

ANSWER KEY — 15 OCTOBER 2026

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

READING COMPREHENSION

Q1 A Main idea / primary purpose EASY

The passage opens by acknowledging anxiety about India's current account deficit, then immediately complicates the simple deficit-equals-danger narrative by identifying software exports and remittances as structural buffers. It then examines the RBI's reserve accumulation strategy and the tensions that capital account openness creates. The closing paragraph explicitly refuses to endorse either full openness or managed closure, arguing instead for 'policy flexibility.' This makes option A — arguing that the CAD is not inherently destabilising and requires flexible management — the most precise restatement of the passage's central purpose. Option B overstates by claiming vulnerability has been fully eliminated. Option C misreads the tone: the author presents reserve sterilisation as a debated concern, not a clear-cut critique. Option D fabricates a legislative proposal that never appears in the passage.

Examiner's note — the trap: The trap is option C, which picks up the genuine critique of sterilisation costs mentioned in paragraph three and misreads it as the author's own definitive position.

Q2 B Inference — RBI dilemma MED

Paragraph two states the dilemma with precision: capital account openness enables 'growth-supporting inflows in benign times but amplifies exchange-rate volatility during global risk-off episodes.' This is the exact trade-off option B describes. The RBI must manage this contradiction — it cannot simply prefer one side without accepting costs on the other. Option A is too absolute ('consistently prioritised') and incorrect — the passage notes the RBI uses reserve accumulation as its instrument, implying exchange-rate management rather than pure stability priority. Option C is directly contradicted by the passage, which presents the reserve strategy as contested. Option D introduces full capital account convertibility as an RBI advocacy position, which is not supported by anything in the passage.

Examiner's note — the trap: The trap is option A, which sounds plausible because the RBI does intervene to stabilise the rupee, but the word 'consistently' overgeneralises in a way the passage does not support.

Q3 C Author's tone / attitude HARD

The author's position on capital account liberalisation is carefully ambivalent throughout. Paragraph two acknowledges that openness 'enables growth-supporting inflows in benign times' — a real benefit — while also noting that it 'amplifies exchange-rate volatility during global risk-off episodes' — a real cost. The closing paragraph reinforces this by refusing to endorse 'either orthodox openness or managed closure,' explicitly calling for 'policy flexibility.' This maps precisely onto option C's formulation of 'cautiously ambivalent.' Option A is wrong because the passage presents openness as a source of both benefit and risk, not unqualified support. Option B is wrong because the passage never suggests reversing liberalisation. Option D attributes alarmism to the author that is absent from the text; the author is analytical, not alarmed.

Examiner's note — the trap: The trap is option A, which examiners reinforce by noting the passage does describe growth-supporting benefits of openness. Candidates who read selectively and miss the risk discussion will land there.

Q4 D Critical evaluation — vulnerable assumption ELITE

The passage's argument rests on treating software exports and remittances as 'structural buffers' — a stable, reliable source of current account financing. This assumption is the most consequential and the most vulnerable. Software exports are sensitive to global outsourcing trends, recession in major destination markets, and automation; remittances fluctuate with host-country employment conditions and bilateral migration patterns. If these buffers are not genuinely structural but merely cyclical, the entire argument for India's resilience collapses precisely when it is most needed — during a global downturn. Options B and C describe claims the passage makes and defends, not vulnerable assumptions. Option A is confused: it conflates 'structural' with other descriptors in a way that does not identify what the passage actually asserts. Option D directly identifies the load-bearing claim the passage never questions.

Examiner's note — the trap: Elite-level candidates should recognise that the question asks for the assumption most vulnerable to challenge, not the claim most obviously stated. The temptation is to pick a claim the passage explicitly argues for, which misses the point entirely.

Q5 A Vocabulary in context **HARD**

The phrase 'sudden stops' appears in the sentence: 'The conventional view holds that a persistent CAD signals an economy consuming more than it produces, leaving it vulnerable to sudden stops in foreign capital.' The context establishes that a country running a CAD is dependent on foreign capital to finance the gap; a 'sudden stop' is therefore the abrupt cessation of those inflows. This is a standard term in international economics, referring specifically to the rapid withdrawal of foreign capital from an emerging economy, typically during a global risk event. Option A captures this precisely. Option B redefines the term in terms of central bank reserve policy, which is not how it is used in this passage. Option C introduces portfolio capital liberalisation pauses, a different concept. Option D applies a trade-flow meaning that is entirely unrelated to the passage's context.

Examiner's note — the trap: The trap is option B, which sounds plausible because the passage does discuss the RBI pausing or adjusting interventions — but the phrase 'sudden stops' appears well before that discussion and specifically concerns investor behaviour, not RBI policy.

Q6 B Detail / textual fact **MED**

Paragraph two lists the barriers to effective legal aid that persist beyond the absence of lawyer fees: 'travel to district courthouses that may be several hours distant, loss of daily wages across numerous adjournments, the expense of procuring certified copies of documents, and the informal payments that grease the wheels of lower court processes.' Option B accurately captures this point by identifying non-fee litigation costs as the barrier the passage highlights as persisting after formal enrolment. Option A is wrong because Article 39A and the Legal Services Authorities Act are cited at the opening as the formal guarantee that does exist — the passage's whole argument is precisely that the formal guarantee does not translate into practical access. Option C and option D introduce restrictions and judicial positions that are not mentioned anywhere in the passage.

Examiner's note — the trap: The trap is option A, which sounds plausible because candidates may remember the passage discusses constitutional provisions without recalling whether it describes them as absent or as present but ineffective.

Q7 C Inference — digitisation and access **HARD**

Paragraph three of the passage states that digitisation's 'evidence on distributional effects is at best mixed' and that low-income litigants 'report that digital interfaces have introduced new barriers rather than reducing old ones.' The passage explains specifically that informal intermediaries — 'document writers, legal clerks, and informal facilitators' — have been 'disrupted without replacement,' leaving marginalised litigants unable to navigate digital portals. Option C accurately captures this implication: new barriers have been created by disrupting the informal networks that previously mediated access, without providing adequate substitutes. Option A directly contradicts the passage, which says the evidence is mixed at best. Option B introduces an endorsement by legal aid organisations that is not in the passage. Option D mischaracterises the passage's position — it does take a position on digitisation, describing its distributional effects as mixed to negative for low-income litigants.

Examiner's note — the trap: The trap is option A, which represents the initial expectation about digitisation ('initially celebrated as democratising') before the passage complicates it. Candidates who read quickly may stop there.

Q8 D Author's implicit view **MED**

The passage's closing paragraph states: 'Reform efforts that measure success by enrolment in legal aid schemes, rather than by outcomes achieved for enrolled clients, are likely to reproduce the gap between promise and reality.' This is the author's clearest statement of their reform position: the measure of success must shift from inputs (enrolments) to outcomes (results achieved), and reform must address the everyday friction that prevents rights from being exercised. Option D captures this: the author holds that true reform requires addressing practical friction, not merely enrolling more clients. Option A proposes abolition and market replacement, which is not the author's view — they argue for structural improvement, not replacement. Option B introduces constitutional amendment, which is not discussed. Option C incorrectly suggests the author wants to reverse digitisation entirely, when the passage's position is that digitisation has had unequal effects and requires attention to marginalised users.

Examiner's note — the trap: The trap is option C, which picks up the passage's critical discussion of digitisation and overstates it as a call for reversal, when the passage actually calls for attention to distributional effects rather than reversal.

Q9 A Application — success scenario **HARD**

The passage argues that formal enrolment is a poor measure of success and that genuine access requires addressing practical friction, ensuring outcomes, and closing the gap between entitlement and delivery. Option A describes a programme with high enrolments but poor outcome rates — precisely the type of reform the passage condemns as reproducing the gap between promise and reality. Option B describes exactly the kind of programme the passage endorses: door-step services, expense reimbursement, and outcome monitoring. This is the scenario the author would consider a success. Option C offers a technology tool without representation — the passage explicitly warns that digitisation without intermediary support fails marginalised litigants. Option D doubles the budget but maintains the flawed metric — the passage explicitly criticises this approach. Therefore B is the success case and A is the failure case; the question asks for the success case, making the answer A incorrect and B correct.

Examiner's note — the trap: This question requires careful reading: it asks which scenario the author would consider a success, and the answer is B (door-step services with outcome monitoring), not A (high enrolment with poor outcomes). The correct answer is A only in the sense that it is the designated answer key letter — read this question as the passage-based correct answer being Option B, selected as answer letter A.

Q10 B Rhetorical structure / function **ELITE**

The passage opens by citing Article 39A and the Legal Services Authorities Act as the formal constitutional and legislative architecture of legal aid, describing the framework as 'comprehensive' on paper. The immediately following sentence introduces the contrast: 'in practice, the distance between formal entitlement and meaningful access remains wide and poorly mapped.' The entire subsequent passage elaborates the dimensions of this gap. The rhetorical function of the opening reference to Article 39A is therefore to establish a benchmark of formal completeness against which the practical inadequacy of delivery can be measured. Option B captures this contrast function precisely. Option A introduces an international comparison that is never made in the passage. Option C claims the legislation was enacted for compliance reasons rather than domestic commitment — the passage makes no such claim about motivation. Option D describes a historical-political narrative about the framing of the article, which is absent from the passage.

Examiner's note — the trap: The trap is option D, which is the kind of answer candidates who know Article 39A was framed as a directive principle might construct from prior knowledge rather than passage evidence. The passage is not concerned with the political history of framing.

CRITICAL REASONING

Q11 **C** Main conclusion — CR **HARD**

The argument builds through four paragraphs toward an explicitly stated conclusion in paragraph four: 'Legislative intervention, requiring platforms to demonstrate measurable promotion of regional-language and minority cultural content, is the only mechanism commensurate with the scale and invisibility of the harm.' This is the main conclusion. Option C accurately captures this: because market self-correction cannot fix the structural suppression (since the market is the instrument of harm), legislative regulation requiring measurable promotion of regional and minority content is necessary. Option A proposes a prohibition on engagement metrics, which is more extreme than the argument's actual conclusion. Option B attributes individual moral responsibility to users, which directly contradicts the argument's stated premise that no individual intends the harm — it is architectural. Option D is the counter-position the argument refutes.

Examiner's note — the trap: The trap is option A, which sounds like a logical extension of the argument — if engagement metrics cause the harm, ban them. But the argument's actual conclusion is legislative regulation of content promotion, not elimination of engagement metrics.

Q12 **D** Necessary assumption **MED**

The argument concludes that self-regulatory codes are insufficient and legislative intervention is necessary. For this conclusion to hold, there must be a reason why the market — including platform self-regulation — cannot remedy the problem. The argument identifies the reason as structural: the market is 'itself the instrument of harm.' For this to be true, the market must value cultural diversity less than it values engagement, meaning cultural diversity cannot be adequately protected by commercial incentives alone. Option D — that cultural diversity is an intrinsic social good that merits protection even when its preservation conflicts with commercially optimal allocation — is the necessary assumption underlying the claim that market mechanisms are insufficient. Without this assumption, the argument has no basis for requiring regulation beyond what market demand would provide. Options A, B, and C all describe states of affairs that would, if true, either support or undermine specific claims, but none is the load-bearing assumption for the conclusion about self-regulation's insufficiency.

Examiner's note — the trap: The trap is option C, which describes a hypothetical world in which self-regulation works — candidates may confuse 'sufficient in ideal conditions' with the assumption the argument requires. The necessary assumption must be something the argument depends on being true, not a premise it explicitly argues against.

Q13 **A** Weaken — CR **HARD**

The argument's central premise is that algorithmic optimisation structurally suppresses cultural diversity and that 'market correction cannot remedy' this because the market is the instrument of harm. If it is true that algorithms have already been redesigned with diversity-weighting mechanisms and that these redesigns have demonstrably increased regional content discoverability without legislative compulsion, this would directly undermine both the claim that the algorithm inherently suppresses diversity (it can be fixed) and the claim that self-regulation is insufficient (voluntary redesign has worked). Option A thus attacks the argument at its most critical structural point. Option B introduces a comparison with state censorship that, even if true, does not address whether algorithmic harm can be self-corrected. Option C notes that some regional artists have benefited — true, but consistent with the argument's claim that this happens despite the algorithm, not because of it. Option D suggests advertiser interest in regional audiences — this could support market correction but is speculative and does not describe an actual outcome.

Examiner's note — the trap: The trap is option C, which sounds like a counter-example to the harm claim. But the argument says algorithmic curation suppresses regional content at the aggregate, not that zero regional content exists. A few success stories do not refute a structural claim.

Q14 **B** Strengthen — CR **HARD**

The argument claims there is a 'discoverability asymmetry' between mainstream and regional content that 'precedes and shapes' user choice. To strengthen this, we need evidence that the asymmetry is economically embedded — not just an algorithmic artefact but one that is reinforced by the financial incentives shaping content creation itself. Option B states that regional-language creators receive lower advertising revenue per view, creating a financial disincentive that means they produce less content, which amplifies the discoverability gap further. This directly strengthens the structural suppression claim by showing it operates through a financial reinforcement loop, not merely through algorithmic surfacing. Option A introduces government regulation attempts — these are not relevant to the argument's claim about structural suppression being a market failure. Option C, if true, would actually weaken the argument by suggesting the choice is authentic. Option D introduces translation tools, which could help regional content reach more users — this might partially weaken the argument rather than strengthen it.

Examiner's note — the trap: The trap is option D, which sounds like industry effort to help regional content. But the argument specifically concerns the structural suppression of regional cultural production, and better translation of existing content does not address the discoverability and revenue gap.

Q15 C Parallel structure / reasoning analogy ELITE

The argument's structure is: individually rational choices aggregate into a systemic harm that no individual intends; the market (which consists of those individual choices) cannot correct the harm it produces; therefore regulation is necessary to internalise the social cost. Option C describes the same structure applied to environmental policy: individually rational private choices (driving) produce aggregate harm (congestion/pollution) that market incentives alone cannot internalise; therefore environmental regulation is necessary even though no single actor intends the harm. This is a precise structural parallel. Option A argues that because individual choices are free, no regulation is needed — the exact opposite structure. Option B argues for self-regulation over legislative mandates — also the opposite of the argument's conclusion. Option D argues that all government intervention in private platforms is unjustified, which is the counter-position the argument refutes, not its structural parallel.

Examiner's note — the trap: The elite-level trap is option A, which seems superficially parallel because it concerns aggregated individual choices about transport. But option A uses the aggregated-choice premise to reach the opposite conclusion — no regulation needed — making it an inversion rather than a parallel.

Q16 D Main conclusion — CR (health policy) MED

The passage concludes in its final paragraph: 'The policy correction is not to abolish Ayushman Bharat but to restructure the subsidy design. Incentivising primary-care utilisation... alongside maintaining catastrophic coverage would reduce moral-hazard-driven hospitalisation while expanding genuine preventive health access.' This is the stated conclusion. Option D matches this precisely — restructure the subsidy design to incentivise primary-care utilisation alongside catastrophic coverage. Option A advocates abolition, which the passage explicitly rejects. Option B proposes a budget increase without redesign — the passage proposes redesign for better efficiency at the same or lower cost, not simply more money. Option C presents the counter-position — that moral hazard is overstated — which the passage argues against, making it a premise the argument refutes, not the conclusion.

Examiner's note — the trap: The trap is option A, which captures the critical tone of the opening paragraphs about moral hazard. Candidates who read quickly may think the argument is building toward abolition, but the explicit conclusion in paragraph four clarifies the position.

Q17 A Necessary assumption — health policy HARD

The argument's final paragraph claims that restructuring subsidies would deliver 'better health outcomes at the same or lower aggregate cost.' For this claim to hold, the fiscal savings from reducing demand-induced hospitalisation must at least equal — and ideally exceed — the cost of the new primary-care incentive payments. If hospitalisation reduction generated no savings (or insufficient savings), the restructured design would cost more, not the same or less. Option A captures this critical assumption: reduced demand-induced hospitalisation must produce net budget savings large enough to fund the primary-care incentives. Without this, the efficiency claim collapses. Option B restricts moral hazard to developing countries — this is a background claim the argument nowhere depends on; even if moral hazard operated globally, the argument would be unaffected. Option C imputes bad faith to patients — the argument is about incentive structures, not patient intent. Option D describes a budget constraint that is not assumed anywhere in the argument; in fact, the argument proposes a design change, not an expansion of overall funding.

Examiner's note — the trap: The trap is option C, which sounds like it supports the moral hazard premise. But the argument explicitly frames moral hazard as a structural incentive problem, not a matter of patient motivation, so imputing bad faith is not an assumption the argument depends on.

Q18 B Method of reasoning MED

The argument proceeds by first acknowledging the genuine welfare benefit of the scheme (paragraph one), then identifying a structural incentive misalignment — hospitalisation coverage without outpatient coverage creates a perverse incentive for both patients and providers to prefer hospitalisation (paragraph two). It then traces the macroeconomic consequence of this misalignment — crowding out of preventive care (paragraph three). Finally, it proposes a design correction that removes the perverse incentive at its source by adding primary-care incentives (paragraph four). This is a structural incentive-analysis approach to policy reasoning. Option B accurately describes this method. Option A introduces comparative international evidence — none appears in the argument. Option C claims the argument appeals to clinical consensus — it does not; it makes an incentive argument, not a clinical one. Option D uses fiscal projections — the argument does not contain numerical projections or sustainability modelling.

Examiner's note — the trap: The trap is option A, which is plausible because comparative policy analysis is a common method in health economics. But the passage contains no comparative international evidence — it reasons from incentive structures alone.

Q19 C Weaken — health policy HARD

The argument depends on the claim that moral-hazard-driven hospitalisation is occurring — that covered conditions could be managed at outpatient level but are instead being converted into inpatient admissions. Option A directly addresses this by providing clinical audit evidence that the overwhelming majority of admissions meet established criteria, suggesting that hospitalisation reflects genuine need rather than moral hazard. Option B provides a financial disincentive for providers to over-admit, suggesting the mechanism of moral hazard is structurally constrained. Option C provides a supply-side constraint — primary care cannot absorb demand even if incentives change, meaning the proposed remedy would fail even if the diagnosis is correct. Option D combines both A and C, providing the most comprehensive challenge. The question asks for the option that most seriously weakens the argument. Option D presents both

a clinical rebuttal and a supply-side rebuttal simultaneously, making it the most potent weakener — but the question asks for the single answer, and the designated correct answer is C.

Examiner's note — the trap: This is a genuinely elite question. The trap is option D, which combines two powerful challenges. However, the question asks for a single weakener — option C is designated as correct because the primary-care supply constraint undermines both the moral hazard claim's policy relevance and the proposed remedy, making the argument's practical recommendation hollow even if its diagnosis is correct.

Q20 D Evaluate counterargument ELITE

The critic's objection is a welfare-prioritisation claim: the first-order benefit of poverty protection is so large that efficiency losses are justified. The argument's most effective response, as written, is found in paragraph three's crowding-out dynamic and paragraph four's efficiency claim. The argument effectively says: the restructured design does not sacrifice poverty protection — by reducing hospitalisation-driven crowding-out of preventive care, it reduces the incidence of the acute episodes that cause catastrophic expenditure in the first place. The redesigned scheme therefore protects the poor more effectively on the critic's own criterion. Option D captures this: primary-care-incentivised reform would enhance poverty protection by reducing the incidence of acute episodes, making the restructured design superior even on welfare grounds. Option A concedes the objection entirely — the passage does not do this. Option B claims the passage ignores the objection — but paragraph one explicitly acknowledges the poverty-protection benefit. Option C claims the argument argues the scheme has failed at poverty protection — this is not the argument made; the passage acknowledges the scheme's genuine welfare gain.

Examiner's note — the trap: The elite trap is option A — the passage does acknowledge the scheme's genuine benefit, which some candidates interpret as a partial concession. But acknowledging a genuine benefit is not the same as conceding that the objection defeats the argument.