Daily RC & CR Sheet — 20 November 2026

20 Qs · 35 Min
+1 / –0.25

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

READING COMPREHENSION — PHILOSOPHY & IDEAS · ANSWERABLE FOR WHAT WE BELIEVE (Q1–Q5)

We blame people for what they do, and most of us are comfortable blaming them for what they say. Blaming someone for what they believe feels different. Belief, the familiar objection runs, is not something we choose. I cannot decide to believe that it is raining while I watch the sun on the pavement. If ought implies can, and if I cannot believe at will, then it seems no one can be faulted for a belief, however foolish it may be.

The objection proves less than it claims. It is true that belief does not obey the will in the way that raising an arm does. But much of what we are rightly held to account for is not directly chosen either. A surgeon cannot decide, at the moment of operating, to have steady hands; she can only have practised, slept, and stayed sober the night before. We blame the careless surgeon not for a choice made at the table but for the long run of choices that left her unfit to be there. Belief has a similar history. What a person believes today is shaped by what he chose to read, whom he chose to listen to, which awkward evidence he chose to look away from, and how often he asked whether he might be wrong.

On this view the proper target of blame is not the belief taken alone but the conduct of inquiry that produced it. A villager who believes a false rumour because every source available to him repeats it is not at fault, however mistaken he is. A well-read official who believes the same rumour because the alternative would embarrass his department is a different case. The two beliefs are identical; the histories are not.

This also explains a feature of ordinary moral talk that the voluntarist objection cannot. We say "you should have known", and we mean it as a reproach rather than a description. The phrase makes no sense if belief lies wholly outside our agency; it makes perfect sense if knowing is the expected outcome of a diligence that was owed and withheld.

None of this licenses contempt for every error. Inquiry is costly and no one can audit all of their beliefs. The duty is proportionate: the more a belief bears on how others will be treated, the more care its holder owes before acting on it.

1. The author's primary purpose in the passage is to

- ◯ **A.** show that, since belief cannot be chosen, blaming anyone for a belief is always misplaced
- ◯ **B.** argue that people deserve blame for false beliefs whatever sources happened to be available
- ◯ **C.** claim that beliefs can in fact be adopted at will, given enough practice and steady effort
- ◯ **D.** defend blaming people for beliefs by locating the fault in the inquiry that produced them

2. The example of the surgeon in the second paragraph serves mainly to

- ◯ **A.** show that professionals are held to stricter standards of belief than ordinary citizens are
- ◯ **B.** illustrate that people are blamed for outcomes they could not choose at the moment they occur
- ◯ **C.** suggest that belief, like steady hands, can be acquired in a single and deliberate act of will
- ◯ **D.** concede that the voluntarist objection is correct about most forms of skilled human conduct

3. The author would most likely agree that two people who hold the same false belief

- ◯ **A.** deserve the same degree of blame, since the content of their two beliefs is identical
- ◯ **B.** are both blameless, since neither of them could simply have chosen to believe otherwise
- ◯ **C.** differ in blameworthiness only if one of them later acts on the belief and harms someone
- ◯ **D.** may deserve different verdicts, depending on how each of them came to hold the belief

4. According to the author, the everyday reproach 'you should have known' is significant because it

- ◯ **A.** merely describes a fact about what a person was in a position to learn at the time
- ◯ **B.** shows that ordinary moral language is too loose to settle any philosophical question
- ◯ **C.** confirms that belief can be chosen directly, in the same way that actions are chosen
- ◯ **D.** presupposes that knowing can be the result of a diligence that the person owed

5. By the standard set in the final paragraph, which of the following people owes the greatest care and is most open to blame?

- ◯ **A.** A student who wrongly believes a historical date she read in an outdated school textbook
- ◯ **B.** A traveller who trusts a printed timetable that was changed without any public notice
- ◯ **C.** A loan officer who rejects applicants on a belief about them he never troubled to check
- ◯ **D.** A reader who still believes a scientific claim after one obscure journal disputes it

READING COMPREHENSION — ECONOMICS · WHY THE HEALTHY WALK AWAY (Q6–Q10)

Insurance works by pooling. Many households pay premiums into a common fund, and the few who suffer a loss are compensated from it. The arithmetic holds only if the premium reflects the average risk of the pool. Trouble begins when buyers know more about their own risk than the insurer does, and are free to decide whether to join.

Consider a voluntary health policy offered at a single price to everyone in a town. The insurer sets the premium at the expected cost of an average resident. To a young runner with no history of illness, that price looks expensive, because her own expected claims are well below the average. To a man who suspects his heart is weak, the same price looks like a bargain. The runner declines; the man signs up. Once enough people like the runner stay out, the pool is sicker than the insurer assumed, claims exceed the fund, and the premium must rise. At the higher price, the next tier of relatively healthy residents finds the policy poor value and leaves. Repeated a few times, the process can leave only the sickest buyers, paying premiums so high that the market ceases to exist. Economists call this adverse selection; insurers call it a death spiral.

Nothing in this story requires anyone to behave badly. Each buyer makes a sensible private choice, and the insurer prices hones
information it has. The failure lies in the gap between what the buyer knows and what the seller can observe, not in the morals

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This is why the familiar remedies all work on participation or on information rather than on price alone. A mandate that everyone must buy cover keeps the healthy in the pool. Group policies sold through employers achieve something similar, because people take a job for reasons unrelated to their health, so the workforce is a roughly random draw of risks. Waiting periods for pre-existing conditions stop people from joining only once they fall ill. Subsidising premiums can help, but only if it lowers the price enough to bring the low-risk buyers back; a subsidy that leaves the healthy still unwilling merely transfers public money to a pool that keeps shrinking.

Wherever one side of a market knows its own quality and the other cannot tell, the honest average price can drive away exactly the participants the market most needs.

6. Which of the following best states the central claim of the passage?

- ◯ **A.** Voluntary insurance at one price can collapse when buyers know their own risk better than insurers
- ◯ **B.** Health insurers routinely overcharge young and healthy buyers in order to subsidise the old and the sick
- ◯ **C.** Subsidising premiums is the most reliable way to stop a voluntary insurance market from failing
- ◯ **D.** Adverse selection arises chiefly because buyers dishonestly conceal their illnesses from insurers

7. It can be inferred that group policies sold through employers resist the death spiral mainly because

- ◯ **A.** employers negotiate lower premiums than individual buyers can usually obtain on their own
- ◯ **B.** employers screen job applicants for illness before offering them a position and its cover
- ◯ **C.** employees are forbidden by law from leaving a group policy once they have formally joined it
- ◯ **D.** membership in the pool is decided by factors largely unconnected to members' own health

8. The third paragraph contributes to the argument chiefly by

- ◯ **A.** locating the cause of the failure in unequal information rather than in anyone's misconduct
- ◯ **B.** conceding that insurers sometimes price dishonestly when they lack information about buyers
- ◯ **C.** introducing a new example that extends the theory of adverse selection well beyond insurance
- ◯ **D.** rejecting the claim that buyers act sensibly when they decline a policy they think costly

9. On the author's reasoning, a subsidy that cut every premium by a fixed sum would most likely fail to halt the spiral if

- ◯ **A.** the government paid for the subsidy out of general taxation rather than a levy on insurers
- ◯ **B.** the sickest buyers in the pool also became eligible for the subsidy along with everyone else
- ◯ **C.** low-risk residents still judged the reduced premium to exceed the value of their own claims
- ◯ **D.** the insurer spent part of the subsidy on the administrative costs of running the policy

10. As used in the second paragraph, the word 'tier' most nearly refers to

- ◯ **A.** a row of seats arranged one above another in a public hall or an open stadium
- ◯ **B.** a band of residents ranked by how healthy they are compared with the others
- ◯ **C.** a level of benefits offered under a costlier version of the same insurance policy
- ◯ **D.** a stage in the insurer's internal review of the claims made against the fund

SECTION — CRITICAL REASONING

CRITICAL REASONING — ETHICS · NAMES ON THE WALL (Q11–Q15)

Every few months someone complains that a new hospital wing, a university library or a temple hall carries a donor's name in letters a foot high. The complaint is usually moral rather than aesthetic. A gift made for the sake of public honour, critics say, is not really generosity at all, and institutions that sell naming rights reward vanity and teach the young that goodness is a form of advertising. Better, they conclude, that institutions accept only anonymous gifts.

The conclusion does not follow, and acting on it would do real harm. Start with what a donation is for. The patient wheeled into a new cardiac unit is not treated less well because the man who paid for it enjoyed seeing his name over the door. The value of the gift lies in what it makes possible for those who use it, and that value is the same whatever the donor felt when he signed the cheque.

Nor is the question of motive as simple as the critics suggest. Recognition is rarely the only reason anyone gives; it is more often the push that turns a vague intention into an actual payment. Fundraisers in several countries report that offering donors the choice of public acknowledgement raises both the number and the size of gifts, and that only a small share of donors, given the choice, ask to remain anonymous. A rule of anonymity therefore removes no vanity from the world; it simply removes the gifts that vanity would have prompted.

There is also something odd in the claim that the young will learn the wrong lesson. Children who see a name on a library learn, at the least, that someone thought a library worth paying for. That is hardly a corrupting lesson, and it is a good deal better than the lesson taught by a town with no library at all.

Institutions are right to refuse money from sources that are themselves tainted, and right to keep donors away from decisions about whom to treat, whom to admit or what to teach. Those are limits on influence, not on recognition. Within them, a plaque is a small price to pay for a ward, and the institution that insists on anonymity is choosing its own moral comfort over the patients and students it exists to serve.

11. Which of the following best expresses the main conclusion of the argument?

- ◯ **A.** Donors who seek public honour for their gifts are not acting from any genuine generosity
- ◯ **B.** Institutions should refuse tainted money and keep donors out of all decisions about whom they serve
- ◯ **C.** Institutions should not limit themselves to anonymous gifts on the ground that naming rewards vanity
- ◯ **D.** Children who see donor plaques learn that goodness is chiefly a form of public self-advertising

12. The reasoning in the third paragraph depends on which of the following assumptions?

- ◯ **A.** Most donors who choose public acknowledgement would give even more if kept anonymous
- ◯ **B.** Fundraisers in other countries are generally more skilled than fundraisers working in India
- ◯ **C.** Vanity is a morally neutral motive that deserves no criticism of any kind from anyone
- ◯ **D.** Gifts prompted by recognition would not simply be replaced by equal anonymous gifts

13. Which of the following, if true, would most seriously weaken the argument?

- ◯ **A.** Where naming is offered, donors steer gifts to visible buildings over less visible, needier services
- ◯ **B.** Some donors who give anonymously do so because they fear being asked for further, larger gifts later on

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◯ **C.** Many institutions that name buildings after donors also publish annual lists of smaller donors
◯ **D.** Critics of naming rights are themselves often generous donors who prefer to remain anonymous

14. Which of the following, if true, would most strengthen the argument in the third paragraph?

◯ **A.** A hospital that switched to anonymous-only giving saw its total donations fall sharply
◯ **B.** Donors who choose public acknowledgement report enjoying their gifts more than others
◯ **C.** Several religious traditions praise anonymous giving as the highest form of charity
◯ **D.** Most large donors already have buildings named after them at more than one institution

15. The distinction between 'influence' and 'recognition' in the final paragraph functions to

◯ **A.** concede that the critics' case against naming rights is right in most practical respects
◯ **B.** show that legitimate limits on donors can be kept without banning public acknowledgement
◯ **C.** argue that tainted money becomes acceptable once the donor's name is publicly displayed
◯ **D.** establish that donors should shape institutional decisions in proportion to their gifts

CRITICAL REASONING — EDUCATION · FIRST WORDS, THEN ENGLISH (Q16–Q20)

Parents across India pay, often beyond their means, to send young children to schools that teach every subject in English from the first day. Their reasoning is understandable: English is the language of higher education, the higher courts and many better-paid jobs, and the earlier a child starts, the thinking goes, the better she will speak it. Policy should resist this instinct rather than follow it. For the first years of school, children learn most, including most English, when they are taught in the language they speak at home.

The case rests on how reading is acquired. A child learning to read must connect marks on a page to words she already knows. When the words are hers, decoding quickly turns into comprehension, and she begins to read in order to learn. When the words belong to a language she barely speaks, she may learn to sound out a sentence without understanding it, and years can pass in which she copies and recites but does not really read. Classrooms in which children chorus answers they cannot explain are a familiar sight in schools that switched to English medium without English-speaking homes or teachers.

The skills a child builds in her first language do not stay there. Once she understands that print carries meaning, how a paragraph is organised and how to infer what a sentence leaves unsaid, she carries that understanding into a second language. Large studies of multilingual school systems have found that children taught first in their home language and then moved gradually to a second language eventually match or exceed, in the second language, peers who were taught in it from the start.

None of this means that English should wait until secondary school. It should be taught from the early years as a subject, by teachers who speak it well, while the home language carries the teaching of reading, mathematics and science. The move to English as the medium of instruction can then come once children read fluently, typically after the first few grades.

The parents paying for English-medium schooling want their children to succeed in English. The evidence suggests that, for most children whose homes do not speak it, the quickest road to that goal does not begin in English.

16. Which of the following best expresses the main conclusion of the argument?

◯ **A.** Parents should stop paying for private schools that teach every subject in English
◯ **B.** English should not be taught in any form until children reach the secondary stage of school
◯ **C.** Most children should be taught through their home language in the early grades
◯ **D.** Children from English-speaking homes learn to read faster than other children do

17. The author's recommendation depends on which of the following assumptions?

◯ **A.** Enough teachers can be found who are able to teach well in the children's home languages
◯ **B.** English-medium schools charge higher fees than schools teaching in the home language
◯ **C.** Parents choosing English-medium schools value English more than any other school subject
◯ **D.** Children in multilingual school systems spend more hours in school than other children

18. Which of the following, if true, would most seriously weaken the argument?

◯ **A.** Some children taught in their home language take longer to start reading English words aloud
◯ **B.** In the cited studies, children taught first in their home language came from wealthier families
◯ **C.** Many parents say they choose English-medium schools for the prestige those schools carry locally
◯ **D.** English-medium schools in cities often have better buildings than schools in rural districts

19. Which of the following, if true, would most strengthen the argument?

◯ **A.** Most of India's higher-education institutions teach their courses chiefly in English
◯ **B.** Children who first read fluently at home later learn to read English faster than others
◯ **C.** English-medium schools have grown faster than any other kind of school in recent years
◯ **D.** Teachers in English-medium schools are more often trained privately than publicly

20. Which of the following arguments is most similar in its reasoning to the argument in the passage?

◯ **A.** Pupils who start algebra early do better later, so algebra should begin in the first grade
◯ **B.** A town that wants more doctors should simply pay medical graduates more to settle there
◯ **C.** To swim well at sea, learn first in a calm pool, since skills built there carry over
◯ **D.** Since courts work in English, law students should be examined only in the English language

RAPID FIRE — ONE-LINE RECALL — **117 quick questions · not negatively marked**

1. What principle does the voluntarist objection rely on? .....
2. Can a person believe at will, according to the objection? .....
3. What does the surgeon need the night before operating? .....
4. For what is the careless surgeon blamed? .....
5. What is the proper target of blame for belief? .....
6. Why is the villager not at fault for the rumour? .....
7. Why does the official believe the rumour? .....
8. "The two beliefs are identical; the ___ are not." .....
9. Is "you should have known" a reproach or a description? .....
10. What is knowing the expected outcome of, per the author? .....
11. Does the author license contempt for every error? .....
12. Why can't anyone audit all their beliefs? .....
13. How does the duty of care in belief scale? .....
14. "Proves less than it claims" is said of which objection? .....

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15. What can't belief do the way raising an arm does?
16. Meaning of "licenses" in "None of this licenses contempt"
17. Meaning of "voluntarist" in the passage
18. What weather example opens the objection?
19. Name two inputs that shape belief over time
20. What awkward thing might one look away from?
21. Title of the philosophy passage
22. How does insurance work, in one word?
23. What must the premium reflect for the arithmetic to hold?
24. When does trouble begin for insurers?
25. At what is the single premium set?
26. Why does the price look expensive to the young runner?
27. Who sees the single premium as a bargain?
28. What happens to the premium once healthy people stay out?

29. What do economists call the process?
30. What do insurers call the process?
31. Who is left at the end of the spiral?
32. Does adverse selection require anyone to behave badly?
33. Where does the failure lie, per the author?
34. How does the insurer price, per the passage?
35. What do the familiar remedies work on?
36. What does a mandate do?
37. Why is a workforce a random draw of risks?
38. What do waiting periods prevent?
39. When does a subsidy help?
40. What does a failed subsidy merely do?
41. What can the honest average price drive away?
42. Meaning of "tier" in the economics passage
43. Meaning of "mandate" in the passage
44. What two conditions create adverse selection?
45. Title of the economics passage
46. Is the insurance policy in the example voluntary?
47. What exceeds the fund when the pool is sicker?
48. Which group policy channel does the author name?
49. Does the lesson apply beyond health insurance?
50. What three buildings carry donors' names?
51. How high are the letters in the example?
52. Is the critics' complaint moral or aesthetic?
53. What do critics say naming rewards?
54. What do critics conclude institutions should accept?
55. Where does a gift's value lie, per the author?
56. Is the cardiac-unit patient treated worse due to the plaque?
57. What does recognition usually turn a vague intention into?
58. What does offering acknowledgement raise, per fundraisers?

59. How many donors ask to stay anonymous when given the choice?

60. What does a rule of anonymity remove, per the author?
61. What do children learn from a name on a library?
62. What is worse than a library with a donor's name?
63. From what sources should institutions refuse money?
64. From which decisions should donors be kept away?
65. Limits on influence or on recognition?
66. What is "a small price to pay for a ward"?
67. What does the anonymity-only institution choose?
68. Whom does the institution exist to serve?
69. Title of the ethics passage
70. Meaning of "tainted" in the passage
71. "The conclusion does not follow" responds to whom?
72. What do critics say the young are taught?
73. Is recognition usually the only reason for giving?
74. What does acting on the critics' conclusion do?
75. From which day do parents' chosen schools use English?
76. Name one domain where English matters, per parents
77. Should policy follow or resist the parents' instinct?
78. In what language do young children learn most?
79. What must a child connect when learning to read?
80. What does decoding turn into with familiar words?
81. What may a child do without understanding?
82. What do pupils do instead of really reading?
83. What do children chorus in such classrooms?
84. Do first-language skills stay in that language?
85. Name one transferable skill
86. What do the large studies examine?
87. How do home-language pupils eventually do in L2?
88. Should English wait until secondary school?
89. How should English be taught in the early years?
90. Which subjects does the home language carry?
91. When should English become the medium?
92. After roughly how long does the switch come?
93. What do the parents ultimately want?
94. Where does the quickest road to English begin?
95. Title of the education passage
96. Meaning of "medium" in "English medium"
97. Meaning of "decoding" in the passage
98. What do schools lacking English homes or teachers produce?

99. Do parents often pay beyond their means?
100. Which kind of argument is the education passage?
101. What is blamed more comfortably than belief: deeds or words?

102. What feeling does belief seem unlike, per the objection?
103. What does the author compare belief's history to?
104. At what moment can't the surgeon choose steady hands?
105. What question should a careful believer ask often?
106. Is the villager mistaken about the rumour?
107. Who is better placed to check the rumour: villager or official?

108. Which feature of moral talk can't the objection explain?
109. When would "you should have known" make no sense?
110. Is attention unlimited, per the final paragraph?
111. When is more care owed before acting on a belief?
112. Does the author say belief obeys the will like an arm?
113. Meaning of "reproach" in the passage
114. Meaning of "diligence" in the passage
115. Meaning of "proportionate" in the final paragraph
116. Into what do many households pay premiums?
117. Who is compensated from the common fund?

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