ANSWER KEY — 22 NOVEMBER 2026

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

LEGAL REASONING

Q1 **A** ***Usufructuary mortgage (s 58(d) TPA)*** MED

The passage defines a usufructuary mortgage as one in which the mortgagor delivers possession and authorises the mortgagee to retain it until the money is paid and to take the rents and profits in lieu of interest, or towards the mortgage-money. Ravi has handed Sunita possession of the shop, and she is to keep the tenant's rent in lieu of interest until he repays. Both marks of the usufructuary mortgage are present, so option A is correct. Option B fails because a simple mortgage is defined by the mortgagor not delivering possession, whereas Ravi has delivered it. Option C fails because an English mortgage requires an absolute transfer of the property with a proviso for transfer back on repayment on a certain date; nothing in the facts transfers the shop absolutely. Option D fails because a mortgage by conditional sale needs an ostensible sale with a condition embodied in the sale document; Ravi made no sale at all. Identifying the kind of mortgage turns on two facts: who has possession, and what the mortgagee is allowed to take from it.

> **Examiner's note — the trap:** Option B tempts because every borrower must repay, but the simple mortgage is defined by possession staying with the mortgagor, which is not the case here.

Q2 **A** ***Mortgage by conditional sale: condition must be in the same document*** HARD

Section 58, as set out in the passage, describes a mortgage by conditional sale as an ostensible sale on condition that on payment the buyer shall transfer the property back, and then adds a proviso: no such transaction is deemed a mortgage unless the condition is embodied in the document which effects or purports to effect the sale. Here the sale deed itself is unconditional; the promise to sell back is in a separate letter. The proviso is therefore not met, and the transaction cannot be treated as a mortgage by conditional sale, which is option A. Option B relies on both documents being signed on the same day by the same parties, but the proviso asks where the condition is written, not when or by whom the documents were signed. Option C treats the equal repurchase price as decisive; the passage attaches no such weight to price. Option D overstates the rule, because a conditional sale mortgage is itself made through a document that purports to effect a sale; what matters is that the condition appears in that document.

> **Examiner's note — the trap:** Option B is the trap: signing both papers together looks like one transaction, but the proviso requires the condition to be inside the sale document itself.

Q3 **D** ***Right of redemption arises after the money becomes due (s 60)*** HARD

Section 60, as the passage states it, gives the mortgagor the right to redeem 'at any time after the principal money has become due'. The loan here is repayable on 31 December 2027, and the deed says nothing about early repayment. In March 2026 the principal money has not yet become due, so Gopal's statutory right of redemption has not yet arisen and the bank is entitled to refuse his tender, which is option D. Options A and B misuse the clog doctrine. A clog is a term in the mortgage that defeats or fetters redemption once the right exists; a due date that simply fixes when the money is payable does not take away the right, it only marks when it begins. Option C invents a condition, a proof of lost interest, that appears nowhere in the passage; the bank's entitlement to refuse comes from the timing rule itself, not from any loss it must show. The answer would differ only if the deed had allowed repayment before the due date.

> **Examiner's note — the trap:** Option A tempts because the passage condemns clogs, but a refusal before the due date is not a clog; the right to redeem simply has not yet arisen.

Q4 **C** ***Clog on the equity of redemption is void*** HARD

The passage states that the right of redemption is extinguished only by act of the parties or by a decree of a court, and that 'act of the parties' means a later, separate transaction, not a term of the mortgage itself. It adds the maxim 'once a mortgage, always a mortgage': a term in the mortgage that defeats or fetters redemption is a clog and is void. Hari's clause, which would end his right to redeem and vest the land absolutely in the lender on default, is exactly such a term. It is void, no later transaction or decree has ended his right, and so he may redeem on tendering the money, which is option C. Option A fails because the clause is a term of the mortgage itself, which the passage expressly excludes from 'act of the parties'. Option B imposes a penalty the passage nowhere provides. Option D fails because a default does not convert a mortgage into a sale; the clause that tries to achieve this is the very clog the law strikes down.

> **Examiner's note — the trap:** Option A is attractive because Hari agreed to the clause, but the passage treats a term inside the mortgage as a clog, not as an extinguishing act of the parties.

NAME: _____ **ROLL NO:** _____ **BATCH:** _____

Q5 **A** ***Stretch: indivisibility of the mortgage and its exception*** **ELITE**

The general rule in the passage is that a person interested in only a share of the mortgaged property cannot redeem that share alone by paying a proportionate part of the amount due; the mortgage is treated as indivisible. The rule has one exception: where the mortgagee has acquired, in whole or in part, the share of a mortgagor. Meena, the mortgagee, has bought Kiran's half-share. The exception therefore applies, and Lalit, who holds the other half, may redeem his own share on paying a proportionate part of the amount due, which is option A. Option B states the general rule correctly but ignores the exception that the facts trigger, which is why it is the trap. Option C adds a requirement of Kiran's consent that the passage does not contain; Kiran has in any case parted with his share. Option D is wrong because the purchase of one co-owner's share does not end the mortgage over the other share; the passage expressly contemplates redemption of a share in this very situation.

> **Examiner's note — the trap:** Option B is the trap: indivisibility is the general rule, but the mortgagee's purchase of a mortgagor's share brings in the stated exception.

Q6 **B** ***Transfer without court permission is voidable (s 8(2)-(3) HMGA)*** **MED**

The passage says that, without the previous permission of the court, a natural guardian shall not transfer by sale any part of the minor's immovable property, and that a disposal in contravention of this limit is voidable at the instance of the minor or any person claiming under him. The flat is the son's own property, inherited from his grandmother, and the father sold it without permission. The sale is therefore voidable at the son's instance, and the son, now an adult, may avoid it, which is option B. Option A overstates the consequence: the statute makes such a disposal voidable, not void, so it stands until the minor chooses to avoid it. Options C and D rest on the general power in section 8 to do acts for the minor's benefit, but that general power is expressly subject to the need for previous permission before any sale of immovable property. A good purpose for spending the price does not supply the missing permission; necessity is a ground on which the court may grant permission, not a substitute for asking.

> **Examiner's note — the trap:** Option C tempts because the money went on the boy's schooling, but benefit is for the court to weigh when granting permission; it does not cure its absence.

Q7 **C** ***Lease beyond one year after majority needs permission*** **HARD**

The passage forbids a natural guardian, without the court's previous permission, to lease any part of the minor's immovable property for a term exceeding five years or for a term extending more than one year beyond the date on which the minor will attain majority. The two limits are alternatives; breaching either requires permission. This four-year lease is within the five-year limit, but the daughter attains majority two years after the lease begins, so the lease runs two years beyond her majority, which is more than one year. Permission was therefore needed, which is option C. Option A looks only at the five-year limit and ignores the second limit. Option B is wrong because after the father's death the mother is the natural guardian under section 6 and has the same powers. Option D invents a rule that only fathers may lease; the passage gives the power to the natural guardian, whoever that is, and the consequence of breach is voidability at the minor's instance, not that the lease is wholly void.

> **Examiner's note — the trap:** Option A is the trap: the lease is under five years, but the second, majority-based limit is breached, and either breach requires permission.

Q8 **A** ***De facto guardian cannot deal with a minor's property (s 11)*** **HARD**

Section 11, as stated in the passage, provides that no person shall be entitled to dispose of, or deal with, the property of a Hindu minor merely on the ground of being the minor's de facto guardian. The uncle has looked after Nitin and manages his affairs, which makes him a de facto guardian, but he holds no court appointment. His claim to sell rests only on having looked after the boy, which is exactly the ground section 11 rejects, so option A is correct. Option B treats necessity as enough, but under the passage necessity is a ground on which a court may permit a natural guardian to sell, not a licence for a de facto guardian. Option C is wrong because section 6 names the father, the mother and, for a married girl, the husband as natural guardians; an uncle is not among them. Option D invents a one-year repudiation period that the passage nowhere mentions.

> **Examiner's note — the trap:** Option B is attractive because the house repair was genuinely needed, but necessity matters only to a court granting permission, not to a de facto guardian's own sale.

Q9 **A** ***Stretch: Gita Hariharan and the s 8 permission route together*** **ELITE**

Two rules combine here. First, section 6(a) names the father and 'after him' the mother, but in Gita Hariharan (1999) the Supreme Court read 'after' as 'in the absence of', so where the father is wholly indifferent or not in actual charge of the minor's affairs, the mother may act as natural guardian during his lifetime. Rohan's father has had no contact with him for six years and takes no part in his affairs, so Priya may act. Second, section 8 still requires the court's previous permission before a natural guardian sells the minor's immovable property, and permission may be granted in case of necessity; paying for heart surgery is a strong necessity. Option A captures both steps. Option B applies the literal pre-1999 reading that the passage says the Supreme Court rejected. Option C gets the guardianship right but drops the permission requirement, which necessity does not remove. Option D confuses the welfare principle in section 13 with a precondition; a natural guardian needs no appointment to be one.

> **Examiner's note — the trap:** Option B is the trap: it reads 'after him' literally, which Gita Hariharan rejected; option C is the second trap, treating necessity as a reason to skip permission.

LOGICAL REASONING

Q10 **D** ***Necessary assumption: ruling out an alternative cause*** **HARD**

The argument moves from a correlation in one park to a causal prediction for all parks: Gandhi Park has mostly native trees and many more bird species, so planting native trees everywhere will raise bird variety. For this to work, the native trees must be the reason for Gandhi Park's richer count. If the difference were mainly due to something else that the other parks lack, such as a lake, the survey would give no support to the planting rule. Negating option D, so that the count is mainly due to such a feature, breaks the argument; that is the mark of a necessary assumption. Option A is too strong: the argument needs some native species to grow, not that only these four can. Option B is irrelevant, since size and visitors are not part of the reasoning. Option C contradicts the passage, which says exotic trees will not be replaced when they die, not that they will be felled; the argument needs no felling at all.

> **Examiner's note — the trap:** Option A tempts because the passage names four species, but the argument works even if other native species also thrive; 'only' makes it unnecessary.

Q11 **B** *Sufficient assumption: closing the gap to the conclusion* HARD

A sufficient assumption is one that, added to the premises, makes the conclusion follow. The rule ensures that every new tree planted in the parks is native. The conclusion is that, within a decade, bird variety across the parks will rise substantially. Option B states that any park in this city whose new trees are all native will draw far more bird species within a decade. Combined with the rule, which makes every park's new trees native, this guarantees the conclusion for every park, so it is sufficient. Option A concerns residents' tastes, which say nothing about birds. Option C tells us about the birds already in Gandhi Park, but it does not guarantee that other parks will gain species. Option D, faster growth of native saplings, helps the timing a little, but it does not establish that the trees will bring more bird species. Only option B bridges both the causal gap and the time gap in the argument.

> **Examiner's note — the trap:** Option C is attractive because native birds fit the food story, but knowing which birds are in Gandhi Park does not guarantee that other parks will gain species.

Q12 **B** *Stretch: assumption EXCEPT, spotting the over-strong claim* ELITE

Three of the options are needed by the argument, one is not. Option A is needed because the conclusion is tied to 'within a decade': if the saplings could not mature enough to bear food in ten years, the mechanism the department relies on could not operate in time. Option C is needed because the argument compares 46 species with an average of 19; if the counts were made in incomparable ways, the comparison would collapse. Option D is needed because the rule changes only what is planted from now on, and exotic trees are not felled; if too few native trees went in over ten years, the parks' food supply would barely change. Option B is not required. The passage says that most exotic ornamentals offer little that local birds can eat, and the argument needs only that native trees offer much more. It does not need exotic trees to offer no food at all to any bird. Negating B, so that some exotic trees feed some birds, leaves the argument intact, so B is the exception.

> **Examiner's note — the trap:** Option D is the trap: it is easy to miss that the rule fells nothing and works only through new planting, which makes the pace of planting a hidden assumption.

Q13 **D** *Negation test* MED

The negation test asks whether the argument survives if a statement is made false. Negated, the statement reads: the birds recorded in Gandhi Park were merely passing over it, not feeding or nesting there. The department's argument depends on the claim that native trees supply the fruit, nectar and insects that local birds depend on, and that this is why Gandhi Park records more species. If the birds were only passing over, the park's trees would have no role in the count, and the survey would give no support to the planting rule. The negation therefore breaks the argument, so the statement is an assumption it depends on, which is option D. Option A reverses the effect of the negation. Option B is wrong because counting species rather than individuals does not cure the problem; species passing over would still inflate the count. Option C misreads the passage, which never states that the birds were feeding or nesting.

> **Examiner's note — the trap:** Option C tempts because the passage talks about food, but it never says the counted birds were feeding there; that link is assumed, not stated.

Q14 **B** *Flaw: proxy measure taken for the target quality* MED

The board's evidence is a set of star ratings that patients give before leaving the building. Such ratings record how satisfied or pleased patients felt about the visit. The board's conclusion, however, is about something different: that Dr Mehra gives clinically better care, and that the bonus scheme will reward the doctors who treat patients best. The argument therefore takes a measure of one thing, satisfaction, as if it were a measure of another, the clinical quality of treatment, without showing that the two go together. That is option B. Option A misstates the facts: the passage says every outpatient is asked to rate the doctor they saw. Option C describes a consequence the board never asserts about every future year; the bonus depends on future ratings. Option D attributes an appeal to the board's own authority that the passage does not contain; the board relies on the ratings, not on its own approval.

> **Examiner's note — the trap:** Option A tempts because surveys often suffer from missing respondents, but here every outpatient is asked; the real defect is what the score measures.

Q15 **C** *Parallel flaw: same proxy-for-quality error* HARD

The board's pattern is: X scores highest on a measure of customer satisfaction, so X must be best at a different, technical quality that the measure does not capture. Option C follows exactly this pattern: the plumber has the most five-star reviews, a measure of customer satisfaction, so the pipes he fits must last longer, a technical quality that reviews given at the time of the job cannot show. Option A commits a different error, reversing a conditional: all debate coaches are popular does not mean all popular teachers coach debate. Option B is an appeal to an interested authority, the menu's designer vouching for it. Option D is a hasty generalisation from two vans to

all vans. Each of these is flawed, but only option C shares the board's specific move from satisfaction ratings to an unmeasured quality of the work, which is what makes it parallel.

> **Examiner's note — the trap:** Option D tempts because both arguments generalise, but the board's error is not too small a sample; it is using a satisfaction score to judge technical quality.

Q16 **B** *Flaw: comparing unlike cases (case mix)* HARD

The board compares a dermatologist with an oncologist and reads the gap in ratings as a gap in care. But the two doctors treat very different patients. Oncology outpatients face serious and often frightening illness, painful treatment and uncertain outcomes; many skin complaints are far less grave. Patients' moods and experiences may then produce lower ratings for the oncologist however good the care. By ignoring this difference in the seriousness of the conditions, the comparison treats unlike cases as alike, which is option B. Option A is not a flaw in the comparison, which concerns the past year, not next year. Option C reverses the facts: the passage says patients rate before leaving the building, and the board does not take for granted that treatment had ended. Option D is factually wrong: Dr Mehra received 2,100 ratings and Dr Kulkarni 1,900, so Dr Mehra's sample is the larger one, not the smaller.

> **Examiner's note — the trap:** Option D tempts readers who skim the numbers; Dr Mehra in fact had more ratings, so sample size cannot explain her higher score.

Q17 **D** *Stretch: a fact that exposes the flaw in 'no sample could be more reliable'* ELITE

The chairman treats the sheer number of ratings as proof that they reliably show which doctor treats patients best. A large sample reduces random error, but it cannot make a measure track something it does not measure. Option D supplies exactly the fact that exposes this: an audit found that both doctors' patients had the same rates of correct diagnosis and recovery, even though their ratings differed sharply. Thousands of ratings, then, did not reflect any difference in clinical care, which shows that the size of the sample was never the issue. Option A, that both groups rated at the same kiosk on the same scale, if anything supports the comparability of the ratings. Option B explains why Dr Mehra had more ratings, which does not touch the quality question. Option C notes a modest non-response rate equal in both departments, which does not reveal that the ratings miss clinical quality.

> **Examiner's note — the trap:** Option C is attractive because non-response is a classic survey flaw, but an equal tenth missing in both departments does not show the ratings misjudge care.

QUANTITATIVE TECHNIQUES

Q18 **A** *Dividing a sum in a given ratio* MED

Under the original plan, the whole grant of Rs 54 lakh is divided in the ratio of ranked players, which the table gives as 12 : 9 : 6 for P, Q and R. Dividing each term by 3, the ratio simplifies to 4 : 3 : 2, so the total number of parts is 4 + 3 + 2 = 9. One part is worth 54 / 9 = Rs 6 lakh. Academy Q has 3 parts, so it receives 3 x 6 = Rs 18 lakh, which is option A. As a check, P receives 4 x 6 = Rs 24 lakh and R receives 2 x 6 = Rs 12 lakh, and 24 + 18 + 12 = 54, so the whole grant is accounted for. Option B, Rs 24 lakh, is P's share, not Q's. Option C, Rs 12 lakh, is R's share. Option D, Rs 13.5 lakh, comes from dividing the grant by 4 as if Q's share were a quarter, which confuses Q's three parts out of nine with one part out of four.

> **Examiner's note — the trap:** Option B tempts a solver who reads the first share computed, P's Rs 24 lakh, instead of Q's.

Q19 **B** *Two-stage ratio division* HARD

Under the revised plan, two-thirds of Rs 54 lakh, that is Rs 36 lakh, is divided in the ranked-player ratio 4 : 3 : 2, and one-third, Rs 18 lakh, in the trainee ratio 30 : 45 : 75, which simplifies to 2 : 3 : 5. First part: 36 / 9 = 4 per part, so P gets 16, Q 12, R 8 (Rs lakh). Second part: 18 / 10 = 1.8 per part, so P gets 3.6, Q 5.4, R 9. Totals: P = 16 + 3.6 = Rs 19.6 lakh, Q = 12 + 5.4 = Rs 17.4 lakh, R = 8 + 9 = Rs 17 lakh, and 19.6 + 17.4 + 17 = 54, which checks. P exceeds R by 19.6 - 17 = Rs 2.6 lakh, option B. Option A, Rs 8 lakh, is the gap between P and R in the ranked-player part alone (16 - 8). Option C, Rs 5.4 lakh, is the gap in the trainee part (9 - 3.6) and also Q's trainee share. Option D, Rs 3.6 lakh, is P's trainee share, not a difference.

> **Examiner's note — the trap:** Option A is the trap: it compares only the ranked-player portion and forgets that R's large trainee count gives it the bigger trainee share.

Q20 **D** *Ratio of two computed shares* HARD

From the revised plan, P receives Rs 19.6 lakh and R receives Rs 17 lakh. (Ranked-player part: Rs 36 lakh in 4 : 3 : 2 gives P 16 and R 8; trainee part: Rs 18 lakh in 2 : 3 : 5 gives P 3.6 and R 9.) The ratio P : R = 19.6 : 17. Multiplying both terms by 5 to clear the decimal gives 98 : 85. Since 98 = 2 x 7 x 7 and 85 = 5 x 17, the two numbers share no common factor, so 98 : 85 is in its lowest terms, which is option D. Option A, 2 : 1, is the ratio of P to R under the original plan, where P gets 24 and R gets 12; it ignores the revision. Option B, 98 : 87, is P : Q under the revised plan (19.6 : 17.4). Option C, 87 : 85, is Q : R under the revised plan (17.4 : 17). All three distractors are genuine ratios from the data, so the solver must keep track of which academies are being compared.

> **Examiner's note — the trap:** Option A tempts because it is the clean ratio from the original plan, but the question asks about the revised plan.

Q21 **C** *Finding an unknown term to reach a target ratio* MED

P has 12 ranked players and stays unchanged; R has 6 and gains x players. The target is 12 : (6 + x) = 4 : 3. Cross-multiplying, 3 x 12 = 4 x (6 + x), so 36 = 24 + 4x, giving 4x = 12 and x = 3. R must gain 3 ranked players, reaching 9, and 12 : 9 = 4 : 3, which confirms the answer, option C. Option A, 2, would give 12 : 8 = 3 : 2, not 4 : 3. Option B, 4, would give 12 : 10 = 6 : 5. Option D, 12, would give 12 : 18 = 2 : 3; it comes from tripling R's present number, which inverts the target ratio instead of matching it. A quick check for questions of

this kind is to divide P's fixed number by the first term of the target ratio: 12 / 4 = 3 players per part, so R needs 3 parts x 3 = 9 players, which is 3 more than its present 6.

> **Examiner's note — the trap:** Option D tempts because scaling R up sharply feels natural, but 18 players make R the larger academy, giving 2 : 3, not 4 : 3.

Q22 A *Stretch: mixing two groups to reach a target ratio* ELITE

P's 30 trainees are girls and boys in the ratio 2 : 3, so P has 12 girls and 18 boys. R's trainees are in the ratio 8 : 7, so a group of k of R's trainees in that ratio contains 8k/15 girls and 7k/15 boys. The camp must have girls : boys = 4 : 5, so 5(12 + 8k/15) = 4(18 + 7k/15). Expanding, 60 + 40k/15 = 72 + 28k/15, so 12k/15 = 12 and k = 15. The 15 trainees from R are 8 girls and 7 boys, giving the camp 20 girls and 25 boys, and 20 : 25 = 4 : 5, which confirms option A. Option B, 30, would give 28 girls and 32 boys, a ratio of 7 : 8. Option C, 45, gives 36 : 39 = 12 : 13. Option D, 150, is impossible on the data, since R has only 75 trainees; a group in R's 8 : 7 ratio must be a multiple of 15, and 15 is available.

> **Examiner's note — the trap:** Option B tempts because R's girls outnumber its boys, suggesting a larger group; but more R trainees push the camp past 4 : 5 towards 1 : 1.

Q23 D *Weighted average of group averages* EASY

The council's average age is the total of all ages divided by the number of members, so each group's average must be weighted by its size. Bloc X contributes 10 x 49 = 490 years, Bloc Y contributes 8 x 43 = 344 years and the independents contribute 6 x 45 = 270 years. The total is 490 + 344 + 270 = 1,104 years across 10 + 8 + 6 = 24 members, so the average age is 1,104 / 24 = 46 years, which is option D. Option A, about 45.67 years, is the simple average of the three group averages, (49 + 43 + 45) / 3, which wrongly gives the six independents the same weight as the ten members of Bloc X. Option B, 47 years, and option C, 45 years, are not produced by any correct weighting. A quick sense check: the largest group, Bloc X, is older than the others, so the true average should sit above the simple average of 45.67, which 46 does.

> **Examiner's note — the trap:** Option A is the trap: averaging the three averages ignores that the groups are of different sizes.

Q24 D *Replacement changing an average* HARD

At the swearing-in the total of ages is 24 x 46 = 1,104 years. The two members who resign are aged 61 and 57, together 118 years, so the remaining 22 members total 1,104 - 118 = 986 years. Since the change happens soon after the swearing-in, no ageing needs to be added. After the newcomers join, the council again has 24 members and an average of 45 years, so the new total is 24 x 45 = 1,080 years. The newcomers' ages therefore sum to 1,080 - 986 = 94 years, and their average is 94 / 2 = 47 years, which is option D. Check: 986 + 94 = 1,080 and 1,080 / 24 = 45. Option A assumes the newcomers must equal the new council average. Option B is a plausible guess that is not supported by the arithmetic. Option C, 59 years, is the average age of the two members who resigned, not of those who replaced them.

> **Examiner's note — the trap:** Option A tempts because the council average becomes 45, but newcomers can be older than the new average and still pull it down when they replace much older members.

Q25 C *Combining two groups' averages* MED

Bloc Y has 8 members averaging 43 years, a total of 8 x 43 = 344 years. The six independents average 45 years, a total of 6 x 45 = 270 years. If they join Bloc Y, the enlarged bloc has 8 + 6 = 14 members with a total of 344 + 270 = 614 years. The average is 614 / 14 = 43.857..., which is 43 6/7 years, option C (14 x 43 = 602, and the remaining 12 years spread over 14 members is 12/14 = 6/7). Option A, 44 years, is the simple average of 43 and 45, which ignores that Bloc Y has more members than the independents. Option B, 43.5 years, has no basis in the data. Option D, 44 1/7 years, overshoots: the combined average must lie closer to 43 than to 45, because the larger group is the younger one, and 44 1/7 lies closer to 45.

> **Examiner's note — the trap:** Option A tempts because 44 lies midway between 43 and 45, but the larger Bloc Y pulls the combined average towards 43.

Q26 A *Stretch: averages with ageing and replacement together* ELITE

At the swearing-in the 24 members total 1,104 years (average 46). Five years later, all 24 are still serving and each is 5 years older, so the total is 1,104 + 24 x 5 = 1,224 years, an average of 51. Let the four retirees' average age at retirement be r. After the replacement, the total is 1,224 - 4r + 4 x 33 = 1,356 - 4r. The question says the average is then exactly 46, so the total must be 24 x 46 = 1,104. Hence 1,356 - 4r = 1,104, giving 4r = 252 and r = 63 years, option A. Option B, 33 years, is what one gets by forgetting the five years of ageing (then 1,104 - 4r + 132 = 1,104 gives r = 33). Option C, 58 years, subtracts the five years instead of adding them. Option D, 68 years, adds the five years a second time. Check: 1,224 - 252 + 132 = 1,104, and 1,104 / 24 = 46.

> **Examiner's note — the trap:** Option B is the trap: ignoring that every member aged five years makes the retirees appear to be exactly the newcomers' age.

RAPID FIRE — ANSWERS

1. Which Act defines a mortgage in section 58? — **Transfer of Property Act, 1882**

2. What is the transferor in a mortgage called? — **The mortgagor**

3. What is the transferee in a mortgage called? — **The mortgagee**

4. In which mortgage does the mortgagor not deliver possession but bind himself personally to pay? — **Simple mortgage**

5. In a simple mortgage, what may the mortgagee do on default? — **Cause the property to be sold**

6. In which mortgage does the mortgagor ostensibly sell the property? — **Mortgage by conditional sale**

7. Where must the condition of a mortgage by conditional sale appear? — **In the document that effects the sale**

8. In which mortgage does the mortgagee take rents and profits in lieu of interest? — **Usufructuary mortgage**

9. Which mortgage transfers the property absolutely, subject to re-transfer on repayment? — **English mortgage**

10. How is a mortgage by deposit of title-deeds made? — **By delivering documents of title with intent to create a security**

11. Where can a mortgage by deposit of title-deeds be made? — **In towns notified for the purpose**

12. What is a mortgage that fits none of the named kinds called? — **An anomalous mortgage**

13. Which section of the TPA gives the right of redemption? — **Section 60**

14. When does the right to redeem arise? — **After the principal money has become due**

15. By what two means is the right of redemption extinguished? — **Act of the parties or a decree of a court**

16. Is a term inside the mortgage an 'act of the parties' ending redemption? — **No, it must be a later, separate transaction**

17. Which maxim protects the right of redemption? — **Once a mortgage, always a mortgage**

18. What is a mortgage term that defeats or fetters redemption called? — **A clog on redemption (void)**

19. May a co-owner redeem only his share by paying a proportionate part? — **No, as a general rule**

20. When may a co-owner redeem his share alone? — **When the mortgagee has acquired a mortgagor's share**

21. Under the HMGA, 1956, who is a minor? — **A person who has not completed eighteen years**

22. Who is the natural guardian of a Hindu boy or unmarried girl? — **The father, and after him the mother**

23. With whom is custody of a child under five ordinarily kept? — **The mother**

24. Who is the natural guardian of a married Hindu girl? — **The husband**

25. Name one ground on which a person cannot act as natural guardian. — **Ceasing to be a Hindu or renouncing the world**

26. Does natural guardianship extend to a minor's undivided interest in joint family property? — **No**

27. Which case read 'after' in s 6(a) as 'in the absence of'? — **Gita Hariharan v Reserve Bank of India (1999)**

28. Can the mother act as natural guardian while the father is alive? — **Yes, if he is wholly indifferent or not in charge**

29. Can a natural guardian bind the minor by a personal covenant? — **No**

30. What does a natural guardian need before selling the minor's immovable property? — **The court's previous permission**

31. What is the lease-term limit for a guardian without permission? — **Not over five years, nor over one year past majority**

32. What is the status of a disposal made without the court's permission? — **Voidable at the minor's instance**

33. On what grounds may the court permit a guardian's sale? — **Necessity or evident advantage to the minor**

34. Can a de facto guardian dispose of a minor's property on that ground? — **No (section 11)**

35. Which section makes the minor's welfare paramount? — **Section 13**

36. Which four native species does the city name for its parks? — **Neem, jamun, peepal and arjun**

37. How many bird species did Gandhi Park record last winter? — **46**

38. What was the average bird count in the other parks? — **19**

39. Within what period does the department predict more bird variety? — **A decade**

40. What does a necessary assumption fail under? — **The negation test**

41. What did Dr Mehra average in patient ratings? — **4.8 stars**

42. What did Dr Kulkarni average in patient ratings? — **3.2 stars**

43. Which department does Dr Kulkarni work in? — **Oncology**

44. What is the board's central flaw? — **Treating satisfaction ratings as a measure of clinical care**

45. What is the badminton federation's grant? — **Rs 54 lakh**

46. What is the ranked-player ratio of P, Q and R in lowest terms? — **4 : 3 : 2**

47. What is the trainee ratio of P, Q and R in lowest terms? — **2 : 3 : 5**