a place to put it. The detail therefore shows that clubs satisfy a need that access to a bank does not, which is the correct option. Nothing in the passage says banks promote clubs, so that option imports a fact. The low-interest option offers a different explanation that the author never gives; the author's explanation concerns self-control, not returns. The cash-preference option is likewise invented and would not explain why account holders join; they plainly do use banks.

Examiner's note — the trap: The low-interest option is tempting because it would also explain the behaviour, but the author's explanation is the difficulty of keeping money, not the size of the return.

Q3 A Meaning in context MED

The word is defined by the examples that follow it at once: 'A sewing machine, a new roof or a school admission fee must be paid all at once.' Lumpiness is therefore the indivisibility of certain expenses, which cannot be bought a little at a time and so require the whole sum at once. The rest of the paragraph confirms the meaning: a solo saver 'reaches the sum only at the end of the period', whereas a club member usually receives it earlier. The option about irregular incomes describes a real problem for households, but the passage never discusses the timing of income; it discusses the size of the payment needed. The option about fixed contributions describes a feature of the club, not the difficulty the club answers. The festival-prices option borrows the word 'festival' from the third paragraph, where it illustrates tempting withdrawals, not lump-sum purchases.

Examiner's note — the trap: The irregular-income option attracts because 'lumpy' is often used of income, but the passage's examples are all purchases that must be paid for whole.

Q4 C Purpose of analogy HARD

A lock is something one pays for in order to limit access to what is behind it. The author applies the image to the members themselves: 'What they buy is a constraint on their own future choices.' The point of the analogy is that the forgone interest is a deliberate payment for a restriction on one's own later spending, which matches the option about paying willingly for something that restricts their own access to their money. The theft option reads the lock literally; the passage never mentions theft, and the danger it describes comes from the saver's own temptations, not from outsiders. The bank option reverses the argument, since the author's whole point is that the bank's higher return does not meet the members' real need. The insurance option invents a payout triggered by illness; the club pays each member exactly once, in turn, regardless of need.

Examiner's note — the trap: The theft option is the literal reading of 'lock', but the passage locates the threat in the saver's own future choices, not in thieves.

Q5 A Application of principle - RC (Stretch) ELITE

On the author's account the club's essential function is to give the saver 'a constraint on their own future choices': it removes the option of withdrawing money on any afternoon, at the cost of some return. The arrangement in which a worker asks her employer to send part of her salary to an account she cannot touch for a year does the same thing: she deliberately binds her future self, and she accepts the inconvenience as the price. The trader's high-interest deposit that can be withdrawn at any time is the opposite case, since it maximises return and keeps the very option the club removes. The family borrowing from a moneylender does get a lump sum early, which echoes the club's second function, but it does so by borrowing at a high rate, not by committing its own savings; it involves no restriction on future choices. The farmer's spreading of deposits guards against bank failure, a risk the passage never discusses.

Examiner's note — the trap: The moneylender option attracts because it delivers a lump sum early, like the club, but it buys that sum with debt rather than with a self-imposed constraint on saving.

Q6 D Detail - EXCEPT (unsupported statement) HARD

The task is to find the one statement the passage does not support. The first paragraph says 'every member has received the pot exactly once', so the statement about each member receiving the pot once is supported. The second paragraph says economists predicted that 'the clubs would wither' as branches opened, which supports the statement about expected decline. The fourth paragraph says 'every member except the last receives it earlier' than a solo saver would, which supports the statement about early receipt. The statement that early takers must repay with interest added contradicts the first paragraph, which says that each member 'has paid in exactly what he took out' and that 'No interest has been earned'. Early takers simply continue to pay the same fixed monthly contribution as everyone else. Because the club's defining feature in the passage is the absence of interest, the repay-with-interest statement is the exception.

Examiner's note — the trap: The early-receipt statement attracts students who misremember it as applying to every member, but the passage itself carves out the last member, exactly as the option does.

Q7 C Main idea HARD

The author's thesis is stated in the final paragraph: 'Writing a custom down does not merely record a society; it alters the thing recorded.' The body of the passage supports it with three mechanisms: recording froze a changing practice (the taxidermy paragraph), chose whose version counted (the paragraph on landholding men), and turned argument into record (the paragraph on courts). The option about recording freezing and reshaping customs captures this. The option about deliberate distortion overstates the claim; the author attributes the effects to method, such as asking the easiest men to find, and never alleges a plan to weaken villages. The option calling unwritten custom unjust and recording the only protection contradicts the last paragraph, which denies that unwritten custom was just but also refuses to call recording always good or always bad. The option urging courts to abandon compilations is a prescription the passage never makes; its conclusion is an observation about the writers' pens.

Examiner's note — the trap: The deliberate-distortion option attracts because the passage is critical of the officers, but every effect the author describes flows from method, not from intent.

Q8 A Figurative meaning in context HARD

Taxidermy preserves the appearance of a living creature after the creature is dead. The author explains the image in the sentences that follow: an unwritten custom 'is a practice that changes slowly', but once written down, 'that answer became the custom, and later departures from it became violations rather than developments'. The record kept the custom's form while ending its capacity to develop, which is the option about keeping the outward form while ending the capacity to change. The option about total destruction ignores the half of the image that matters; taxidermy keeps a likeness, and the manuals kept a version of the custom. The training option reads the image as a comment on skill, which the passage never discusses. The option about faithful preservation contradicts the point of the metaphor, which is that the preservation was not faithful to a living thing, because it stopped it changing.

Examiner's note — the trap: The total-destruction option attracts readers who take taxidermy to mean only death, but the image depends on a preserved likeness surviving the loss of life.

Q9 D Inference HARD

The second paragraph states that elders 'would give a slightly different answer in the next' decade, 'and nobody would think the custom had been broken'. It contrasts this with what happened after recording, when 'later departures from it became violations rather than developments'. Read together, the two sentences show that before recording, a shift in the elders' answers counted as a development of a living practice, which is the correct option. The option about breach states precisely the post-recording view, and so reverses the contrast the author draws. The option about forgetfulness and distrust has no support; the passage presents the elders as the accepted source of the custom throughout. The option saying the custom could not bind anyone goes too far: the passage says disputes were settled by asking 'what it required', so the custom was binding even though it changed.

Examiner's note — the trap: The breach option attracts because it uses the passage's own vocabulary of violation, but the author applies that vocabulary only to the period after the custom was written down.

Q10 B Paragraph function HARD

The third paragraph opens with its own topic sentence: 'The recording also chose whose memory counted.' It then explains that officers consulted heads of landholding families, that widows, younger sons and poorer households were seldom asked, and that 'a rule that had been contested in the village became uncontested in the manual'. Its function is to add a second effect of recording, namely deciding whose version of a contested custom would prevail, which is the correct option. The option about proof of antiquity and certainty describes the fourth paragraph, where courts enter. The option about protecting the weak describes the concession in the final paragraph, which actually runs the other way: there the written rule protects the weak. The option about slow change restates the second paragraph's account of what an unwritten custom is. The word 'also' in the topic sentence signals that a new, additional effect is being introduced.

Examiner's note — the trap: The concession option attracts because the third paragraph names widows and younger sons, but there they are excluded by recording; they appear as beneficiaries only in the final paragraph.

Q11 C Strengthen - RC (Stretch) ELITE

The author's claim in the third paragraph is that officers consulted heads of landholding families, who described the custom 'as it suited them', while widows and others 'who might have described it differently' were seldom asked. The claim implies a testable prediction: where the excluded groups' own accounts can be found, they should differ from the recorded rule in the direction of the recorders' interest. A finding that recorded rules on women's inheritance were narrower than the rules widows themselves described confirms exactly that. Differences between coastal and hill districts are compatible with faithful recording of genuinely different customs, so they do not bear on whose memory counted. Elders reciting the manuals decades later supports the second paragraph's freezing effect, not the claim about selection of informants. Officers who cross-checked several elders would, if anything, weaken the claim, though even several elders may all be landholding men.

Examiner's note — the trap: The recitation option attracts because it supports the passage, but it supports the freezing argument of the second paragraph, not the claim about whose memory was recorded.

Q12 B Structure - concluding paragraph HARD

The final paragraph begins with a concession: 'None of this means that unwritten custom was just, or that writing it down was a mistake in every case', and it adds a consideration on the other side, that a written rule 'can protect the weak against an elder's convenient memory'. It then says 'The point is narrower' and restates the thesis in limited form: writing alters what it records, so the writer's pen is not neutral. That is a qualification which limits the claim without abandoning it, the correct option. The retreat option overreads the concession; the author never withdraws the three mechanisms described earlier, only denies that they prove recording always wrong. The option calling for restoration of unwritten custom is contradicted by the concession itself. The pure-summary option ignores the plain fact that the paragraph adds both a qualification and a new point in favour of writing.

Examiner's note — the trap: The retreat option attracts because the paragraph opens with 'None of this means', but the author narrows the claim and then reasserts it rather than withdrawing it.

CRITICAL REASONING

Q13 D Main conclusion - CR MED

The argument ends with its recommendation, introduced by 'therefore': 'Parliament should therefore establish a statutory scheme that compensates those held in custody and later acquitted, at fixed rates ... without requiring proof of malice'. Everything before it is support: the inadequacy of present remedies, the rebuttal of the 'acquittal is not innocence' defence, the critique of the malice requirement and the land acquisition analogy. The option stating the recommendation is the main conclusion. The option on malicious prosecution suits paraphrases a premise from the first paragraph, and the passage never says such suits rarely succeed for that reason, only that malice must be proved. The option that acquittal does not show innocence is the opponents' premise, which the author concedes but argues is beside the point. The public-burden option is an intermediate conclusion drawn from the analogy, which in turn supports the final recommendation.

Examiner's note — the trap: The public-burden option attracts because it is itself a conclusion, but it is an intermediate step that the 'therefore' sentence relies on, not the argument's endpoint.

Q14 B Assumption - CR (Stretch) ELITE

The analogy works only if the two burdens share the feature that grounds compensation in the land case: the owner is paid 'not because acquisition is wrongful but because one person should not carry a public burden alone'. For detention to be 'a public burden of the same kind', the detention must have been imposed for a public purpose, which the author describes as 'the public interest in prosecution'. If failed prosecutions were not undertaken in the public interest at all, the detention would be a private wrong, and the analogy would collapse into the malice model the author rejects. The option on innocence is the trap: the author deliberately avoids relying on innocence, arguing that the harm 'depends on the six years', so the argument does not need most acquitted persons to be innocent. The market-value option and the option about landowners challenging awards concern details of acquisition practice that play no part in the analogy.

Examiner's note — the trap: The innocence option attracts because compensation seems to presuppose a wrong, but the author's whole strategy is to ground compensation in the burden of detention, not in proven innocence.

Q15 A Weaken - CR HARD

The author recommends a scheme because it would remedy the unfairness of leaving the cost of failed prosecutions on those wrongly accused. If such a scheme gave courts a reason to convict doubtful accused persons in order to spare the State the payouts, it would

worsen the very injustice it is meant to address, since more innocent people would be convicted outright. That consequence attacks the recommendation directly, so it is the strongest weakener. The option about occasional large awards by constitutional courts is consistent with the first paragraph, which already concedes that such orders exist but calls them 'discretionary, rare and unpredictable'. The option about false complaints by others does not touch the scheme; the author's exclusion is only for those whose own statements caused the prosecution, and complainants other than the accused are irrelevant to it. Late payment for acquired land is a defect in acquisition practice, not a reason to reject the principle the analogy uses.

Examiner's note — the trap: The constitutional-courts option attracts because it suggests an existing remedy, but the author has already granted that such awards exist and argued that they are too rare and erratic.

Q16 C Role of a statement - CR HARD

The observation appears in the reply to the defence that 'an acquittal does not prove innocence'. The author concedes the point but notes that the law does not require the acquitted to prove innocence for any other purpose: 'in every other respect they are treated as innocent'. The next sentence draws the moral: 'It is only when they ask for redress that the presumption is quietly reversed.' The observation thus exposes an inconsistency in the opponents' position, which is the correct option. The option about suffering no lasting harm reverses its use; the author mentions civic freedoms to show how the law treats the acquitted, not to minimise their loss. The option saying acquittal proves innocence for every purpose contradicts the author's explicit concession. The option about compensating lost civic rights invents a head of damage the passage never proposes; the scheme compensates detention, at rates related to its length.

Examiner's note — the trap: The proves-innocence option attracts because the observation sounds like an assertion of innocence, but the author has just conceded that acquittal does not establish innocence.

Q17 B Reasoning structure - CR HARD

The author says the malice requirement 'addresses the wrong question', and gives the reason in two short sentences: 'The harm to a person held for six years does not depend on whether an officer hated him. It depends on the six years.' The objection is therefore that the harm is a function of the length of detention, not of anyone's motive, so a test that asks about motive misidentifies what is to be compensated. That is the correct option. The option about officers seldom being disciplined raises a separate point about accountability that the passage never makes. The option saying malice can never be proved is too strong and is not the author's reason; the author does not claim proof is impossible, only that it is irrelevant to the harm. The option on the length of malicious prosecution suits introduces a practical complaint about delay that appears nowhere in the argument.

Examiner's note — the trap: The cannot-be-proved option attracts because it attacks the malice test, but the author's objection is that malice is the wrong question, not that it is an unanswerable one.

Q18 A Parallel reasoning - CR (Stretch) ELITE

The fourth paragraph argues that when the State pursues a public purpose and the cost falls on a few individuals, the State should pay them even though nothing wrongful was done, because 'one person should not carry a public burden alone'. Compensation for the rare side-effects of a public vaccination drive, paid whoever was at fault, has the same structure: a programme pursued for the public good imposes a concentrated cost on a few, and payment is owed without proof of wrongdoing. The careless-driver argument is fault-based, which is precisely the model the author rejects for detention. The automation argument concerns a cost of economic change, not of a State programme, and draws the opposite conclusion, that the individual should adapt rather than be paid. The riot argument again makes payment depend on identifying and convicting the wrongdoers, which mirrors the malice requirement that the author criticises.

Examiner's note — the trap: The careless-driver option attracts because it also ends in compensation, but it grounds payment in fault, the very basis the author argues should be abandoned.

Q19 A Main conclusion - CR HARD

The final paragraph opens with the argument's recommendation, marked by 'therefore': proposals for walls 'should therefore be assessed for their effect on the whole stretch of coast that shares their supply of sand', with alternatives preferred where possible. The earlier paragraphs supply the reasons: walls starve downcurrent beaches, walls scour the beach in front of them, and approvals currently look only at the protected stretch. The option about assessing the whole shared stretch states the conclusion. The option about walls causing the beach in front to disappear paraphrases one supporting premise, from the third paragraph, and overstates it with 'usually'. The option about waves carrying sand along the coast is the background mechanism on which the argument relies. The option about ports and power stations distorts a concession; the author says a wall 'may be the least bad choice' there, not that these are the only places where walls can be justified.

Examiner's note — the trap: The beach-in-front option attracts because it is the most vivid claim in the passage, but it is a supporting premise, not what the 'therefore' sentence concludes.

Q20 C Assumption - CR HARD

The author's mechanism is that a wall stops the land behind it 'from supplying sand to the current', so the downcurrent beach 'receives less than it loses'. That last step holds only if the lost supply is not made up from somewhere else, such as a river mouth or offshore deposits. If another source replaced the sand in full, the downcurrent beach would receive as much as before and would not retreat faster. The option stating that the lost sand is not replaced in equal measure is therefore a necessary assumption. The option that the village beyond had not been eroding at all is the trap: the phrase 'faster than before' presupposes that it may already have been eroding,

so the argument does not need that assumption. The option comparing granite and concrete walls concerns a distinction the passage never draws. The population option is irrelevant to whether the beach loses sand.

Examiner's note — the trap: The no-prior-erosion option attracts careless readers, but 'faster than before' implies that erosion may already have been under way; the argument needs only an acceleration.

Q21 D Weaken - CR HARD

The argument's central mechanism is that a wall stops the land behind it from eroding and so stops that land 'from supplying sand to the current', starving the beaches downcurrent. If on most of the coast nearly all the sand beaches receive comes from rivers rather than from eroding land, walling the land removes almost none of the supply, and the predicted starvation of downcurrent beaches largely disappears. That cuts the argument's most important link. The option about villages losing their beaches supports the third paragraph rather than weakening anything. The option that replenishment is costly bears only on one of the author's preferred alternatives, and the author prefers them only 'where the land behind them can be protected in other ways'; cost does not show that the whole-coast assessment is mistaken. The option about who builds the walls is irrelevant to the physical effects on which the argument rests.

Examiner's note — the trap: The replenishment-cost option attracts because it targets the recommendation, but it touches only one alternative and leaves the case for whole-coast assessment intact.

Q22 B Role of a statement - CR HARD

The third paragraph begins 'A wall also changes the beach in front of it', signalling a second harm distinct from the downcurrent starvation described before. Reflected waves scour the sand at the wall's foot, so that 'the protected village may find that it has kept its houses but lost its beach', with its boats and nets. The description therefore shows that a wall can harm the very village it was built to protect, which is the correct option. The option about concrete failing faster than granite introduces a comparison of materials that the passage never makes; the author mentions both only as forms of wall. The option saying no wall can ever be justified is contradicted by the fourth paragraph, which allows that a wall may be 'the least bad choice' for a port or a dense town. The option about longshore transport describes the second paragraph's mechanism, not the reflection described here.

Examiner's note — the trap: The longshore-transport option attracts because both paragraphs explain wave behaviour, but reflection concerns the beach in front of the wall, not sand carried along the coast.

Q23 D Parallel reasoning - CR (Stretch) ELITE

The core of the author's reasoning is that a local measure judged only by its benefit to the place it protects shifts a cost onto neighbours who share the same flowing resource: the wall keeps the land behind it but cuts the sand supply to beaches downcurrent, which then demand walls of their own. The farm that dams a stream for irrigation has the same structure: it secures its own water by cutting the flow to farms downstream who share the stream. The widened-road argument describes induced demand, where a benefit is eroded by new users; no neighbour loses a shared supply. The fertiliser argument describes a delayed cost borne by the same farmer, which echoes only the subsidiary point about the beach in front of the wall. The hospital argument describes a facility attracting users from elsewhere, which is a spill-in of demand, not a transfer of loss to neighbours.

Examiner's note — the trap: The widened-road option attracts because it is a familiar case of a fix backfiring, but its cost is not shifted to neighbours who share a supply, which is the heart of the author's argument.

Q24 C Strengthen - CR (Stretch) ELITE

The claim that defending the coast village by village is 'how it is lost' rests on a predicted chain: a wall starves the downcurrent beach, that beach erodes faster, and 'the village beyond the wall then asks for a wall of its own, and the process repeats'. Records showing that each new wall was soon followed by faster erosion and new wall requests downcurrent confirm every link of that chain with evidence, so this most strengthens the claim. The quarrying-cost option bears on the price of walls, which is not part of the argument about the coast's loss. The option about villages moving houses back shows that an alternative exists, which supports the recommendation in the last paragraph but says nothing about the cascade of walls. The option about old walls protecting ports is neutral at best; it describes the places where the author concedes walls may be justified, without showing any effect on neighbouring beaches.

Examiner's note — the trap: The moving-houses option attracts because it supports the author's preferred alternative, but the question asks about the cascade of walls, which only the records option evidences.

RAPID FIRE — ANSWERS

1. How many shopkeepers meet in the town's savings club? — **Twenty**
2. On which day do the club's members meet? — **The first Sunday of every month**
3. How much does each member put into the pot monthly? — **Five thousand rupees**
4. Who takes the pot home each month? — **One member, in turn**
5. Over how many months does every member receive the pot once? — **Twenty**
6. How much interest does a club member earn? — **None**
7. At what rate does the last member effectively lend? — **Zero**

8. How long does the last member lend to his neighbours? — **More than a year and a half**
9. What would a savings account down the road have paid? — **Something, i.e. some interest**
10. How did economists long treat rotating savings clubs? — **As a relic or makeshift**
11. What did economists predict for clubs as branches opened? — **That they would wither**
12. Did the clubs wither when banks arrived? — **In many places, no**
13. Who joined a club only after opening a bank account? — **Some new members**

14. Per the author, what is the saver's harder problem? — **Keeping money, not placing it**
15. Name one temptation that prompts a withdrawal. — **A festival, a relative's request or a purchase**
16. What does the club remove for the saver? — **The option to withdraw at will**
17. To whom is a member's contribution owed? — **Publicly, to people he meets monthly**
18. What is failing to pay the club, per the author? — **A small disgrace**
19. What second difficulty does the club answer? — **Lumpiness**
20. Name one 'lumpy' purchase from the passage. — **A sewing machine, a roof or an admission fee**
21. Which member does not receive the pot earlier than solo saving? — **The last**
22. What does the author compare the forgone interest to? — **The price of a lock**
23. What do members buy, per the author? — **A constraint on their own future choices**
24. Club membership is evidence of what, per the author? — **Accurate self-understanding**
25. Club membership is NOT evidence of what? — **Financial ignorance**
26. Where did village customs live before recording? — **In elders' memory and household habits**
27. Who was asked what a custom required in a dispute? — **The people who knew the custom**
28. Who found unwritten custom intolerable? — **Colonial administrators**
29. Why did courts need custom written down? — **A court cannot apply a rule it cannot find**
30. Where did officers record local customs? — **In manuals and compilations**
31. How is the recording project usually described? — **As preservation**
32. What does the author say recording was closer to? — **Taxidermy**
33. How does an unwritten custom change? — **Slowly, as followers meet new circumstances**
34. After recording, later departures became what? — **Violations rather than developments**
35. Whom did officers usually ask about custom? — **Heads of landholding families**
36. Name one group seldom asked by the officers. — **Widows, younger sons or poorer households**
37. A contested rule became what in the manual? — **Uncontested**
38. Who completed the change, per the author? — **The courts**
39. What three qualities had a claimed custom to show? — **Ancient, certain and continuous**
40. What was the surest proof of a custom in court? — **A printed entry**
41. A matter of argument was turned into what? — **A matter of record**
42. Does the author say unwritten custom was just? — **No**
43. What can a written rule protect the weak against? — **An elder's convenient memory**
44. What should the writers of custom not imagine? — **That their pens are neutral**
45. Writing a custom down does what to it, per the author? — **Alters the thing recorded**
46. What suit may an acquitted detainee bring? — **Malicious prosecution**
47. What two things must such a suitor prove? — **No reasonable cause, and malice**
48. Name a word the author uses of constitutional court awards. — **Discretionary, rare or unpredictable**
49. What do most acquitted long-term detainees receive? — **Nothing at all**
50. What is the usual defence of the present position? — **Acquittal does not prove innocence**
51. When does a court acquit? — **When guilt is not proved beyond reasonable doubt**
52. Compensating every acquitted person would reward whom, critics say? — **Some of the guilty**
53. Per the author, the critics' defence proves what? — **Less than it claims**
54. Name one freedom the acquitted enjoy like anyone else. — **Voting, working or travelling**
55. When is the presumption of innocence 'quietly reversed'? — **When the acquitted ask for redress**