

SURYA LAW ACADEMY – SESSION 2026-27
SLA CLAT UG PATTERN MOCK TEST 25

**ANSWER KEY WITH
EXPLANATIONS**

PART I — ENGLISH LANGUAGE

- Q1. (C)** Shrilled describes a sound that is high-pitched and piercing, which fits a reed pipe amid the fair's noise, matching the option naming a sharp, piercing sound; the option calling the sound soft contradicts that pitch, the option calling it a tune wrongly names a melody rather than a quality of sound, and the option calling it unstopping wrongly adds a claim about duration that the word itself does not carry.
- Q2. (D)** The line uses "like" to compare the crush of fairground bodies to a crowd of unfamiliar faces, which is what a simile does; calling it a metaphor would require stating the fair simply is a crowd rather than comparing it to one, calling it hyperbole would require a deliberate exaggeration of scale rather than a comparison of feeling, and calling it personification would require the fairground itself to gain human awareness, which the line never claims.
- Q3. (B)** The boy is first certain his parents are just out of sight, then runs while calling out in a voice that rises from ordinary to a wail, matching the option describing certainty followed by a rising cry; the option describing immediate wailing reverses that order, the option describing frozen silence contradicts his running and calling out, and the option about anger at being led around has no support anywhere in the passage.
- Q4. (C)** The boy wants only the two hands he had let go of, so nothing the stranger offers can substitute, matching the option naming that nothing can replace his parents; distrust of the stranger is never mentioned, fright severe enough to stop him noticing the offers is contradicted by his shaking his head at each one in turn, and no earlier sweets are described as already eaten that day.
- Q5. (A)** The man offers a toy, a sweet, a garland and a ride on the swing, and each of those answers to something already described on the boy's walk through the fair - the shop hung with paper toys, the sweet-seller's trays of jalebi, the garland-seller's basket of marigold and jasmine, and the swing chair and roundabout overhead - so every offer pairs with an attraction he had passed earlier, matching the option that pairs each offer with an attraction from his earlier walk; the boy in fact goes on crying long after the offers run out rather than beginning to cry only then, no

reunion with his parents appears anywhere in the passage, and the roundabout, not the paper toys, was the last attraction he reached before he was lost.

- Q6. (D)** The image works through contrast, since the boy is packed among people yet recognises none of them, matching the option naming that isolating panic; physical danger from rickshaws and baskets is only something he pushes between rather than a threat named in this image, guilt at letting go of his parents is never expressed in his reaction, and no comparison between the fair and his village appears anywhere in the passage.
- Q7. (A)** The merchant lost his money, the colonel his health and fortune, the politician his standing, and the widow her beauty and place in society, so each guest had once possessed something misfortune later took away, matching that option; no acquaintance between the guests and the woman in the portrait is claimed, Dr Heidegger's treating each guest for what ruined them is never mentioned, and the widow, once "the city's greatest beauty," plainly did know public prominence.
- Q8. (A)** The phrase places the guests' resolve inside the same night's gathering, before that night is over, matching the option naming that same night's end; the option pointing to nightfall's start moves the meaning to the evening's beginning rather than its close, the option about resting misreads "out" as worn out, and the option naming the next night pushes the resolve a full day past the gathering the phrase describes.
- Q9. (D)** An experience meant to teach the guests caution instead sends them chasing the very water that undid them, which is irony; calling it foreshadowing would require this outcome to be hinted at earlier rather than narrated as the outcome itself, calling it hyperbole would require deliberate exaggeration rather than a plainly narrated event, and calling it metonymy names a figure of speech substituting one term for another, not this kind of reversal in the plot.
- Q10. (B)** The water turns the four guests back into exactly the reckless young people they had once been, and it is that restored recklessness, boiling over into the struggle for the widow's hand, that sends the vase to the floor, matching the option tracing the breakage to the recklessness the water gave back; the option crediting Dr Heidegger with breaking it makes him an actor when the passage keeps him watching with his own glass untouched, the option blaming the widow reverses her role as the object of the men's attention, and the option describing the colonel

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dancing alone contradicts a scuffle that involves all three men.

- Q11. (B)** The narration notes the guests repeating their old vanities and then resolving to seek the spring again, a knowing, faintly amused observation rather than mourning, matching the option naming wry amusement; calling the tone elegiac would require a note of grief absent here, calling it persuasive would require a direct appeal to the reader rather than narration, and calling it clinical would require the description to withhold judgment, which the ironic framing does not do.
- Q12. (D)** Dr Heidegger says he has learned enough not to drink from the fountain even at his own doorstep, right after watching his guests waste their borrowed youth on the vanities that ruined them, matching the option about restored youth repeating old mistakes without wisdom; he explicitly declines to reclaim his own youth, his guests demonstrate the opposite of wisdom rather than confirming it, and the water plainly works, since it visibly restores and then reverses their age.
- Q13. (A)** The passage attributes the Andoque's restraint to the belief that a dolphin "is not considered an animal at all but a person," descended from the siblings of the origin story, an idea best captured by treating it as kin rather than as game; fever, madness and death are the danger of being seduced by a dolphin in human shape, not of eating its meat, and no ban by traders or scarcity of dolphins near the settlement is mentioned anywhere in the passage.
- Q14. (C)** The sentence contrasts societies where the line between person and animal is stable with ones where it is not, so fixed here means firmly settled rather than movable, matching that option; noticing and recording both describe an act of observation rather than a state of stability, and moral justification is not what the word addresses at all.
- Q15. (B)** The author comes to read the myth less as a claim about the animal and more as a warning about the pull of everything unfamiliar and desirable from beyond the forest, an idea best captured by a warning about risk beyond one's own world; the folk-explanation reading is the assumption the essay moves past, no literal historical record of contact with traders is claimed, and the incest detail belongs to the myth's origin story rather than to the lesson the author eventually draws from it.
- Q16. (C)** The passage credits Candace Slater and Eduardo Viveiros de Castro with describing similar patterns

elsewhere in the basin, an idea best captured by the option naming comparable person-animal beliefs found elsewhere in Amazonia; the dolphin alone, not every forest animal, is singled out as a person, those two scholars are cited as offering parallel evidence rather than disputing the author, and no length of the author's stay is given anywhere in the passage.

- Q17. (C)** The author closes by admitting how much the Andoque's caution about seduction has to say about the author's own life, and how easily any of us can mistake the pull of something attractive for a pull worth following all the way down, matching the option saying the caution reaches beyond the Andoque themselves; the option confining the caution to the Andoque's own world contradicts that closing turn, the option ranking the anthropological argument above the personal recognition inverts the author's own stated priority, and the option calling modern temptation scarcer than the forest's reverses the description of a world built on the promise that desire should simply be indulged.
- Q18. (B)** The paragraph turns from describing the Andoque's belief to the author's own discomfort at recognising something of it in themselves, which is reflective; calling the tone clinical is contradicted by how personal the passage becomes, calling it persuasive would require an argument for the reader to change rather than an observation, and calling it skeptical would require doubt about the belief's basis, which the passage treats with respect throughout.
- Q19. (B)** The passage describes merchants sealing their letters inside a second layer of clay stamped with the sender's own seal, an idea best captured by the option naming a clay layer bearing the sender's mark; wax is never mentioned, no exception limiting sealing to business letters appears in the passage, and the mark belongs to the sender rather than the recipient.
- Q20. (A)** The passage says that reading the letter inside has meant destroying the envelope itself, so the stamped outer shell of clay was what stood between reader and text, matching the option naming that envelope as the barrier; the passage nowhere claims the clay grew too hard to read through, no museum policy requiring tablets to stay sealed is mentioned, and no requirement to moisten a tablet before reading is described anywhere.
- Q21. (A)** The passage moves from the old problem, that reading a sealed letter meant destroying it, to the new scanner that reads the hidden writing without cracking the envelope, matching the option naming that non-destructive reading; the option calling the

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letters never meant to survive overreaches, since they were meant to be private rather than short-lived, and the options ranking Cécile Michel above other scholars or the Ankara museum above other collections each assert a comparison the passage never makes.

Q22. (D) The phrase places Ennum-Assur elsewhere temporarily for the sake of trade, matching the option naming travel for work; the option about retirement wrongly treats his absence as permanent, the option about travelling without purpose contradicts "on business," which specifies exactly why he is away, and the option citing illness is never suggested anywhere in the passage.

Q23. (C) Anna-anna's letter concerns a domestic debt rather than any official record, and recovering it shows the scanner reaching ordinary correspondence rather than only formal documents, matching the option naming ordinary personal letters; no dating capability is mentioned anywhere, one example does not establish a restriction to letters written by women, and no claim about identifying an individual scribe's handwriting appears in the passage.

Q24. (D) The Ankara scans "picked up details no eye could see from outside: seeds and other small inclusions baked into the clay," matching the option naming that discovery; the Louvre test came first, so Ankara was not the scanner's first use on any tablet, the three-week campaign took place in Ankara rather than at the Louvre, and sixty-four scans of forty-eight tablets means more scans than tablets, not fewer.

PART II — CURRENT AFFAIRS & GENERAL KNOWLEDGE

Q25. (B) The founding meeting of the governing body was held in Basel in 1954, before its head office later moved through other Swiss cities named among the options; Zurich is the headquarters city of a different global football body rather than this continental one, Bern was only the body's second headquarters city after it left its founding city, and Nyon is its present-day, still later headquarters rather than its founding venue.

Q26. (A) The body has been led since 2016 by Aleksander Čeferin, a Slovenian lawyer re-elected to a further term in 2023, and it is under him that the competition moved to its single-table league phase; Gianni Infantino served as this body's general secretary before leaving to head world football's global governing body and has never been its president,

Michel Platini held this presidency until the middle of the last decade and so did not oversee the latest overhaul, and Sepp Blatter led the global body rather than the European one.

Q27. (B) The winning club has been controlled since 2011 by a state-backed investment vehicle from Qatar, whose chairman also serves as the club's president; Saudi Arabia and the United Arab Emirates back other, separate European clubs and sporting ventures rather than this one, and Bahrain has no comparable ownership stake in continental club football, making it a plausible Gulf neighbour rather than the actual owner.

Q28. (C) The manager has now won the competition three times, once with Barcelona and twice with Paris Saint-Germain, so the two clubs across all three titles are Barcelona and Paris Saint-Germain; Real Madrid is a club he played for as a footballer but has never managed, Bayern Munich is a leading European side he has no title with, and Chelsea's own continental triumph came under a different manager entirely.

Q29. (B) The governing body was founded in 1954 by 31 national football associations from across the continent; 23 undercounts the founding membership by a wide margin, while 40 and 55 both overstate it by counting the far larger membership the body has grown to include today rather than its founding strength, which the question specifically asks about.

Q30. (B) The watchdog was created at the close of the 1980s by the G7, a grouping of the world's largest industrial economies, meeting to design a coordinated response to drug-money laundering; the G20 and BRICS are both much later, broader groupings that did not exist in their current form when this body was founded, and the OECD is a separate economic organisation that did not itself establish this watchdog.

Q31. (C) The West Asian country moved onto the closer-watch list at this review was Iraq, added alongside a Balkan state in the same round; Kuwait and Saudi Arabia were not among the jurisdictions listed at this review at all, and Iran is dealt with under the far stiffer category reserved for jurisdictions whose failings invite a coordinated response, so it could not be a fresh addition to the closer-watch list.

Q32. (A) The watchdog's secretariat is housed at the headquarters of the Organisation for Economic Co-operation and Development in Paris, which is where its plenary meetings are held; Vienna hosts the United Nations Office on Drugs and Crime rather than this body, Geneva is home to a long list of other

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international organisations but has never housed this one, and Brussels is the seat of the European Union's institutions rather than of a global standard-setter on illicit finance.

- Q33. (D)** The officer is a 1994-batch IAS officer of the Madhya Pradesh cadre who formerly headed India's Financial Intelligence Unit and led the country's delegation during its last mutual evaluation by the watchdog, but he currently serves as Secretary in the Ministry of Culture rather than the Ministry of Home Affairs, which is why that option is the one that is not true; the other three options correctly describe his cadre, his earlier posting and his role in the last evaluation.
- Q34. (C)** India was admitted as a full member of the watchdog in 2010, four years after it first began attending as an observer; 2008 and 2009 both fall inside that observer period rather than marking accession, and 2011 falls a year after full membership had already been granted.
- Q35. (D)** The transfer described was approved under Sanjay Malhotra, the central bank's current Governor; Shaktikanta Das, Urjit Patel and Raghuram Rajan are all former Governors whose own terms had already ended before this year's transfer was approved, making each of them a plausible but outdated name rather than the person who actually presided over this decision.
- Q36. (C)** The framework rests on the recommendations of the Bimal Jalan Committee, set up to study how much of the central bank's balance sheet needed to be held back as a cushion; the Y.H. Malegam Committee examined a related but separate question of surplus distribution in an earlier round that did not produce the framework now in use, and the Y.V. Reddy and Urjit Patel committees are both real central-banking panels that addressed other questions entirely.
- Q37. (C)** The framework governing the size of the risk buffer and the resulting surplus transfer is officially called the Economic Capital Framework; the Capital Adequacy Framework and Statutory Liquidity Framework are both genuine banking-regulation terms but govern commercial banks' own capital and liquidity requirements rather than the central bank's own balance sheet, and Contingency Reserve Framework is a close-sounding label that is not the framework's actual name.
- Q38. (B)** The committee behind the framework was headed by Bimal Jalan, not Y.H. Malegam, so the first statement is incorrect, while the review that widened

the risk-buffer band was in fact completed in 2025, making the second statement correct; the option treating both statements as correct wrongly accepts the false claim about who headed the committee, and the option rejecting both wrongly discards the true claim about the review's completion year, so only the second statement holds.

- Q39. (B)** The central bank commenced operations in 1935, having been constituted under an Act passed the year before; 1926 is the year the Hilton Young Commission recommended its creation rather than the year it opened its doors, 1949 is the year it passed into public ownership on nationalisation, and 1969 is the year fourteen major commercial banks were nationalised, a separate episode that left the central bank's own establishment untouched.
- Q40. (A)** The system was developed by the Research Design and Standards Organisation, the Railways' own research and standard-setting arm; the Indian Railway Catering and Tourism Corporation runs ticketing and catering rather than safety technology, the Centre for Railway Information Systems builds information and reservation systems rather than train-protection hardware, and the Integral Coach Factory manufactures coaches rather than developing the signalling system fitted onto them.
- Q41. (D)** The system was formally adopted as India's National Automatic Train Protection standard in 2020, several years after development work on it had already begun; 2016 and 2018 both fall within the development and certification period before that formal adoption, and 2022 comes after the standard had already been in place, during a phase when coverage was instead being expanded rather than first adopted.
- Q42. (D)** The system supplements GPS with India's own satellite-navigation service, NavIC, reflecting how the country's indigenous infrastructure programmes now reinforce one another; Bhuvan is a mapping and earth-observation portal rather than a positioning service a train could use for real-time location, GAGAN is a satellite-based augmentation service built for civil aviation rather than for rail, and Cartosat is a series of earth-imaging satellites that supplies mapping photographs rather than navigation signals.
- Q43. (C)** The system runs under the Ministry of Railways, carries Safety Integrity Level 4 certification — the strictest grade given to this class of technology — and is built to apply a train's brakes on its own when a driver does not react in time; it was not, however,

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developed by the Indian Space Research Organisation, which supplies only the satellite positioning data used alongside GPS, so the statement crediting that space agency with building the system is the one that is not true.

- Q44. (A)** The fresh order from Chittaranjan Locomotive Works went to HBL Engineering, formerly HBL Power Systems, one of the system's original equipment suppliers; Medha Servo Drives and Kernex Microsystems are the two other original suppliers of the same system but were not the firm awarded this particular order, and Siemens India is a foreign-linked manufacturer with no role in supplying this indigenous system.
- Q45. (B)** The uprising described is that of the Santhals, who rose against moneylenders, landlords and colonial officials in the hill country of eastern India; the Bhils, Mundas and Gonds are all other tribal communities of India with their own separate histories of resistance, but none of them is the community whose two-brother-led revolt and later commemorated uprising the passage describes.
- Q46. (D)** The declaration was made at a village in present-day Sahibganj district; Dumka and Godda are both districts carved from the same Santhal Parganas region and are easy to confuse with the actual site, but the declaration village lies in Sahibganj specifically, and Ranchi is a different district altogether, better known as the state capital than as any site connected with this uprising.
- Q47. (A)** The revolt broke out in the summer of 1855, when Lord Dalhousie was Governor-General, an office he held from 1848 until early 1856; Lord Canning took charge only in February 1856 and is remembered for the revolt of 1857 rather than this rising, Lord William Bentinck's tenure had ended two decades before it, and Lord Cornwallis belongs to the previous century, being associated with the Permanent Settlement of 1793.
- Q48. (D)** The uprising is commemorated each year as Hul Diwas, using the community's own word for the revolt itself; Shaheed Diwas and Kranti Diwas are generic commemorative names used for other martyrs and revolts across India rather than this specific one, and Adivasi Diwas is a broader tribal-welfare observance rather than the name tied to this particular uprising.
- Q49. (D)** The site lies in Haryana, well to the east of the two sites where this civilisation was first identified; Punjab and Rajasthan both carry other well-known

sites of the same civilisation but not this particular one, and Uttar Pradesh, while home to offices of the excavating agency, is not where the site itself is located.

- Q50. (A)** Harappa and Mohenjo-daro are the two sites at which the civilisation was first identified a century ago, and it takes its Harappan name from the first of them; Lothal, Dholavira and Kalibangan are all genuine sites of the same civilisation discovered later and lying within present-day India rather than Pakistan, so pairing any of them with one of the original two wrongly answers a "which sites lie in Pakistan" question with a site that does not.
- Q51. (C)** Most scholars identify Meluhha, named in Sumerian and Akkadian records as a distant source of carnelian, ivory and cotton, with the civilisation whose seals reached Mesopotamia; Dilmun in those same records refers to Bahrain and the neighbouring Gulf coast, Magan to the Oman peninsula, and Elam to the kingdom in what is now southwestern Iran, none of which names the civilisation described here.
- Q52. (A)** The remains were formally handed over to the Anthropological Survey of India, the sister scientific institution better equipped for laboratory analysis of ancient bone and DNA; the Birbal Sahni Institute of Palaeosciences is a genuine collaborating research institution on this project but is not the receiving agency under the handover itself, and the Deccan College Post-Graduate Research Institute and the Geological Survey of India are real institutions with no role in this particular transfer.

PART III — LEGAL REASONING

- Q53. (C)** The passage draws its line between what a person is compelled to reveal from her own consciousness and what her body merely furnishes as an object, and it says explicitly that the line is not about a technique's reliability or a suspect's guilt or innocence. The option resting on scientific reliability, the one turning on formal accusation, and the one turning on eventual guilt each mistakes a distinction the passage expressly rejects for the one it actually draws.
- Q54. (D)** A voice sample taken solely for identification is physical evidence under the passage's scheme: it does not require Rohan to communicate from his own consciousness, so it remains compellable regardless of consent. The option demanding free and informed consent, and the one comparing it to narcoanalysis, both wrongly treat a voice-identification sample as testimonial. The option adding an independent-

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agency and lawyer-presence condition borrows safeguards the passage reserves for narcoanalysis, polygraph and brain-mapping, not for compellable physical evidence.

Q55. (B) Consent recorded only before the police, without a Judicial Magistrate, counsel or an independent testing agency, falls short of the free and informed consent the passage's sequence requires, so the test counts as compelled, and the passage says nothing traced to a compelled test, statement or discovered fact, may be used. The option saying a statement is barred even where every safeguard was observed misstates the rule for a valid test, whose statement is treated as an ordinary statement rather than excluded; the option treating a signed form as sufficient ignores the required sequence; the option calling the hard disk always provable extends to a compelled test a lead doctrine the passage confines to voluntary ones.

Q56. (A) Even where every safeguard in the sequence is satisfied, the passage says what is said under a test's influence is never itself a confession, only an ordinary statement treated with caution, so Farhan's statement cannot be proved as a confession standing alone. The option treating full compliance as converting the statement into a confession contradicts this directly, as does the option calling that conversion automatic. The option distinguishing polygraph from narcoanalysis invents a technique-specific rule the passage does not draw; the safeguards apply to all three techniques alike.

Q57. (A) The account was traced through a hunch unconnected to Meenal's test response, so it was not discovered because of the test, and the passage's bar reaches only a statement or fact traced to a compelled test, not a fact arrived at independently. The option barring everything connected to the investigation overreaches far past what was actually traced to the test. The option accepting officer-level consent as sufficient misstates the sequence, which requires recording before a Judicial Magistrate specifically. The option calling the account a fact discovered as a result of the test gets the causation backwards.

Q58. (B) The freedoms of movement and residence are tested only against the grounds common to Article 19(5), not the separate list in Article 19(2); the passage is explicit that the pairing between a freedom and its restriction clause is not interchangeable, which makes this statement false and the one a NOT-true question is looking for. The other three statements track the passage directly: clause (f)'s 1978 omission, the necessity limb that lets a less-restrictive-alternative

challenge defeat even a validly enacted law, and the resulting (e)-to-(g) numbering are all stated as written.

Q59. (C) The passage says a restriction not backed by any published, reviewable order fails the test regardless of how compelling its justification sounds, because a court cannot weigh a restriction whose existence, scope and duration are never placed on record, and an oral, unpublished, indefinite suspension is exactly that. The option denying public order can ever ground a trade restriction misreads which limb actually fails here. The option treating an oral citation of public order as a legitimate aim skips past the missing-legal-backing defect. The option calling indefinite suspensions permissible contradicts the passage's own duration limit.

Q60. (A) The freedom to form associations is restricted only on the grounds listed in Article 19(4), and defamation is a ground the passage lists under Article 19(2) for speech, not under 19(4) for associations, so invoking it against the union uses the wrong clause entirely. The option treating 19(2) grounds as available against any of the six freedoms directly contradicts the passage's statement that the pairing is not interchangeable. The option declaring unions wholly exempt from 19(4) overstates the point; the option resting on the government's good faith skips past the wrong-ground defect altogether.

Q61. (D) The five-part test's necessity limb asks whether a less restrictive alternative would serve the aim equally well, and the government's own committee had already identified a fact-check label as adequate, so the total ban fails on necessity even though it clears the law and legitimate-aim limbs. The option resting on valid enactment and legitimate aim, and the one resting on rational connection, each stop at a limb the ban does satisfy without reaching the one it fails. The option treating the aim as unlisted overlooks that the law expressly invokes public order, which the passage lists among the Article 19(2) grounds.

Q62. (D) Restrictions on the freedoms of movement and residence are tested against Article 19(5), which separately permits restrictions protecting Scheduled Tribes, so the government need not cite any of the grounds listed in Article 19(2) at all. The option demanding a 19(2) ground for every restriction ignores that the freedoms are paired to different clauses. The option placing Scheduled Tribe protection inside Article 19(2)'s own list misstates where the passage locates it. The option testing the

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restriction only against 19(2) repeats the same clause-pairing error the facts are built to expose.

Q63. (B) Chandan went straight to the High Court without first moving the Superintendent of Police or a Magistrate, and nothing in the facts shows a threat to life or personal liberty that the ordinary steps could not address in time, so the writ petition was premature and the resulting FIR, issued without notice to the partner, does not survive. The option treating a writ petition as available at any stage skips the ladder entirely. The option excusing the bypass because the fraud was serious extends a sympathy the passage never makes a ground for skipping the ladder. The option blaming only the missing notice ignores the more basic prematurity defect.

Q64. (D) An offence carrying five years' imprisonment falls within the three-to-seven-year band that permits a preliminary inquiry under section 173(3), so that part of the closure was proper, but the passage contemplates such an inquiry ordinarily completing within fourteen days, and eleven weeks departs sharply from that. The option finding no time limit at all contradicts the fourteen-day period the passage states. The option excluding five-year offences from the inquiry altogether misreads the band. The option confining the fourteen-day period to the lower end of the band invents a sub-distinction the passage does not draw.

Q65. (C) A threat to Sudha's life that was specific and imminent enough that the ordinary statutory steps could not address it in time is exactly the situation the passage carves out as the one route to bypass the ladder before it is exhausted, so the High Court's direction, given after hearing both sides, is sustainable. The option demanding exhaustion without any exception denies the very exception the facts invoke. The option requiring the direction to be issued without a hearing inverts the passage's actual concern with unheard directions. The option treating repeated police visits alone as exhaustion confuses visiting the station with escalating up the ladder.

Q66. (B) A writ petition ordinarily becomes available only once the ladder to the Superintendent of Police and then a Magistrate has been exhausted, and here neither step was taken and no imminent threat was shown, so the petition was premature regardless of the notice and hearing the High Court later gave the accused. The option treating notice as curing the defect isolates one problem the passage names while ignoring the prematurity the passage treats as the threshold requirement. The option excusing the

bypass because of four months' police silence extends a sympathy the passage does not make a ground for skipping the ladder. The option accepting the High Court's approach as otherwise proper concedes the very point in dispute.

Q67. (C) Naina parked the car exactly as she parked her own of similar value and checked on it periodically, which is the ordinary-prudence standard section 151 sets, and section 152 excuses a bailee from loss once that standard is met, so she is not liable for storm damage she could not have prevented by taking more care. The option imposing strict liability regardless of care contradicts section 152's excuse directly. The option demanding Naina own an equally valuable car invents a requirement the standard does not impose. The option tying her liability to the return date under section 160 answers a question about timing, not about damage while the goods are in her care.

Q68. (B) Section 168 denies a finder any right to sue the owner for the expense of preserving lost goods or locating him, so Deepa cannot recover what she spent on notices and safekeeping even though she may retain the watch until compensated. The option granting her a right to sue for every reasonable expense contradicts section 168 outright. The option resting on fairness for her diligent efforts is sympathetic but is exactly the outcome section 168 denies. The option conditioning recovery on whether a reward was ever offered confuses the separate right to sue for a specifically offered reward with the expense claim section 168 bars regardless.

Q69. (D) Section 170 gives the repairer only a particular lien for the repair he actually carried out, and section 171 confines the wider general lien to bankers, factors, wharfingers, attorneys of a High Court and policy-brokers, a list the watch-repairer falls outside, so he cannot hold the watch for the older, unrelated bill. The option granting every skilled bailee an automatic general lien ignores section 171's closed list. The option denying even the particular lien absent an express contract inverts section 170, which gives that lien by default absent a contrary contract. The option extending section 171 to any skilled bailee misreads the section's named class.

Q70. (A) Section 176 lets a pawnee sue on the debt while retaining the goods as collateral, but the passage's account of Lallan Prasad v. Rahmat Ali ties that right to the pawnee remaining able to redeliver the goods against payment, and Om, having pledged the jewellery onward, no longer can, so his suit on these facts fails. The option granting an unqualified right

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regardless of what the pawnee has since done with the goods ignores this precondition. The option resting on missing notice points to a requirement that only applies to the separate sale option, not the sue-on-the-debt option Om chose. The option letting a pawnee deal with the goods however he wishes once he sues writes the precondition out of the rule.

- Q71. (D)** The passage fixes the multiplier from a single table keyed only to the deceased's own age, valuing the working life he lost rather than the remaining life expectancy of whoever survives to claim it, so Harpreet's multiplier is drawn from his own age bracket regardless of his parents' ages. The option tracking the parents' age and life expectancy, and the one treating them as standing in his shoes for every purpose, both contradict this directly. The option barring parents above sixty from claiming at all invents a bar the passage never states.
- Q72. (C)** Farooq was self-employed and under forty, which the passage places in the forty per cent future-prospects band rather than the fifty per cent band reserved for a permanent or salaried post, and he was unmarried, which fixes his personal-expenses deduction at a flat fifty per cent regardless of how many dependants he left. The option using the fifty per cent addition applies the salaried band to a self-employed deceased. The option using thirty per cent misapplies a higher-age salaried band. The option deducting by dependant count ignores that an unmarried deceased is deducted at a flat fifty per cent instead.
- Q73. (A)** Forty-six sits inside the forty-six-to-fifty band where the passage's table bottoms out at thirteen, and fifty-one begins the range beyond fifty where the multiplier falls by two for every five years rather than one, giving eleven. The option holding the multiplier constant at thirteen past fifty ignores the table's continuing decline. The option finding fourteen for age forty-six misreads where the forty-six-to-fifty band begins. The option applying the steeper two-point fall starting at forty-six rather than beyond fifty moves the transition point one band too early.
- Q74. (B)** P died at thirty-nine, under forty, which the passage places in the fifty per cent future-prospects band, while Q died at forty-five, within the forty-to-fifty band drawing thirty per cent instead; both left two or three dependants and were married, which the passage's table deducts at a flat one-third regardless of the age difference that changes their additions. The option applying fifty per cent to both ignores Q's age band. The option applying thirty per cent to both

ignores P's. The option that gets both additions right but deducts one-fourth miscounts three dependants, which the passage's table places in the two-or-three band, not the four-to-six band.

- Q75. (C)** The passage states that an aggrieved party's remedy against a tribunal's order lies before a Division Bench of the jurisdictional High Court under Articles 226 and 227, restoring the two-tier scrutiny that a direct appeal to the Supreme Court under Article 136 had collapsed into one. The option repeating the original, since-abandoned direct-to-Supreme-Court route describes the scheme the passage says could not survive. The option naming a single judge misstates the forum as a Division Bench. The option letting the litigant elect the forum invents a choice the passage never grants.
- Q76. (A)** The assertion is true: the passage places judicial review by the High Courts and the Supreme Court within the Constitution's basic structure, so a tribunal created by ordinary legislation under Article 323A cannot be substituted for it. The reason is also true and it correctly explains the assertion, because it is precisely the basic-structure status of judicial review, untouchable even by a constitutional amendment, that the passage gives as the ground on which an ordinary-legislation tribunal cannot exclude or replace it.
- Q77. (A)** The passage lets a tribunal decide, as an incidental question within the service dispute before it, whether the rule under which the dispute arises is valid, and expressly separates this from ruling on the constitutional validity of the primary legislation that created the tribunal's own framework, so the Tribunal's examination of the dismissal rule was within its power. The option barring any rule-validity finding under any circumstances denies the incidental-question allowance outright. The option equating a subordinate rule with the parent Act's constitutionality collapses a distinction the passage draws. The option granting the power only to High Courts ignores the incidental-question carve-out for tribunals themselves.
- Q78. (C)** The passage lets litigants skip straight to the High Court, without awaiting the tribunal, only where the tribunal itself or the vires of the statute constituting it is under challenge, while an ordinary transfer dispute falls squarely within the tribunal's own service-matter jurisdiction and must go there first, so the two employees are treated differently. The option requiring every employment dispute to start at the tribunal denies the vires exception altogether. The

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option exempting every other pending dispute once one litigant reaches the High Court invents a spillover effect the passage never states. The option treating both matters identically erases the distinction the passage draws between the two categories.

Q79. (B) Section 66, unlike sections 230, 232 and 236, imposes no statutory requirement of a report from a registered valuer, so its absence is not itself a defect in a selective reduction. The option demanding a registered valuer's report under every section of the Act ignores this express contrast. The option treating the absence as making fairness unprovable confuses a formal credential with the substantive fairness inquiry the passage actually asks the tribunal to run. The option conditioning the outcome on the minority's shareholding percentage introduces a threshold the passage never mentions.

Q80. (D) A discount for lack of marketability is a legitimate adjustment rather than a badge of unfairness precisely when the shares are those of an unlisted, untraded company, which is exactly this company's position, so the blanket objection fails. The option calling any marketability discount evidence of a methodology gone off track contradicts the passage's own legitimization of the discount here. The option allowing the discount in every valuation whatever the company overstates a legitimization the passage ties to unlisted, untraded shares. The option treating any downward adjustment as inherently unfair collapses the four-limbed inquiry into a single sympathetic conclusion.

Q81. (C) The passage bars a tribunal from substituting its own commercial assessment for the valuer's unless the objectors cross the threshold of egregious unfairness or demonstrable arbitrariness, and a modestly higher figure from a differing but professionally accepted method does not cross that threshold, so the tribunal should not adopt it. The option letting the tribunal freely choose between two defensible valuations ignores this restraint. The option denying dissenters any right to place alternative evidence overstates the bar; nothing stops them placing it, only what the tribunal may then do with it. The option preferring an objector's own expert invents a rule the passage does not state.

Q82. (B) The majority-support limb requires particular weight to be given to the votes of non-promoter shareholders, so a ninety-nine per cent headline figure dominated by promoter votes does not, by itself, show that limb is satisfied when the identified minority itself only barely crossed fifty per cent. The

option treating the headline figure as automatically satisfying every limb ignores the weighting the passage specifically requires. The option denying the inquiry looks at how support is distributed contradicts that same weighting language. The option resting on a supposed fixed statutory minority-approval threshold invents a percentage the passage never states.

PART IV — LOGICAL REASONING

Q83. (B) Step I sorts the word's original consonants (T, R, B, N, L) into alphabetical order across their own five slots and its original vowels (I, U, A) into reverse-alphabetical order across their own three slots, giving B-L-U-N-I-R-A-T; counting from the left, the third letter is U, the key. The option naming N is the fourth letter, one position too far right. The option naming I is the fifth letter, the reverse-sorted vowel that lands two slots later. The option naming L is the second letter, one position too early.

Q84. (D) The same Step I sequence, B-L-U-N-I-R-A-T, places T at the eighth and final position because T was the highest-ranked letter among the original consonants (B, R, N, L, T) once sorted alphabetically, and consonant slots keep their original left-to-right order of positions. The option naming A is the seventh letter, the last vowel in the reverse-alphabetical vowel sequence, easily mistaken for the final slot. The option naming R sits sixth, and the option naming L sits second; neither is the last slot.

Q85. (B) Step II swaps the letters of Step I, B-L-U-N-I-R-A-T, in adjacent pairs of positions (1st-2nd, 3rd-4th, 5th-6th, 7th-8th), turning it into L-B-N-U-R-I-T-A; the fourth position, formed by swapping the original third and fourth letters (U and N), now holds U, the key. The option naming N is the third position after the swap, the letter U traded places with. The option naming R is the fifth position, from the next pair entirely. The option naming B is the second position, the partner of the first pair.

Q86. (D) In L-B-N-U-R-I-T-A, the Step II output, the vowels are U, I and A, occupying the fourth, sixth and eighth positions, so three positions hold a vowel, the key. The option claiming one undercounts by missing two of the three vowels. The option claiming four overcounts by treating one of the five consonants (L, B, N, R or T) as a vowel. The option claiming two undercounts by missing one genuine vowel, most likely A at the last position, which is easy to overlook after the adjacent-pair swap.

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Q87. (D) The statement about Step IV is not correct: Step IV does not re-sort the letters alphabetically at all; it simply reverses the entire eight-letter sequence produced by Step III from left to right, which is why M-C-O-V-S-J-U-B becomes B-U-J-S-V-O-C-M rather than an alphabetically ordered string. The statement about Step I correctly describes the vowels' reverse-alphabetical placement. The statement about Step II correctly describes the adjacent-pair swapping. The statement about Step III correctly describes the shift to each letter's alphabetical successor; only the Step IV description is invented.

Q88. (B) Reversing Step III's M-C-O-V-S-J-U-B end to end gives Step IV as B-U-J-S-V-O-C-M; its second position holds U (the 21st letter) and its fifth holds V (the 22nd letter), and $21 + 22 = 43$, the key. The option giving 22 comes from reading the second and fifth positions of Step III instead of Step IV, before the sequence was reversed. The option giving 29 comes from reading the third and fourth positions of Step IV instead of the second and fifth. The option giving 41 comes from numbering the alphabet from zero, treating A as 0.

Q89. (C) The investigation's first finding places Manav directly in the Attic, and no other clue disturbs this; every remaining room is assigned only after the Attic, Kitchen and Basement are fixed for Manav, Omkar and Priya respectively. The option naming Kitchen is where Omkar was actually found, not Manav. The option naming Basement is where Priya was actually found. The option naming Studio is the room later assigned to Nisha once Kabir's and Leela's rooms are worked out; none of these three matches Manav's own, directly stated location.

Q90. (A) A separate finding places Omkar directly in the Kitchen, independent of every other assignment in the puzzle. The option naming Garage is the room actually occupied by Leela, who falsely claimed the Basement instead. The option naming Library is where Kabir was actually found, once the elimination clue rules out the Basement, Garage, Kitchen and Studio for him. The option naming Basement is Priya's own, directly stated room; none of these belongs to Omkar.

Q91. (C) With Manav in the Attic, Omkar in the Kitchen and Priya in the Basement already fixed, only the Garage, Library and Studio remain for Kabir, Leela and Nisha. The clue that Kabir was nowhere in the Basement, Garage, Kitchen or Studio strikes out two of those three remaining rooms for him, leaving only the Library. The option naming Studio is ruled out by

that same clue. The option naming Garage is the room the clue also excludes for Kabir, and which the later clues in fact give to Leela. The option naming Kitchen is already taken by Omkar.

Q92. (B) Once Manav, Omkar, Priya and Kabir are placed in the Attic, Kitchen, Basement and Library, only the Garage and Studio remain for Leela and Nisha. The clue that Nisha was not in the Garage forces her into the Studio, leaving the Garage for Leela. The option naming Garage is the room this same clue rules out for Nisha, and which actually belongs to Leela. The option naming Basement was already fixed as Priya's room, and the option naming Attic was already fixed as Manav's, so neither is available to Nisha at all.

Q93. (A) Comparing each house-guest's claim with the room the evidence actually places them in, five match exactly: Kabir claimed the Library and was in the Library, Manav claimed the Attic and was in the Attic, Nisha claimed the Studio and was in the Studio, Omkar claimed the Kitchen and was in the Kitchen, and Priya claimed the Basement and was in the Basement. Only Leela's claim fails: she named the Basement, but the evidence places her in the Garage, so she alone lied about her location, making her the thief. The statements about Kabir, Priya and Omkar each describe a guest whose claim was independently confirmed true, so those statements are themselves false.

Q94. (B) The claim that every statement matches the evidence is not correct, because Leela's claimed Basement does not match her true location, the Garage, revealed once the other five rooms are fixed and only the Garage and Studio remain to be split between her and Nisha. The statement about Manav is correct, since the Attic is both his claim and his true room. The statement about Priya is correct, as a direct clue places her in the Basement. The statement about Omkar is correct, as a direct clue places him in the Kitchen; only the blanket claim about all six is false.

Q95. (C) Working through the clues places Manav, Omkar and Priya in the Attic, Kitchen and Basement, and then narrows Kabir to the Library, since the elimination clue leaves him no room but that one; that leaves the Garage and Studio for Leela and Nisha, and because Nisha cannot be in the Garage, she takes the Studio and Leela is left with the Garage, the key. The option naming Studio is Nisha's actual room, forced by that same clue. The option naming Basement is the room a direct finding fixes as Priya's, and the room Leela herself named when questioned,

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so it is the natural choice for anyone who takes her account at face value. The option naming Attic belongs to Manav under another direct finding; none of the three is where Leela was really found.

Q96. (A) The code defines '@' as 'is the father of', so A @ B means directly that A is B's father, the key. The option naming Mother belongs to the symbol '#', not '@'. The option naming Son belongs to the symbol '\$', which marks a person as someone else's son rather than as a parent. The option naming Daughter belongs to the symbol '*', which marks a person as someone else's daughter; neither of these two symbols is the one linking A to B.

Q97. (B) The code defines '#' as 'is the mother of', so C # D means directly that C is D's mother, the key. The option naming Father belongs to the symbol '@', which the statement does not use here. The option naming Wife belongs to the symbol '&', a spousal relation rather than a parent-child one. The option naming Husband belongs to the symbol '%', likewise a spousal relation; the symbol actually joining C and D is the parental one, not either marital symbol.

Q98. (A) Tracing the chain: A @ B makes A the father of B; B % C makes B the husband of C; so C # D (C is D's mother) means B and C are jointly D's parents. D is therefore B's daughter, and through B, A's son's daughter, making D A's granddaughter, the key. The option naming Daughter would need D to be A's own child, one generation too close. The option naming Niece would need D to be A's sibling's child, never established here. The option naming Daughter-in-law would need D to be married to A's son, not born to him.

Q99. (C) The claim that A is the father of D is not correct: the coded statement makes B and C, not A, the parents of D, so A is D's grandfather rather than her father, the key. The statement that B is the husband of C is exactly what B % C states. The statement that E is the son of F is exactly what E \$ F states. The statement that D is the wife of E is exactly what D & E states; only the claim about A's relation to D misstates the generation.

Q100. (A) E \$ F makes F the parent of E, and since F is established as female through F * G, F is E's mother; D & E makes D the wife of E, so F, as E's mother, is D's mother-in-law, the key. The option naming Mother would need D to be F's own child, which no symbol in the chain states. The option naming Sister-in-law would need F to be D's spouse's sibling rather than parent. The option naming Grandmother would

need an extra generation between F and D that the chain does not contain.

Q101. (D) Working through every symbol fixes A, B and E as male, since A @ B, B % C and E \$ F together with D & E each require a male role, and fixes C, D and F as female, since B % C, C # D, D & E and F * G each require a female role; G's gender is never pinned down, because 'daughter of' does not reveal the parent's own gender. So exactly three people, C, D and F, are certainly female, the key. The option claiming two omits one of these three certainly-female people. The option claiming four wrongly counts G, whose gender the chain never fixes, as female. The option claiming five counts G as well as one of the three people whose roles in the code fix them as male.

Q102. (A) Since Origami is fixed on Wednesday and Coding is held exactly two days before Origami, Coding falls on Monday, the key. The option naming Tuesday is the day actually held by Yoga, which comes immediately after Coding, not Coding's own day. The option naming Wednesday is Origami's own fixed day. The option naming Thursday is Gardening's day, reached only after the Yoga-to-Gardening gap clue is applied; none of these three is two days before Wednesday.

Q103. (C) With Coding on Monday, Yoga is fixed immediately after it, on Tuesday; the clue that exactly one workshop falls between Yoga and Gardening then places Gardening two days after Tuesday, on Thursday, the key. The option naming Tuesday is Yoga's own day. The option naming Wednesday is Origami's day, the single workshop that in fact falls between Yoga and Gardening. The option naming Friday is Photography's day, reached only after Gardening is fixed and the immediately-after clue is applied.

Q104. (D) Yoga falls on Tuesday and Baking on Saturday, with Wednesday, Thursday and Friday -- Origami, Gardening and Photography -- lying strictly between them, so three workshops separate the two, the key. The option claiming one badly undercounts the three-day gap. The option claiming four overcounts by one, as if Saturday itself were also counted as lying between the two endpoints. The option claiming two undercounts by one, missing either Origami or Photography from the three days actually enclosed.

Q105. (C) Baking is fixed on Saturday, and Photography, held immediately after Gardening on Thursday, falls on the Friday directly before it, the key. The option naming Gardening is two days before Baking, not

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immediately before. The option naming Origami sits even earlier, on Wednesday. The option naming Pottery is the workshop that comes immediately after Baking, on Sunday, the reverse of what the question asks.

Q106. (D) The claim that Baking is held the day immediately before Origami is not correct: Origami falls on Wednesday, so the day immediately before it is Tuesday, which is Yoga's day, while Baking is on Saturday, four days later, the key. The statement that Origami is on Wednesday is a direct, fixed clue. The statement about Photography following Gardening immediately is exactly the fourth scheduling clue. The statement that Pottery is the week's last workshop is exactly the direct clue fixing it on Sunday; only the claim linking Baking to Origami is invented.

Q107. (A) Swapping only Yoga and Baking's days moves Yoga from Tuesday to Saturday and Baking from Saturday to Tuesday while every other workshop stays put; checking each original fact against this new arrangement shows Coding is still on Monday but Yoga is no longer the very next day, so "Yoga is held immediately after Coding" is the one fact broken, the key. The gap between Yoga and Gardening is unaffected because the gap clue only fixes a two-day difference, which the swap preserves in the other direction. The Photography-after-Gardening fact and the Pottery-last-day fact involve neither Yoga nor Baking and so are also untouched.

Q108. (B) In alphabetical order the seven are Baking, Coding, Gardening, Origami, Photography, Pottery and Yoga, so the reassignment would give Baking on Monday, Coding on Tuesday, Gardening on Wednesday, Origami on Thursday, Photography on Friday, Pottery on Saturday and Yoga on Sunday. The actual schedule runs Coding, Yoga, Origami, Gardening, Photography, Baking, Pottery from Monday to Sunday, so only Photography, fifth in both orders and therefore on Friday in both, keeps its day: exactly one workshop is unmoved, the key. The option claiming none overlooks Photography's Friday. The option claiming two would need a second name to land on its own day, but every other workshop shifts by at least one day. The option claiming three overstates the overlap further, since the two orders share only that single fixed point.

PART V — QUANTITATIVE TECHNIQUES

Q109. (D) The weighbridge total of 4700 kg divided by the week's 100 sacks gives the correct 47.0 kg/sack. The

41.0 kg/sack option drops Farm Delta's 600 kg from the total before dividing by 100. The 41.5 kg/sack option drops Farm Epsilon's 550 kg the same way. The 47.5 kg/sack option averages only the four legible per-sack figures (50, 45, 40 and 55) unweighted, ignoring how many sacks each farm actually sent.

Q110. (C) Farm Gamma's total is the grand total minus the other four farms' totals: $4700 - (1000 + 1350 + 600 + 550) = 1200$ kg, and $1200 \div 25$ sacks gives the correct 48 kg/sack. The 12 kg/sack option divides that 1200 kg by the cooperative's full 100 sacks instead of Gamma's own 25. The 72 kg/sack option forgets to subtract Delta's 600 kg, leaving Delta's share inside the 1800 kg divided by 25. The 44 kg/sack option mis-sums the other four totals as 3600 kg instead of 3500 kg before subtracting.

Q111. (B) The four re-weighed sacks were under-recorded by 5 kg each, adding $4 \times 5 = 20$ kg to the total ($4700 \rightarrow 4720$ kg); dividing by the unchanged 100 sacks gives the correct 47.2 kg/sack. The 49.0 kg/sack option adds the sacks' full corrected weight, $4 \times 50 = 200$ kg, instead of just the 20 kg increase. The 46.8 kg/sack option subtracts the 20 kg correction instead of adding it. The 47.4 kg/sack option mistakes Farm Delta's 40 kg average for Beta's, sizing the correction as $4 \times 10 = 40$ kg instead of 20 kg.

Q112. (B) Zeta's 20 sacks add 1060 kg (20×53), giving $4700 + 1060 = 5760$ kg over 120 sacks, so the new average is $5760 \div 120 = 48.0$ kg/sack, a rise of 1 kg over 47.0 kg/sack. The 6 kg option treats Zeta's average (53) minus the old average (47) as the shift, instead of reweighting the combined figures. The 3 kg option simply averages 47 and 53 to get 50, then reads off a 3 kg gap. The 10.6 kg option adds Zeta's 1060 kg to the total but still divides by the original 100 sacks instead of 120.

Q113. (D) Farm Gamma's total works out to $4700 - (1000 + 1350 + 600 + 550) = 1200$ kg, which exceeds Farm Alpha's 1000 kg, so statement 1 holds. Among the four known averages (50, 45, 40 and 55 kg/sack), Epsilon's 55 is indeed the highest, so statement 2 holds. Delta and Epsilon together delivered $600 + 550 = 1150$ kg, less than Beta's 1350 kg, so statement 3 fails. Only statements 1 and 2 are correct, ruling out the option that adds statement 3 and the option that drops statement 1.

Q114. (A) The four legible averages are 50, 45, 40 and 55 kg/sack, so the range is $55 - 40 = 15$ kg. The 55 kg option treats Farm Gamma's smudged entry as zero

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and takes 55 – 0 as the range instead of excluding Gamma from this four-farm comparison. The 800 kg option finds the range of the four farms' total delivered weights, 1350 – 550, instead of their per-sack averages. The 47.5 kg option computes the average of the four figures instead of their range.

Q115. (B) Simple interest is $\text{Principal} \times \text{Rate} \times \text{Time} \div 100 = 20,000 \times 8 \times 3 \div 100$, giving the correct ₹4,800. The ₹3,200 option computes interest for only 2 years instead of the full 3. The ₹24,800 option reports the total amount repayable, principal plus interest, rather than the interest alone. The ₹5,400 option uses a 9% rate instead of the actual 8%.

Q116. (C) Compound interest is $P[(1+R/100)^T - 1] = 15,000 \times [(1.1)^2 - 1] = 15,000 \times 0.21$, giving the correct ₹3,150. The ₹3,000 option applies the simple-interest formula instead, missing that the second year's interest also earns interest. The ₹4,965 option compounds for 3 years instead of the actual 2. The ₹18,150 option reports the total amount repayable instead of the interest alone.

Q117. (C) Since Simple Interest = $\text{Principal} \times \text{Rate} \times \text{Time} \div 100$, the principal is $6,000 \times 100 \div (6 \times 4) = 600,000 \div 24$, giving the correct ₹25,000. The ₹18,750 option uses an 8% rate instead of 6%, giving $600,000 \div 32$. The ₹20,000 option uses 5 years instead of 4, giving $600,000 \div 30$. The ₹37,500 option uses a 4% rate instead of 6%, giving $600,000 \div 16$.

Q118. (A) Simple interest is $40,000 \times 5 \times 2 \div 100 = ₹4,000$; compound interest is $40,000 \times [(1.05)^2 - 1] = ₹4,100$; the difference between them is the correct ₹100. The ₹4,000 option reports Suresh's simple interest itself instead of the gap over it. The ₹4,100 option reports his compound interest itself instead of the difference. The ₹2,000 option takes a single year's interest, $40,000 \times 5 \div 100$, as if that were the two-year gap between the two methods.

Q119. (D) Three-fourths of ₹18,000 is ₹13,500; from Simple Interest = $P \times R \times T \div 100$, $T = 13,500 \times 100 \div (18,000 \times 12) = 6.25$ years, that is, the correct 6 years 3 months. The 4 years 2 months option uses one-half of the principal, ₹9,000, instead of three-fourths. The 7 years 6 months option uses a 10% rate instead of the actual 12%. The 2 years 1 month option uses one-fourth of the principal, ₹4,500, instead of three-fourths.

Q120. (A) Once a loan runs beyond one year, compound interest earns interest on both the original principal and the interest already credited, while simple interest keeps drawing only on the original principal every

year; this mechanical difference is exactly why compound interest exceeds simple interest for matching figures, as already seen with Farhan's and Suresh's loans above. Both statements are therefore true, and the reason is the correct explanation for the assertion, which rules out the option treating the two as true-but-unconnected and the two options that call one of the statements false.
