ANSWER KEY — 16 NOVEMBER 2026

Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10
C	A	D	B	D	B	A	C	A	D
Q11	**Q12**	**Q13**	**Q14**	**Q15**	**Q16**	**Q17**	**Q18**	**Q19**	**Q20**
B	C	A	C	B	D	A	B	B	A
Q21	**Q22**	**Q23**	**Q24**	**Q25**	**Q26**				
B	C	B	A	D	C				

LEGAL REASONING

Q1 **C** ***S 2(46)(i) CPA 2019: manifestly excessive security deposit*** MED

Clause (i) of section 2(46) of the Consumer Protection Act, 2019 names, as an unfair term, one that requires manifestly excessive security deposits to be given by the consumer for the performance of contractual obligations. FitZone's obligation to be secured is a monthly fee of Rs 2,000, yet it demands Rs 24,000, which is twelve times that fee, as security for paying on time. A deposit equal to a year's fees to secure a single month's payment is manifestly excessive, and it significantly changes the member's rights by locking up a large sum for two years. Option A fails because clause (i) does not ask whether the deposit is refundable; the vice lies in its excessive size. Option B fails because the whole point of the unfair contract remedy is to protect consumers who sign standard-form terms. Option D overstates the rule, since only excessive deposits are listed, not every deposit.

> **Examiner's note — the trap:** Option A is the trap: refundability seems to remove the harm, but clause (i) targets the excessive size of the deposit, not whether it is finally returned.

Q2 **A** ***Ss 49(2), 59(2) CPA 2019: only State and National Commissions declare terms void*** HARD

The passage states that sections 49(2) and 59(2) give the power to declare a term of a contract that is unfair to a consumer null and void only to the State Commission and the National Commission, and that a District Commission has no such power. Complaints against unfair contracts are placed in the jurisdiction of the State Commission and the National Commission by sections 47(1)(a)(ii) and 58(1)(a)(ii). Meera's clause refuses early repayment even on payment of a penalty, which is the very term described in clause (iii), so she has a real grievance, but she has chosen a forum that cannot grant the declaration she seeks. Option B relies on the District Commission's money limits, which cannot create a power that the Act withholds. Option C is wrong because nothing in section 2(46) excludes loan agreements; clause (iii) itself deals with the repayment of debts. Option D is wrong because parties cannot confer jurisdiction by consent.

> **Examiner's note — the trap:** Option B tempts because pecuniary limits usually decide the forum, but the power to declare a term void is given only to the State and National Commissions.

Q3 **D** ***S 2(46)(iii) CPA 2019: refusal of early repayment, not the charge*** HARD

Clause (iii) of section 2(46) lists as unfair a term that refuses to accept early repayment of debts on payment of the applicable penalty. The vice it describes is the refusal: the consumer offers to repay early and pay the penalty, and the lender still says no. Arun's loan does the opposite, since it expressly allows early repayment once he pays a charge of 2 per cent of the amount outstanding. The term therefore falls outside clause (iii), which itself assumes that a penalty for early repayment may apply. Option A misreads clause (iii) as a ban on every prepayment charge. Option B confuses the background idea from Pioneer Urban Land, that one-sided terms may be unfair, with the specific test the question asks about, and lack of bargaining power alone is not what clause (iii) describes. Option C is wrong because nothing excludes loan contracts; clause (iii) speaks of debts in terms.

> **Examiner's note — the trap:** Option A is the trap: a charge on prepayment feels one-sided, but clause (iii) condemns refusing repayment despite the penalty, not the penalty itself.

Q4 **B** ***S 2(46)(iv) CPA 2019: unilateral termination without reasonable cause*** HARD

Clause (iv) of section 2(46) lists a term entitling a party to terminate the contract unilaterally, without reasonable cause. The qualifier is decisive: the clause does not condemn every right to end a contract unilaterally, only one that can be used without reasonable cause. SkyDish's term lets it end a subscription only when the subscriber has failed to pay for three months in a row, and three months of non-payment by the subscriber is a reasonable cause for a service provider to stop supplying a paid service. Kavya's own default triggered the termination. Option A drops the words 'without reasonable cause' and so misstates the clause. Option C invents a consent requirement that the passage attaches only to assignment under clause (v), not to termination. Option D wrongly makes a penalty a condition of unfairness; each item in the list stands on its own, and a termination term can be unfair without any penalty.

> **Examiner's note — the trap:** Option A tempts because the term is unilateral, but clause (iv) strikes only at termination without reasonable cause, and non-payment is such a cause.

Q5 **D** ***Stretch: s 2(46) illustrative list, assignment and the significance threshold*** ELITE

NAME: _____ ROLL NO: _____ BATCH: _____

Statement I is correct. Clause (v) of section 2(46) lists a term permitting one party to assign the contract to the detriment of the consumer without the consumer's consent, and sections 49(2) and 59(2) let the State Commission and the National Commission declare such a term null and void. Statement II is wrong. The passage explains that the list is illustrative, not exhaustive, because section 2(46) uses the word 'including', so a term outside clauses (i) to (vi) can still be unfair if it significantly changes the consumer's rights. Statement III is correct, since the passage states that a term is not unfair merely because it is inconvenient; the change in rights must be significant. The correct combination is therefore I and III. Option A wrongly rejects Statement III. Options B and C both treat the list as closed, which contradicts the meaning given to the word 'including'.

> **Examiner's note — the trap:** Option C is the trap: it gets the assignment point right, but treating the list in section 2(46) as closed ignores the word 'including'.

Q6 **B** *Art 22(2): twenty-four hours excluding journey time* MED

Article 22(2) requires every person arrested and detained in custody to be produced before the nearest magistrate within twenty-four hours of the arrest, excluding the time necessary for the journey from the place of arrest to the magistrate's court. Ravi was arrested at 6 pm on Monday and produced at 10 pm on Tuesday, which is twenty-eight hours in all. The journey takes five hours, and that time is excluded, so the period that counts is twenty-eight minus five, or twenty-three hours, which is within the limit. Option A counts the total period and forgets the express exclusion of journey time. Option C invents a right to choose the magistrate; the clause speaks of the nearest magistrate, and the right of choice in clause (1) relates to a legal practitioner. Option D states a forty-eight hour period that the passage does not contain anywhere.

> **Examiner's note — the trap:** Option A is the trap: twenty-eight hours looks like a clear breach until the five hours of necessary journey time are excluded, leaving twenty-three hours.

Q7 **A** *Art 22(3)(b): clauses (1) and (2) excluded for preventive detention* HARD

Clause (3) of Article 22 provides that clauses (1) and (2) do not apply to a person arrested or detained under any law providing for preventive detention. Salim is held under a State law providing for preventive detention, so both safeguards he invokes, the right to consult a lawyer of his choice in clause (1) and production before a magistrate within twenty-four hours in clause (2), are excluded in his case. His protection lies instead in clauses (4) to (6), such as the Advisory Board requirement and the right to make a representation. Option B ignores clause (3) entirely. Option C wrongly splits clause (1) from clause (2); clause (3) excludes both clauses as a whole, including the right to a lawyer. Option D reaches the right result for the wrong reason, because the three-month rule in clause (4) is not what defeats his claim.

> **Examiner's note — the trap:** Option C tempts because the right to a lawyer seems basic, but clause (3) excludes clause (1) as a whole for preventive detention.

Q8 **C** *Art 22(4): Advisory Board report before expiry of three months* HARD

Clause (4) of Article 22 forbids a preventive detention law from authorising detention for longer than three months unless the Advisory Board has reported, before the end of those three months, that there is in its opinion sufficient cause. Neha was detained on 1 January, so the three months ended around 1 April. The Board reported on 15 April, after that date. Because Neha is held under a State law, the exception for a law made by Parliament under clause (7) does not help the State. Her detention up to three months was not affected, but continuing to hold her beyond three months, into May, is not authorised. Option A ignores the timing requirement. Option B invents a four-month window. Option D is wrong because clause (4) does not require a Board report before the order is made; it governs only detention longer than three months.

> **Examiner's note — the trap:** Option A is the trap: the Board did find sufficient cause, but clause (4) requires that report before the three months end, and this one came late.

Q9 **A** *Art 22(5) and (6): representation is required, facts may be withheld* ELITE

Clause (5) of Article 22 obliges the detaining authority to communicate the grounds of detention as soon as may be and to afford the detenu the earliest opportunity of making a representation against the order. Refusing to receive any representation from Tariq denies that opportunity altogether, so complaint A, if proved, is a breach. Complaint B is not a breach, because clause (6) allows the authority not to disclose facts which it considers to be against the public interest to disclose, and the names of informants are such facts. Complaints C and D rely on clauses (2) and (1), and clause (3) states that those clauses do not apply to a person detained under a preventive detention law. Only the first complaint therefore shows a breach of Article 22, even though all four sound like serious unfairness to a detained person.

> **Examiner's note — the trap:** Option D is the trap: the right to consult a lawyer feels fundamental, but clause (3) removes clause (1) for a person held under preventive detention.

LOGICAL REASONING

Q10 **D** *Must be true: chaining two universal statements* HARD

Two statements combine to force option D. First, every orchard that accepted traps reported its losses. Second, some orchards that accepted traps lie above 1,500 metres, and no orchard above that height suffered any fruit-fly damage. So at least one trap orchard lies above 1,500 metres, that orchard reported its losses, and it had no fruit-fly damage. Hence at least one reporting orchard had no fruit-fly damage, which must be true. Option A turns a difference between two self-selected groups into a measured causal effect, which the facts do not establish. Option B is not forced, because we know only that some high orchards accepted traps, not how many high orchards

there are in all. Option C is not forced, because an orchard without traps might also lie above 1,500 metres or might have lost fruit only to hail, drought or disease.

> **Examiner's note — the trap:** Option A is the trap: 14 minus 9 gives five points, but the passage gives no basis for treating that gap as the effect of the traps.

Q11 **B** ***Most strongly supported: self-selection blocks a causal reading*** HARD

The two averages come from groups that were formed differently. All 700 trap orchards had to report, but only 150 of the 500 orchards without traps chose to report, and orchards that suffered heavy losses may have been the ones most eager to report. In addition, some trap orchards lie above 1,500 metres, where there is no fruit-fly damage at all, which may pull their average down regardless of the traps. Both points mean that the gap between 9 and 14 per cent cannot by itself be credited to the traps, so option B is the best supported. Option A guesses about orchards for which no figures exist. Option C is a policy recommendation that goes well beyond the facts. Option D swaps one unproven cause for another; the passage says nothing about the effect of the officers' visits on losses.

> **Examiner's note — the trap:** Option D tempts because only trap orchards were visited, but naming the visits as the cause is as unsupported as crediting the traps.

Q12 **C** ***Inference EXCEPT: degree-of-certainty trap (fruit-fly damage vs all fruit drop)*** ELITE

Option C cannot be inferred. The passage says that no orchard above 1,500 metres suffered any fruit-fly damage, but it adds that fruit drop can also be caused by hail, drought or disease, so a high orchard may still have lost fruit. Moving from 'no fruit-fly damage' to 'no fruit drop at all' is the degree-of-certainty trap. The other three can be inferred. Option A: 1,200 minus 700 leaves 500 orchards without traps, and only 150 of them reported, so 350 did not. Option B: officers visited only trap orchards, and every trap orchard reported, so every visited orchard reported. Option D: 700 plus 150 makes 850 reporting orchards, so 350 of the 1,200 failed to report, which is fewer than half. Since the question asks for the one that cannot be inferred, option C is the answer.

> **Examiner's note — the trap:** Option A tempts because it needs a subtraction that feels like an assumption, but 500 minus 150 gives exactly 350 non-reporting orchards without traps.

Q13 **A** ***Must be false: contradiction from two universal statements*** HARD

Option A must be false. Field officers visited only orchards that had accepted traps, and every orchard that accepted traps reported its losses. So any orchard a field officer visited reported its losses, and a visit to a non-reporting orchard is impossible on the facts. Option B could be true, because the passage nowhere says that all high orchards accepted traps. Option C could be true, because an average of 9 per cent allows some trap orchards to lose far more than 14 per cent. Option D is in fact true, not false: the combined average of the 850 reporting orchards is (700 x 9 + 150 x 14) divided by 850, which is 8,400 divided by 850, or about 9.9 per cent, higher than 9 per cent. A student who looks for the statement that merely seems unlikely, rather than one the facts contradict, will go wrong here.

> **Examiner's note — the trap:** Option D tempts because 9 per cent is the trap orchards' figure, but adding the 150 orchards at 14 per cent lifts the combined average above 9.

Q14 **C** ***Paradox: best resolution (litres vs real milk)*** MED

The puzzle is that a better price should have drawn more milk, yet the litres delivered fell by 8 per cent. Option C dissolves the conflict. If, from April 2025, the cooperative tested each can for added water and paid only for undiluted milk, farmers who earlier stretched their deliveries with water would stop doing so. The number of litres would fall even though the real milk supplied stayed the same or rose, and the higher price is consistent with that. Option A only shows that farmers knew of the price rise, which makes the fall more puzzling. Option B means the cooperative's price became relatively more attractive than the sweet shops' price, which deepens the puzzle. Option D adds more places to deliver milk, which should have raised deliveries, so it also deepens the discrepancy instead of resolving it.

> **Examiner's note — the trap:** Option B is the trap: it mentions a competing buyer, but a smaller rise by sweet shops makes the cooperative more attractive, not less.

Q15 **B** ***Paradox: resolving the second discrepancy (fewer litres, more products)*** HARD

The second puzzle is that ghee and milk powder, made only from milk delivered to the cooperative's own centres, rose while the litres delivered fell. Option B explains this. If the cooperative sold much less packaged liquid milk in the city after a new brand arrived, a larger share of a smaller intake could be turned into ghee and powder, so product output can rise even as total litres fall. Option A gives a reason the cooperative might want to make more ghee, but it does not show where the extra milk came from, and the rise in price is a long-running trend. Option C concerns how sweet shops pay farmers, which has no bearing on what the cooperative makes from its own milk. Option D concerns October and November, which fall outside the April to September period being compared, so it cannot explain the rise.

> **Examiner's note — the trap:** Option A tempts because higher ghee prices suggest more ghee making, but it leaves unexplained how more ghee came from fewer litres.

Q16 **D** ***Paradox EXCEPT: spotting the option that deepens the puzzle*** HARD

Options A, B and C each give a reason why less milk reached the cooperative despite its higher price. A drought that cut fodder supply lowers yields, so farmers have less milk to sell to anyone (A). A private dairy paying Rs 48 a litre, more than the cooperative's Rs 45, draws milk away (B). An outbreak of lumpy skin disease lowers milk yields directly (C). Option D works the other way. If sweet shops cut the price they pay farmers, selling to the cooperative becomes even more attractive, and deliveries should have risen further. D therefore

deepens the discrepancy and does not help to explain it, which makes it the exception. Students who read only the topic of each option, rather than its direction, can mistake D for a resolver because it also concerns the price farmers receive for milk elsewhere.

> **Examiner's note — the trap:** Option B tempts as the exception because it names a rival buyer, but a rival paying Rs 48 plainly explains milk leaving the cooperative.

Q17 **A** ***Paradox: identifying the non-explanation*** **ELITE**

The question asks which option does not help to explain why output of ghee and milk powder rose. Option B helps, because milk richer in fat and solids yields more ghee and powder per litre, so fewer litres can make more product. Option C helps, because a two-month breakdown in 2024 means last year's comparison figure was unusually low. Option D helps, because milk that stopped going to the school-meal scheme was turned into ghee, raising output from the same intake. Option A does not help. Raising the retail price of ghee by 10 per cent says nothing about how more ghee and powder could be produced from fewer litres, and if anything a higher price would tend to lower demand. It concerns money received, not quantity made, so it fails to explain the rise in output.

> **Examiner's note — the trap:** Option C is the trap: it looks like a mere excuse about 2024, but a low base year is a real explanation for a year-on-year rise.

QUANTITATIVE TECHNIQUES

Q18 **B** ***Percentage change on the original value*** **MED**

Percentage increase is the change divided by the original value, multiplied by 100. State P collected Rs 12,400 crore in Quarter 1 and Rs 15,500 crore in Quarter 4. The change is 15,500 minus 12,400, which is Rs 3,100 crore. Dividing by the original value gives 3,100 divided by 12,400, which equals 0.25, so the Quarter 4 collection exceeded the Quarter 1 collection by 25.0 per cent. A quick check: 12,400 multiplied by 1.25 equals 15,500, which matches the table. Option A, 20.0 per cent, is what one gets by dividing the same change of 3,100 by the later value of 15,500 instead of the original value. Option C has no basis in the figures. Option D, 23.4 per cent, comes from adding up the three quarter-to-quarter growth rates (5.0, 4.8 and 13.6 per cent), which ignores compounding and is not how an overall change is measured.

> **Examiner's note — the trap:** Option A is the trap: 3,100 divided by 15,500 gives 20 per cent, but percentage increase is always measured on the starting figure.

Q19 **B** ***Reading trends across rows*** **MED**

Each state's row must be checked quarter by quarter for a rise over the previous quarter. State P: 12,400 to 13,020 to 13,640 to 15,500, a rise every time. State Q: 8,600 to 8,170 is a fall in Quarter 2, so Q is out even though it rises later. State R: 5,250 to 5,775 to 6,090 to 6,300, a rise every time. State S: 3,200 to 3,520 is a rise, but 3,520 to 3,360 is a fall in Quarter 3, so S is out. Only P and R rose in every quarter, so the answer is two states. Option C, three, comes from counting S because its Quarter 4 figure of 3,920 is its highest, ignoring the dip in Quarter 3. Option D, four, comes from comparing only Quarter 1 with Quarter 4, where every state did rise overall.

> **Examiner's note — the trap:** Option D is the trap: every state ended the year higher than it began, but the question asks for a rise in every single quarter.

Q20 **A** ***Annual totals against budget estimates*** **HARD**

First add each state's four quarters. P: 12,400 + 13,020 + 13,640 + 15,500 = 54,560. Q: 8,600 + 8,170 + 9,030 + 9,460 = 35,260. R: 5,250 + 5,775 + 6,090 + 6,300 = 23,415. S: 3,200 + 3,520 + 3,360 + 3,920 = 14,000. Now divide each by its estimate. P: 54,560 divided by 55,000 is about 99.2 per cent. Q: 35,260 divided by 36,000 is about 97.9 per cent. R: 23,415 divided by 23,000 is about 101.8 per cent. S: 14,000 divided by 14,500 is about 96.6 per cent. Only R exceeded its estimate, so R has the highest percentage, about 101.8 per cent. Option B is the trap for students who look at the largest absolute collection, since P collected the most money by far but still fell short of its estimate by Rs 440 crore.

> **Examiner's note — the trap:** Option B is the trap: State P collects the most in rupees, but the question compares each state with its own budget estimate.

Q21 **B** ***Combined half-yearly growth*** **HARD**

Add the four states for each quarter. Quarter 1: 12,400 + 8,600 + 5,250 + 3,200 = 29,450. Quarter 2: 13,020 + 8,170 + 5,775 + 3,520 = 30,485. Quarter 3: 13,640 + 9,030 + 6,090 + 3,360 = 32,120. Quarter 4: 15,500 + 9,460 + 6,300 + 3,920 = 35,180. The first half is 29,450 + 30,485 = 59,935 and the second half is 32,120 + 35,180 = 67,300. The excess is 67,300 minus 59,935, which is 7,365. Measured on the first half, 7,365 divided by 59,935 is about 0.1229, or 12.3 per cent. Option A, 10.9 per cent, divides the same excess by the second-half figure of 67,300, which is the wrong base. Option D, 11.4 per cent, is the simple average of the four states' own half-yearly growth rates (about 14.6, 10.3, 12.4 and 8.3 per cent), which ignores that P is far larger than S. Option C, 112.3 per cent, is the ratio of the second half to the first half, not the excess over it.

> **Examiner's note — the trap:** Option A is the trap: dividing the excess by the larger second-half total gives 10.9 per cent, but growth is measured on the first half.

Q22 **C** ***Stretch: shortfall when both target and collection grow*** **ELITE**

State Q's 2025-26 estimate was Rs 36,000 crore, so the 2026-27 estimate is 36,000 multiplied by 1.10, which is Rs 39,600 crore. Q's 2025-26 collection was 8,600 + 8,170 + 9,030 + 9,460 = Rs 35,260 crore. If every quarter is 8 per cent higher, the yearly total is also 8 per cent higher, so 2026-27 collection is 35,260 multiplied by 1.08, which is Rs 38,080.8 crore. The shortfall is 39,600 minus 38,080.8,

which is Rs 1,519.2 crore. Option A, Rs 740 crore, is last year's shortfall, 36,000 minus 35,260, and ignores both changes. Option B adds last year's shortfall to 2 per cent of the collection, which wrongly applies the two-point gap to the collection instead of the estimate. Option D, Rs 38,080.8 crore, is the projected collection itself, not the gap between it and the new estimate.

> **Examiner's note — the trap:** Option B is the trap: treating the 10 and 8 per cent rises as a simple two-point gap on collections ignores that they apply to different bases.

Q23 **B** *Share to central angle* MED

In a pie chart, a group's central angle is its percentage share multiplied by 360 degrees and divided by 100, which is the same as multiplying the share by 3.6. The 30-39 group has a share of 24 per cent, so its central angle is 24 multiplied by 3.6, which equals 86.4 degrees. As a check, the whole chart is 100 per cent multiplied by 3.6, which gives the full 360 degrees, so the conversion factor is correct. Option A, 75.6 degrees, is the angle for the 20-29 group, whose share is 21 per cent, and comes from reading the wrong row of the table. Option C, 24.0 degrees, simply repeats the percentage as if it were an angle. Option D, 172.8 degrees, multiplies the share by 7.2 instead of 3.6, as though the chart covered 720 degrees, and it would make the sector nearly half the circle.

> **Examiner's note — the trap:** Option A is the trap: it is a correct central angle, but for the 20-29 row; the 30-39 share is 24 per cent, giving 86.4 degrees.

Q24 **A** *Summing sectors, then converting to a count* HARD

Electors aged 40 or above fall in four groups: 40-49 at 20 per cent, 50-59 at 15 per cent, 60-79 at 13 per cent, and 80 and above at 3 per cent. Their combined share is 20 + 15 + 13 + 3 = 51 per cent. The roll lists 2.40 crore electors, which is 240 lakh, so the number aged 40 or above is 51 per cent of 240 lakh, which is 122.4 lakh, or 1.224 crore. Option B, 74.4 lakh, counts only electors aged 50 or above, a share of 31 per cent, and leaves out the 40-49 group. Option C, 117.6 lakh, is 49 per cent of the roll, which is the share of electors below 40, the complement of the right group. Option D, 1,224.0 lakh, is a place-value slip that treats 2.40 crore as 2,400 lakh; since 1 crore is 100 lakh, the roll has only 240 lakh electors.

> **Examiner's note — the trap:** Option C is the trap: 49 per cent is the share below 40, the complement; the four groups aged 40 or above sum to 51 per cent.

Q25 **D** *New share when the total also changes* HARD

The 18-19 group was 4 per cent of 240 lakh electors, which is 9.6 lakh. The supplementary list adds 3,60,000 electors, which is 3.6 lakh, all in this group, so the group grows to 9.6 + 3.6 = 13.2 lakh. The whole roll also grows, from 240 lakh to 240 + 3.6 = 243.6 lakh, because no other change is made. The new share is 13.2 divided by 243.6, which is about 0.0542, or about 5.4 per cent. Option A, 5.5 per cent, divides 13.2 lakh by the old total of 240 lakh and forgets that the new electors also enlarge the roll. Option B, 6.0 per cent, simply adds 2 percentage points without any calculation. Option C, 1.48 per cent, is the share of the new electors alone (3.6 divided by 243.6), not of the whole group. The key idea is that both the part and the whole change together.

> **Examiner's note — the trap:** Option A is the trap: 13.2 divided by 240 gives 5.5 per cent, but the 3.6 lakh new electors also raise the total to 243.6 lakh.

Q26 **C** *Stretch: removing a sub-group from a weighted average* ELITE

Work in lakh. All electors number 240 lakh, and women are 48 per cent of them, so there are 0.48 x 240 = 115.2 lakh women. Electors aged 60 or above are 13 + 3 = 16 per cent of the roll, so they number 0.16 x 240 = 38.4 lakh, and women are 52 per cent of these, which is 0.52 x 38.4 = 19.968 lakh. Electors below 60 number 240 - 38.4 = 201.6 lakh, and women among them number 115.2 - 19.968 = 95.232 lakh. Their share is 95.232 divided by 201.6, which is about 0.4724, or 47.2 per cent. Option A, 48.0 per cent, assumes the overall share applies unchanged to every age group. Option B, 44.0 per cent, mirrors the four-point gap above 48 instead of weighting it by group size. Option D, 46.15 per cent, has no basis in the figures.

> **Examiner's note — the trap:** Option B is the trap: subtracting the four-point excess from 48 ignores that the 60-plus group is only 16 per cent of the roll.

RAPID FIRE — ANSWERS

1. Which section of the Consumer Protection Act, 2019 defines 'unfair contract'? — **Section 2(46)**

2. Between whom must an 'unfair contract' be made? — **A manufacturer, trader or service provider and a consumer**

3. What kind of change must an unfair term cause in the consumer's rights? — **A significant change**

4. What sort of security deposit is listed as an unfair term? — **A manifestly excessive one**

5. When is a penalty for breach an unfair term? — **When it is wholly disproportionate to the loss caused**

6. What does clause (iii) of s 2(46) condemn? — **Refusing early repayment of debts on payment of the applicable penalty**

7. Is a right to terminate unilaterally always unfair? — **No; only when it is without reasonable cause**

8. Assignment of the contract is unfair when done without what? — **The consumer's consent, to the consumer's detriment**

9. Which clause covers unreasonable charges, obligations or conditions? — **Clause (vi) of s 2(46)**

10. Which section lets a complaint allege an unfair contract? — **Section 2(6)**

11. Which section places unfair-contract complaints with the State Commission? — **Section 47(1)(a)(ii)**

12. Which section places unfair-contract complaints with the National Commission? — **Section 58(1)(a)(ii)**

13. What divides State and National Commission jurisdiction over unfair contracts? — **The value of goods or services paid as consideration**

14. Which sections empower Commissions to declare unfair terms void? — **Sections 49(2) and 59(2)**

15. Can a District Commission declare a contract term null and void? — **No**

16. Which 2019 case refused to bind a flat buyer to one-sided terms? — **Pioneer Urban Land and Infrastructure Ltd v Govindan Raghavan**

17. Is the list of unfair terms in s 2(46) exhaustive? — **No; the word 'including' makes it illustrative**

18. Is a merely inconvenient term unfair? — **No; the change in rights must be significant**

19. Which Article protects persons against arbitrary arrest and detention? — **Article 22**

20. When must an arrested person be told the grounds of arrest? — **As soon as may be**

21. Whom may an arrested person consult under Art 22(1)? — **A legal practitioner of his choice**

22. Within how many hours must an arrested person be produced before a magistrate? — **Twenty-four**

23. What time is excluded from the twenty-four hours? — **Time needed for the journey to the magistrate's court**

24. Before which magistrate must the arrested person be produced? — **The nearest magistrate**

25. Which two cases require the grounds of arrest in writing? — **Pankaj Bansal (2023) and Prabir Purkayastha (2024)**

26. To whom do Art 22(1) and (2) not apply? — **An enemy alien and a person held under preventive detention law**

27. Which clause of Art 22 creates the exclusions? — **Clause (3)**

28. What does preventive detention aim at? — **Preventing a future act, not punishing a past one**

29. Beyond what period does detention need an Advisory Board report? — **Three months**

30. Who may sit on an Advisory Board? — **Persons who are, have been or are qualified to be High Court Judges**

31. By when must the Advisory Board report? — **Before the three months end**

32. Detention under which laws escapes the Advisory Board rule? — **Laws made by Parliament under clause (7)**

33. Which clause requires communicating grounds and a chance to make a representation? — **Clause (5) of Art 22**

34. Which clause lets the authority withhold facts against public interest? — **Clause (6) of Art 22**

35. How many registered orange orchards did the hill district have? — **1,200**

36. How many orchards accepted the free pheromone traps? — **700**

37. How many orchards without traps reported their losses? — **150**

38. Average loss among reporting orchards with traps? — **9 per cent of the crop**

39. Average loss among reporting orchards without traps? — **14 per cent of the crop**

40. Above what height can the fruit fly not survive? — **1,500 metres**

41. Name three causes of fruit drop other than fruit flies. — **Hail, drought and disease**

42. Why can't the 9 vs 14 per cent gap be credited to the traps? — **The groups were self-selected and some trap orchards had no flies**

43. By how much did the cooperative raise its milk price? — **From Rs 40 to Rs 45 a litre**

44. By what share did litres delivered fall, April to September 2025? — **8 per cent**

45. Which two products did the cooperative make more of? — **Ghee and milk powder**

46. Best resolution of higher price but fewer litres? — **Testing for added water ended diluted deliveries**

47. Which State P quarter-on-quarter rise was largest? — **Quarter 3 to Quarter 4 (about 13.6 per cent)**

48. Which state exceeded its GST budget estimate? — **State R**

49. Central angle for a 24 per cent pie sector? — **86.4 degrees**

50. How many lakh electors were on the state's January 2026 roll? — **240 lakh**

51. Which section of the CPA 2019 defines 'unfair contract'? — **Section 2(46)**

52. Which provision lets a complaint allege an unfair contract was adopted? — **Section 2(6)**

53. Which section gives the State Commission power to void an unfair term? — **Section 49(2)**