Current Affairs Including General Knowledge

Passage 1: Climate Change and India's Economic Choices
The climate debate has entered a more complicated phase. For many years, climate policy was presented primarily as a moral commitment: countries were expected to reduce emissions because unchecked global warming threatened future generations. Increasingly, however, governments are approaching the issue through the language of economic resilience, energy security and industrial competitiveness. India's policy choices illustrate this transition.

The Economic Survey 2025–26 observed that the global climate agenda had reached an "inflexion point". According to the Survey, the world faced a widening gap between ambitious climate targets and the practical ability of countries to finance and implement them. Developing countries, in particular, must balance climate action with poverty reduction, employment generation, affordable energy and infrastructure development. A transition that ignores these concerns may be politically difficult and socially unequal.

India's Union Budget for 2026–27 reflected this tension. It proposed ₹20,000 crore over five years for selected strategic and frontier sectors, while also emphasising energy security and industrial growth. One major climate-related announcement involved support for carbon capture, utilisation and storage (CCUS). The technology seeks to capture carbon dioxide from industrial processes or directly from the atmosphere, and then either use it in products or store it permanently. Supporters argue that CCUS can help difficult-to-decarbonise sectors such as cement, steel and chemicals.

Critics, however, caution that carbon capture should not become an excuse to delay the expansion of renewable energy, energy efficiency or cleaner production. They also point to the high cost of capturing and transporting carbon dioxide, the energy required by such systems and the uncertainty surrounding permanent storage. Thus, CCUS is best understood not as a substitute for decarbonisation, but as one component of a broader strategy.

India's approach also includes adaptation. Heat waves, irregular monsoons, floods and water stress can damage agriculture, public health and urban infrastructure even if global mitigation efforts improve. Adaptation policies may include climate-resilient crops, early-warning systems, redesigned drainage, heat-action plans and stronger public health systems.

The central policy challenge is therefore not a simple choice between growth and the environment. It is to design a transition that remains economically viable, protects vulnerable communities and encourages technological innovation. This requires public investment, private participation, international climate finance and transparent assessment of whether projects actually reduce emissions. Climate policy is consequently becoming less about announcing distant targets and more about managing immediate trade-offs.

1. What is the principal argument of the passage?
A. India should abandon economic growth until all climate targets are achieved.
B. Climate policy must reconcile environmental objectives with economic, social and technological realities.
C. Carbon capture is the only realistic solution to India's emissions problem.
D. Developing countries are not expected to undertake meaningful climate action.

2. The phrase "inflexion point" most nearly suggests that:
A. the climate agenda has ended because its objectives are impossible.
B. climate policy is undergoing a significant change in direction or emphasis.

C. global temperatures have permanently crossed every scientific threshold.
D. governments have agreed to replace mitigation with adaptation.

3. Which of the following is most strongly implied about CCUS?
A. It can reduce emissions in certain sectors but cannot by itself replace broader decarbonisation.
B. It is inexpensive because carbon dioxide can always be reused commercially.
C. It eliminates the need for renewable energy in industrial economies.
D. It is mainly designed to address agricultural emissions.

4. Which policy would best exemplify adaptation rather than mitigation?
A. Replacing coal-fired power plants with solar parks.
B. Capturing carbon dioxide from a cement factory.
C. Developing heat-action plans for vulnerable urban populations.
D. Imposing a carbon tax on industrial producers.

5. The passage's treatment of the growth-versus-environment debate is best described as:
A. accepting the conflict as unavoidable and permanent.
B. rejecting economic concerns as irrelevant to climate policy.
C. reframing the issue as one of designing a viable and equitable transition.
D. arguing that economic growth automatically protects the environment.

6. Which concern would most directly weaken an argument that CCUS alone is sufficient?
A. It may require substantial energy and may not guarantee permanent carbon storage.
B. It can be applied to cement and steel industries.
C. It involves technological innovation and private investment.
D. It can be combined with other climate measures.

7. If a government funds only distant net-zero targets but does not improve drainage, health systems or early-warning mechanisms, the passage would most likely criticise it for neglecting:
A. industrial competitiveness.
B. climate adaptation.
C. carbon utilisation.
D. international trade.

Passage 2: Reforming Multilateral Institutions
International institutions are increasingly being asked to respond to crises that are more numerous, interconnected and difficult to resolve than those faced by earlier generations. Armed conflicts, forced displacement, pandemics, food insecurity, climate emergencies and technological disruption often overlap. Yet the institutions created to manage these problems frequently operate through procedures designed for a less complex world.

The United Nations has therefore begun discussing administrative and structural reforms under the UN80 Initiative. The initiative seeks to make the organisation more effective, agile and capable of responding to global challenges. It is not merely a proposal to reduce expenditure. Its broader purpose is to examine how the UN uses personnel, technology, data, humanitarian supply chains and country-level operations.

One element of the reform programme involved a reduction in Secretariat posts during 2026, along with the consolidation of several administrative teams and payroll centres. A Digital Hub was launched in Valencia to support digital service delivery. The UN also began work on a System Data Commons and a Technology Accelerator Platform. These measures reflect the belief that modern international cooperation depends not only on political agreements but also on reliable data, interoperable systems and efficient administrative arrangements.

The initiative also included a pilot New Humanitarian Compact in five crisis settings. Humanitarian supply chains account for a large share of relief expenditure, and their fragmentation can lead to duplication, delays and waste. A more unified supply system could improve the movement of food, medicines and shelter materials. However, centralisation may also create risks if local conditions are ignored or if decision-making becomes too distant from affected communities.

The debate over reform is inseparable from the UN's legitimacy. A multilateral institution derives authority not only from its founding charter but also from whether people believe it responds fairly and effectively. Budgetary constraints may make reform necessary, but efficiency cannot be measured only through the number of posts eliminated or offices merged. The quality of peacekeeping, humanitarian assistance, human-rights protection and development support must also be considered.

Some critics worry that administrative restructuring may weaken institutional memory or reduce the organisation's presence in poorer regions. Supporters respond that maintaining outdated structures can itself undermine the UN's ability to act. The challenge is to improve coordination without suppressing diversity, reduce duplication without weakening accountability and use technology without excluding states or communities with limited digital capacity.

The UN80 Initiative thus represents a wider question about global governance: how can an institution remain universal while becoming more flexible? Reform will succeed only if it combines financial discipline with transparency, local participation and respect for the principles of the UN Charter.

8. What is the central concern underlying the UN80 Initiative?
A. The replacement of the UN Charter with a new constitutional document.
B. The need to make the UN more effective in dealing with complex modern crises.
C. The transfer of all humanitarian functions to private organisations.
D. The reduction of international cooperation in favour of national governments.

9. The passage suggests that administrative reform is important because:
A. political agreements are no longer relevant to international affairs.
B. effective cooperation also depends on institutional systems, technology and data.
C. staff reductions automatically improve humanitarian outcomes.
D. centralisation always produces greater accountability.

10. What is a possible disadvantage of a unified humanitarian supply chain?
A. It may prevent the delivery of any assistance to conflict zones.
B. It may overlook local conditions if decisions become too centralised.
C. It necessarily increases duplication and administrative waste.
D. It makes humanitarian assistance dependent only on military forces.

11. Which of the following would be the most appropriate measure of whether UN reform has succeeded?

A. The number of offices closed, regardless of consequences.
B. The amount of money saved without examining service quality.
C. Improved humanitarian, peacekeeping and human-rights outcomes alongside greater efficiency.
D. The complete elimination of regional and local decision-making.

12. The phrase "institutional memory" refers most closely to:

A. the legal power of an institution to punish states.
B. the accumulated knowledge and experience retained by an organisation.
C. the public's emotional attachment to an international body.
D. the written history of the UN's founding states only.

13. Which tension is most clearly identified in the passage?

A. Universal participation versus administrative flexibility.
B. Military power versus nuclear deterrence.
C. Economic growth versus inflation control.
D. Cultural preservation versus artistic freedom.

14. The author would most likely support which proposition?

A. Reform should focus exclusively on financial savings.
B. Technology should replace human judgment in international administration.
C. Efficiency should be pursued together with transparency, local participation and accountability.
D. Institutional reform is undesirable because all existing structures are legitimate.

Passage 3: India's Budget, Infrastructure and Cultural Heritage

A national budget is more than a statement of government income and expenditure. It is also an expression of policy priorities. The Union Budget for 2026–27 presented infrastructure, industrial development, fiscal consolidation and cultural heritage as connected elements of India's development strategy.

The budget proposed an outlay of ₹20,000 crore over five years for selected strategic and frontier sectors. It also proposed support to states through the Scheme for Special Assistance to States for Capital Investment (SASCI). Such assistance is intended to encourage state-level capital expenditure, including infrastructure that can generate long-term economic activity. The emphasis on state participation reflects the fact that roads, urban services, logistics networks and industrial corridors cannot be developed effectively by the Union government alone.

The budget also highlighted the development of the Purvodaya region and an Integrated East Coast Industrial Corridor. Such projects are designed not simply to construct isolated facilities but to create networks connecting production centres, ports, markets and workers. Their success would depend on land acquisition, environmental safeguards, skill availability, coordination among governments and the ability of local communities to benefit from new economic opportunities.

Fiscal consolidation formed another important part of the budget's framework. The fiscal deficit for 2026–27 was estimated at 4.3 per cent of GDP. Fiscal consolidation does not necessarily mean an immediate reduction in all public expenditure. Rather, it involves managing borrowing and expenditure in a manner that preserves macroeconomic stability while allowing productive investment. The quality of spending therefore becomes crucial. Expenditure on infrastructure may support future growth, whereas poorly targeted subsidies or delayed projects may create weaker long-term benefits.

The budget also proposed the development of fifteen archaeological sites into vibrant cultural destinations and announced that India would host the first Global Big Cat Summit. These measures illustrate how culture, tourism, conservation and local economic development can intersect. Archaeological sites can create employment and public interest in history, but their conversion into tourist destinations must not reduce heritage to commercial spectacle. Conservation requires protection of material remains, historical context and community relationships.

Similarly, wildlife summits can help countries cooperate on habitat protection, trafficking and species recovery. Yet symbolic declarations must be accompanied by funding, scientific monitoring and conflict-sensitive conservation. Communities living near protected areas may bear costs when conservation measures restrict access to land or resources.

The budget therefore reflects a broad conception of development. Infrastructure, fiscal discipline, industrial policy, cultural preservation and environmental protection are not entirely separate categories. They may reinforce one another, but only if planning is participatory and implementation is accountable. The challenge lies in ensuring that large national projects create durable public value rather than merely impressive announcements.

15. According to the passage, why is state participation important in infrastructure development?

A. States are constitutionally prohibited from receiving central assistance.
B. Infrastructure requires coordination across different levels of government and local conditions.
C. State governments are responsible for all foreign investment decisions.
D. Union expenditure cannot be used for any infrastructure project.

16. The passage uses the Purvodaya corridor to illustrate that infrastructure projects:

A. are valuable only when they consist of highways.
B. should connect production, markets, ports and workers within a broader economic network.
C. necessarily reduce environmental and social conflicts.
D. can be completed without coordination or skill development.

17. Fiscal consolidation, as explained in the passage, means:

A. ending all borrowing immediately.
B. reducing public expenditure regardless of its purpose.
C. managing fiscal resources while preserving stability and productive investment.
D. replacing capital expenditure with subsidies.

18. Which inference about archaeological sites is most consistent with the passage?

A. Commercial tourism is always incompatible with conservation.
B. Tourism can support heritage preservation if development respects historical context and communities.
C. Archaeological sites should be modernised without restrictions.
D. Public access should be completely prohibited.

19. Why does the author mention communities near protected areas?

A. To show that conservation policies may impose costs requiring fair and sensitive implementation.
B. To establish that wildlife conservation is economically useless.
C. To argue that local communities should control all national parks.
D. To prove that international summits cannot influence domestic policy.

20. Which of the following best captures the passage's view of budget announcements?

A. Announcements themselves are sufficient evidence of successful policy.
B. Their value depends on implementation, accountability and durable public benefit.
C. Cultural measures are unrelated to economic development.
D. Fiscal discipline necessarily prevents investment in infrastructure.

21. The development of archaeological sites and the Global Big Cat Summit are presented together primarily to show the relationship between:

A. heritage, conservation, tourism and development.
B. taxation, inflation, trade and monetary policy.
C. elections, federalism, courts and legislation.
D. defence, diplomacy, technology and migration.

Passage 4: Climate Thresholds and International Cooperation

Scientific assessments increasingly warn that the world may temporarily cross the 1.5°C warming threshold in the coming years. The threshold is associated with the Paris Agreement's effort to hold the increase in global average temperature well below 2°C and pursue efforts to limit it to 1.5°C above pre-industrial levels. Crossing a threshold for a single year is not identical to permanently exceeding a long-term temperature limit, but it remains a serious warning about the direction of climate change.

The distinction matters because climate systems do not respond like a switch that moves neatly from safe to unsafe. Risks generally increase as temperatures rise. Heat waves become more intense, heavy rainfall events may become more damaging, glaciers and ice sheets face greater stress, and ecosystems may be pushed closer to irreversible changes. Some effects may later lessen if global temperatures decline, but temporary overshoot can still cause lasting damage.

For India, the consequences could be especially significant. Higher temperatures can increase heat stress, reduce labour productivity and worsen health outcomes. Changes in monsoon patterns can affect agriculture and water availability. Floods, droughts and coastal risks may place additional pressure on cities and rural communities. The distribution of these effects is unequal: people with weak housing, limited access to healthcare or livelihoods dependent on climate-sensitive work are often more exposed.

The next UN climate summit, COP31, is scheduled to take place in Antalya, Türkiye, from 9 to 20 November 2026. Such conferences are important because climate change cannot be addressed by one country acting alone. They provide a forum for negotiating emissions reductions, adaptation support, technology transfer and climate finance. Yet international conferences also face limitations. Agreements may contain broad commitments without sufficiently strong enforcement, and financial promises may not reach vulnerable countries quickly enough.

A credible climate response therefore requires action at several levels. Governments must improve national policies on energy, transport, agriculture and urban planning. Businesses must disclose and manage climate risks. Cities need heat plans, resilient infrastructure and emergency systems. International institutions must help mobilise finance and share technology. Citizens and civil society also play a role by demanding transparency and holding authorities accountable.

The debate over 1.5°C should not be reduced to whether the threshold is technically crossed in one year. The more important question is whether societies are reducing long-term risks and protecting people from unavoidable impacts. Scientific thresholds are useful warning signals, but the policy response must be continuous, evidence-based and socially just.

22. Why does the passage distinguish a one-year temperature exceedance from a long-term threshold breach?
A. To suggest that a single hot year has no policy significance.
B. To clarify that short-term overshoot and permanent long-term warming are scientifically different, though both may be concerning.
C. To prove that the Paris Agreement does not contain temperature goals.
D. To show that temperatures can never decline after rising.

23. The passage treats 1.5°C primarily as:
A. a precise boundary below which no climate damage occurs.
B. a warning indicator associated with increasing climate risks.
C. a legal limit enforceable by domestic courts.
D. a target relevant only to developed countries.

24. Which group is identified as particularly vulnerable to climate impacts?
A. Communities with resilient housing and diversified incomes.
B. People whose livelihoods and health are less dependent on environmental conditions.
C. People with weak housing, limited healthcare access or climate-sensitive livelihoods.
D. Large corporations with extensive insurance coverage.

25. What limitation of international climate conferences is identified?
A. They prevent countries from discussing adaptation.
B. Their commitments may lack effective enforcement and timely financial delivery.
C. They deal only with domestic urban planning.
D. They exclude all developing countries from negotiations.

26. Which measure is an example of adaptation?
A. Improving urban heat-action plans and emergency systems.
B. Expanding coal consumption without emissions controls.
C. Removing climate-risk disclosure requirements.
D. Delaying investment in resilient infrastructure.

27. The final paragraph suggests that the most important policy question is whether societies:
A. can avoid discussing climate thresholds.
B. reduce long-term risks while protecting people from unavoidable impacts.
C. impose identical climate policies on every country.
D. rely entirely on future technological breakthroughs.

28. Which statement best reflects the passage's view of climate responsibility?

A. It is exclusively the responsibility of international organisations.
B. It is shared among governments, businesses, cities, institutions and citizens.
C. It belongs only to individuals because governments lack capacity.
D. It is mainly a problem for countries near the coast.

Passage 5: Digital Payments, Financial Security and Trust

The rapid expansion of digital payments has transformed the way people transfer money, buy goods and access financial services. Mobile applications and instant payment systems have made transactions faster and more convenient, but they have also created new forms of vulnerability. Fraudsters increasingly exploit social engineering, fake customer-care numbers, malicious links, remote-access applications and the anxiety of consumers who fear that their accounts may be blocked.

A strong digital financial system therefore requires more than technological innovation. It also requires institutional trust, clear rules, consumer awareness and rapid mechanisms for reporting and resolving fraud. In June 2026, the Reserve Bank of India issued Master Directions on authorisation to operate a payment system under the Payment and Settlement Systems Act, 2007. The directions aimed to establish a comprehensive framework for entities seeking to operate payment systems.

Authorisation rules are important because payment systems perform functions that affect the public at large. They may handle sensitive personal information, process large volumes of transactions and connect banks, merchants and consumers. A regulatory framework can specify who may operate such systems, what safeguards they must maintain and how risks should be managed. However, regulation does not eliminate every danger. Users may still be deceived into voluntarily revealing passwords, one-time passwords or card details.

This distinction between system failure and user manipulation is significant. A secure platform may prevent unauthorised technical access, yet a victim may be persuaded to approve a transaction. In such cases, responsibility can become difficult to allocate. Consumers need practical guidance: banks and payment providers do not ordinarily require customers to disclose passwords or one-time passwords over calls. Users should independently verify messages, avoid unknown links, activate transaction alerts and report suspicious activity quickly.

Providers also have responsibilities. They should design interfaces that reduce accidental approvals, identify unusual transaction patterns and provide accessible complaint channels. Speed matters because fraudulent funds may be moved through multiple accounts within minutes. Cooperation among banks, payment operators, telecom companies, law-enforcement agencies and regulators is consequently necessary.

There is also a broader issue of inclusion. If security procedures are excessively complicated, first-time users, elderly people or individuals with limited digital literacy may be excluded from useful financial services. If procedures are too weak, consumers face greater fraud risk. Good regulation must therefore balance security with accessibility.

The success of digital finance cannot be measured solely by transaction volume. It must also be judged by whether users understand the system, whether victims can obtain timely assistance and whether institutions accept responsibility for maintaining safe infrastructure. Trust is not created by convenience alone; it is built when innovation is supported by accountability.

29. Why are authorisation rules for payment-system operators important?
A. Payment operators have no effect on public welfare.
B. They handle sensitive information and transactions affecting banks, merchants and consumers.
C. They eliminate the need for users to exercise caution.
D. They ensure that all fraudulent transactions are automatically reversed.

30. The passage distinguishes between system failure and user manipulation because:
A. all digital fraud is caused by defective software.
B. a technically secure system may still be exploited when a user is deceived into approving a transaction.
C. users are legally responsible for every digital loss.
D. payment providers cannot detect unusual transactions.

31. Which of the following is the best example of a provider-side safeguard?
A. Asking users to share one-time passwords with customer-care agents.
B. Designing interfaces that reduce accidental transaction approvals.
C. Removing transaction alerts to reduce user anxiety.
D. Allowing anonymous operation of payment systems.

32. The passage's discussion of digital inclusion implies that:
A. stronger security should always involve more complicated procedures.
B. regulation must balance protection against fraud with usability and accessibility.
C. elderly users should be excluded from digital payments.
D. convenience is more important than security.

33. Why does the passage emphasise rapid reporting of suspicious transactions?
A. Fraudulent funds may be transferred through several accounts quickly.
B. Regulators can investigate only after one year.
C. Reporting automatically proves that the consumer acted correctly.
D. Digital payments cannot be traced once completed.

34. Which conclusion is most consistent with the passage?
A. Transaction volume is the only reliable measure of digital-finance success.
B. Digital finance requires shared responsibility among users, providers and public institutions.
C. Consumer education is unnecessary if authorisation rules exist.
D. Digital payments should be abandoned because fraud is possible.

35. If a payment provider introduces a security system so complicated that many low-literacy users cannot use it, the passage would most likely regard the system as:
A. successful because exclusion improves security.
B. inadequate because security must be balanced with accessibility.
C. legally invalid in every circumstance.
D. preferable to all systems that permit convenient transactions.

SECTION II: LEGAL REASONING

Passage 6: Consent, Coercion and Contractual Responsibility

A contract is ordinarily based on consent. Consent is meaningful only when a person agrees voluntarily and understands the essential nature of the transaction. A person may make an unwise bargain and still be bound by it; courts do not generally rescue parties merely because the bargain later appears disadvantageous. However, where agreement is produced by coercion, fraud or serious undue pressure, the apparent consent may not reflect genuine choice.

Coercion exists when a person is compelled to act through a threat of unlawful harm or through conduct that leaves the person with no reasonable alternative. The threat need not always be directed at the person signing the contract. It may also involve a close family member or property essential to the person's livelihood. The crucial question is whether the pressure was wrongful and sufficiently serious to overcome voluntary choice.

Fraud differs from coercion. Fraud occurs when one party intentionally makes a false statement, conceals an important fact or creates a deceptive impression in order to induce the other party to contract. A statement is not fraudulent merely because it turns out to be wrong. The person making it must generally know that it is false, lack genuine belief in its truth or deliberately ignore whether it is true.

Undue pressure occupies a middle ground. It may arise where one person occupies a position of influence or trust and uses that position to obtain an unfair advantage. Unlike coercion, undue pressure need not involve an explicit threat. A dependent patient, an elderly person relying on a caregiver or an employee whose livelihood depends entirely on a supervisor may be particularly vulnerable. The existence of a relationship alone is not enough; there must be evidence that the influence was used improperly.

When a contract is affected by coercion, fraud or undue pressure, the disadvantaged party may ordinarily seek to rescind it, meaning to have it cancelled. Rescission is not automatic in every case. The party seeking it must act within a reasonable time and should not affirm the contract after discovering the problem. If the contract cannot be unwound because the subject matter has been transferred to an innocent third party, another remedy may be necessary.

These principles protect autonomy without making every bad bargain legally challengeable. The law asks whether the decision was genuinely voluntary, whether the other party behaved wrongfully and whether cancellation would be fair and practicable. The focus is therefore not simply on the outcome but on the process by which agreement was obtained.

36. According to the passage, a disadvantageous bargain is generally enforceable when:

A. the party later regrets the decision.
B. the agreement was voluntarily made without coercion, fraud or undue pressure.
C. one party had greater wealth than the other.
D. the contract produced an unequal result.

37. Which fact most strongly supports a claim of coercion?

A. A seller exaggerates a product's popularity without intending reliance.
B. A person threatens unlawful harm to the buyer's dependent child unless a contract is signed.
C. A buyer changes their mind after signing a fair contract.
D. A supervisor gives an employee ordinary performance feedback.

38. Which element is essential to fraud under the passage?

A. The statement must be intentionally false or made with reckless disregard for truth.
B. The statement must cause financial loss in every case.
C. The false statement must concern a person unrelated to the contract.
D. The other party must have independently discovered the truth before contracting.

39. Which situation most clearly illustrates undue pressure rather than coercion?
A. A creditor threatens unlawful physical violence.
B. A caregiver exploits an elderly person's dependence to obtain a transfer of property.
C. A buyer receives an accurate description but dislikes the product later.
D. A company offers a discount for immediate payment.

40. Why is the existence of a relationship of trust alone insufficient to establish undue pressure?
A. The relationship must have been improperly used to obtain an unfair advantage.
B. Trust relationships are legally irrelevant.
C. Undue pressure requires physical violence in every case.
D. Only strangers can enter enforceable contracts.

41. A person discovers that a contract was induced by fraud but continues accepting its benefits for a long period. Which principle is most relevant?
A. The person may have affirmed the contract and weakened the claim for rescission.
B. Fraud becomes irrelevant once benefits are accepted.
C. The contract automatically becomes criminal.
D. Rescission is available without any time limitation.

42. If the subject matter of the contract has been transferred to an innocent third party, the passage indicates that:
A. rescission may become impracticable and another remedy may be required.
B. the original wrongdoer is automatically released from all responsibility.
C. the innocent third party is presumed to have committed fraud.
D. the original contract never existed for any purpose.

Passage 7: Negligence and the Duty of Care
Negligence occurs when a person who owes a duty of care fails to act with the level of caution reasonably expected in the circumstances, causing harm that was sufficiently connected to the failure. The principle does not make people insurers against every accident. An accident alone does not prove negligence. The claimant must generally establish a duty, a breach of that duty, factual and legal connection between the breach and the harm, and actual damage.

The required level of care is objective. The question is not whether the defendant personally believed that sufficient care had been taken, but whether a reasonably careful person in the same circumstances would have acted differently. The standard may vary with the context. A surgeon, a bus driver, a schoolteacher and a child may not be judged by identical expectations. Professional skill may require consideration of accepted practices, while an emergency may justify decisions that would be unreasonable under ordinary conditions.

Causation has two aspects. First, factual causation asks whether the harm would have occurred "but for" the defendant's breach. If the injury would have happened anyway, factual causation is absent. Second, legal causation asks whether the harm was sufficiently foreseeable and closely connected to the breach. A defendant may not be responsible for an extraordinarily unusual chain of events that no reasonable person could anticipate.

The claimant's own conduct may affect the result. If the claimant also failed to take reasonable care and that failure contributed to the harm, damages may be reduced for contributory negligence. The reduction should reflect the claimant's share of responsibility. However, contributory negligence does not necessarily erase the defendant's breach.

The law also recognises that emergencies can alter the assessment of reasonableness. A person responding to an unexpected danger may have limited time and imperfect information. The law should not judge such conduct with the benefit of calm reflection after the event. Nevertheless, an emergency does not grant unlimited immunity. A person who created the danger through earlier negligence may still bear responsibility.

The purpose of negligence law is both corrective and preventive. It seeks to compensate people harmed by unreasonable conduct and to encourage safer behaviour. At the same time, it must avoid imposing liability so broadly that ordinary activity becomes impossible. The balance is achieved through careful attention to duty, reasonableness, causation, foreseeability and the conduct of all parties.

43. Which combination must generally be established in a negligence claim?
A. Duty, breach, causation and actual damage.
B. Accident, intention and criminal motive.
C. Wealth disparity, physical injury and contractual privity.
D. Strict liability, fraud and unlawful gain.

44. The objective standard of care means that:
A. the defendant's personal belief is always decisive.
B. conduct is assessed by reference to what a reasonably careful person would have done.
C. every person is judged according to the highest professional standard.
D. children and adults must always be judged identically.

45. A driver negligently leaves an open trench on a road. A passer-by suffers injury when a rare meteorite strikes the trench, causing debris to fly. The strongest defence under the passage is that:
A. there was no actual damage.
B. the harm may be too extraordinary and unforeseeable to constitute legal causation.
C. the driver owed no duty to road users.
D. factual causation automatically exists whenever a breach occurs.

46. If the claimant's own carelessness contributed to the injury, the usual consequence is that:
A. the defendant is automatically free from liability.
B. damages may be reduced in proportion to the claimant's responsibility.
C. the claimant receives additional damages.
D. the defendant's breach is treated as intentional.

47. Why does the passage distinguish factual causation from legal causation?
A. A breach may be factually connected to harm but too remote or unforeseeable for legal responsibility.
B. Legal causation concerns only criminal punishment.
C. Factual causation applies only to contracts.
D. The two concepts are identical in every case.

48. Which statement best reflects the passage's treatment of emergencies?

A. Emergency conditions are irrelevant to negligence.
B. Emergency conduct is assessed in context, but an emergency does not provide unlimited immunity.
C. Anyone acting during an emergency is never liable.
D. Only professional rescuers receive protection.

49. The preventive purpose of negligence law is best reflected in the aim to:
A. encourage safer conduct without making people insurers against all accidents.
B. compensate every person who experiences an unfortunate event.
C. punish all careless behaviour with imprisonment.
D. eliminate all risks from ordinary human activity.

Passage 8: Equality and Reasonable Classification
Equality before the law does not require that every person receive identical treatment in every circumstance. People may differ in relevant ways, and a legal rule may take those differences into account. However, a classification is constitutionally acceptable only when it is based on an intelligible distinction and when that distinction has a rational connection with the objective of the law.

The first requirement asks whether the chosen group can be distinguished from others using a clear and understandable basis. A classification cannot rest on vague suspicion, personal dislike or an arbitrary label. The second requirement asks whether the distinction is relevant to the purpose being pursued. Even a clearly defined classification may be invalid if it has no meaningful relationship with the law's objective.

Suppose a city wishes to reduce accidents near schools. A rule limiting heavy vehicles during school-opening and closing hours may be rationally connected with that purpose. If the same rule prohibits bicycles during those hours merely because bicycles are also vehicles, the classification may be irrational if bicycles do not create the problem the rule seeks to address. The question is not whether the government may regulate traffic; it is whether the chosen distinction advances the stated objective.

A classification may also become unreasonable when it is over-inclusive or under-inclusive in a way that undermines its purpose. A rule is over-inclusive when it covers people or conduct that do not create the targeted harm. It is under-inclusive when it excludes situations that produce the same harm without a persuasive justification. Not every imperfect classification is unconstitutional, because governments may act gradually and may lack complete information. But the imperfection cannot be arbitrary or unrelated to the legislative goal.

The burden of evaluating classification must account for the subject matter and the information available to the decision-maker. Economic and social regulation may receive greater practical flexibility because policymakers often must respond to complex conditions. Yet deference does not mean that every distinction is valid. A classification based solely on an irrelevant personal characteristic, particularly when used to deny a basic legal protection, demands careful scrutiny.

The principle of equality therefore performs two functions. It restrains arbitrary state action and permits rational policymaking. Courts do not ordinarily substitute their preferred policy for that of the legislature. They examine whether the distinction is understandable and whether it advances the law's legitimate objective. Equality is thus not mechanical sameness; it is a requirement that differences in legal treatment be justified.

50. Which two requirements define a valid classification under the passage?
A. Popular approval and administrative convenience.
B. Intelligible differentia and rational connection with the law's objective.
C. Economic superiority and political support.
D. Historical origin and judicial preference.

51. Why might a bicycle ban near schools be irrational under the passage?
A. Bicycles can never be regulated.
B. The classification may include conduct that does not meaningfully contribute to the harm being addressed.
C. Schools are not permitted to have traffic rules.
D. Heavy vehicles are always constitutionally immune from regulation.

52. An over-inclusive rule is one that:
A. excludes all conduct capable of causing harm.
B. covers people or conduct beyond those responsible for the targeted problem.
C. applies only to a very small group.
D. has no written objective.

53. What does the passage imply about under-inclusive legislation?
A. It is automatically valid because governments may legislate gradually.
B. It may be invalid if the exclusion of comparable harmful situations lacks persuasive justification.
C. It is always unconstitutional regardless of purpose.
D. It can never be reviewed by a court.

54. Judicial deference in economic regulation means that courts should:
A. accept every classification without scrutiny.
B. recognise policymaking complexity while still examining whether the distinction is relevant and non-arbitrary.
C. replace legislative choices with their own economic preferences.
D. prohibit all classifications affecting economic activity.

55. Which classification is most vulnerable under the passage?
A. Restricting heavy vehicles near schools during peak arrival times.
B. Providing subsidies to small farmers based on landholding size.
C. Denying basic legal protection solely on the basis of an irrelevant personal characteristic.
D. Requiring safety equipment for workers in hazardous industries.

56. The passage describes equality as "not mechanical sameness" because:
A. unequal treatment is always permissible.
B. different treatment may be justified when relevant differences rationally advance a legitimate objective.
C. courts have no role in equality disputes.
D. laws need not have any objective.

Passage 9: Privacy, Consent and Public Interest
Privacy protects an individual's ability to control personal information, bodily space, communications and decisions about intimate aspects of life. It is not an absolute right. In some circumstances, the state or a private institution may collect or use personal information to protect public safety, prevent serious harm or provide an essential service. The existence

of a public purpose, however, does not automatically justify every form of surveillance or data collection.

A privacy-limiting measure should satisfy several conditions. First, it must have a legitimate objective. Second, there must be a rational connection between the measure and that objective. Third, the measure should be necessary, meaning that a less intrusive method would not achieve substantially the same result. Finally, the interference should be proportionate: the benefit expected from the measure must justify the seriousness and scope of the intrusion.

Consent is an important safeguard, but it must be informed, specific and voluntary. A person who clicks "I agree" on a long form without a meaningful opportunity to understand the consequences may not have given genuinely informed consent. Consent obtained through deception, coercion or an unavoidable denial of essential services may also be legally weak. Institutions should therefore explain what data they collect, why they collect it, how long they retain it and with whom they share it.

Data minimisation is another important principle. Organisations should collect only the information reasonably needed for the stated purpose. Retaining unrelated information indefinitely increases the risk of misuse, unauthorised access and discriminatory profiling. Security measures must also be appropriate to the sensitivity of the information. A database containing health or biometric information requires stronger safeguards than a list of publicly available event dates.

Consider a public-health agency that collects the location data of all residents for a disease-control programme. The objective may be legitimate, but a court would still examine whether continuous collection is necessary, whether anonymised or aggregated data would suffice, who can access it, how long it will be retained and whether independent oversight exists. A measure that begins as temporary emergency monitoring may become disproportionate if it continues after the emergency has ended.

Privacy law therefore tries to balance individual autonomy with collective interests. It does not treat public safety and privacy as mutually exclusive. Instead, it asks whether the intrusion is justified by evidence, limited in scope, protected by safeguards and subject to review. Trust depends on people believing that information collected for one purpose will not silently be used for another.

57. Which sequence best represents the test for a privacy-limiting measure?
A. Popularity, convenience, permanence and secrecy.
B. Legitimate objective, rational connection, necessity and proportionality.
C. Consent, punishment, surveillance and retention.
D. Publicity, profitability, speed and administrative control.

58. Why may clicking "I agree" be insufficient to establish informed consent?
A. Digital consent is never legally recognised.
B. The person may not have had a meaningful opportunity to understand the consequences.
C. Consent is valid only when given orally.
D. Privacy rights cannot be waived under any circumstances.

59. What does data minimisation require?
A. Collecting all information that might become useful in the future.
B. Collecting only information reasonably necessary for the stated purpose.

C. Retaining data permanently to improve institutional memory.
D. Sharing data widely to increase transparency.

60. In the public-health example, which fact would most strengthen the agency's justification?
A. It stores identifiable location data indefinitely without oversight.
B. It uses anonymised, time-limited data with restricted access and independent review.
C. It collects unrelated financial and family information as well.
D. It refuses to disclose the purpose of collection.

61. If an emergency ends but continuous surveillance continues without reassessment, the measure may become:
A. automatically lawful because it began during an emergency.
B. disproportionate because the continuing intrusion may no longer be justified.
C. irrelevant to privacy because emergencies eliminate all rights.
D. valid if the database is technologically secure.

62. Which situation most clearly involves weak consent?
A. A consumer voluntarily chooses to share a specified delivery address for one delivery.
B. A hospital explains a data-use policy in clear language and obtains a voluntary signature.
C. A person is told that refusing unrelated data collection will result in denial of an essential service.
D. A participant receives a concise explanation and may withdraw at any time.

63. The passage's final paragraph suggests that privacy and public safety:
A. are always mutually exclusive.
B. can be reconciled through evidence-based, limited and reviewable measures.
C. require the complete elimination of data collection.
D. should be balanced only according to institutional convenience.

Passage 10: Moral Responsibility and Artificial Intelligence

A public authority introduces an artificial-intelligence system to decide which welfare applications should receive priority. The system analyses income, family size, disability status, location and previous administrative records. It is designed to identify applicants facing the greatest hardship and allocate limited resources quickly. Officials defend the system by arguing that automated assessment is more consistent than individual discretion.

After implementation, civil-society groups discover that applicants from certain neighbourhoods are rejected or assigned lower priority at unusually high rates. The authority responds that the system does not use religion, caste or political affiliation as direct inputs. It also says that the algorithm was trained on historical data and that its overall accuracy is high.

The dispute raises several ethical principles. First, a decision-maker should not rely on a factor that is irrelevant to the purpose of the decision. If the aim is to identify hardship, location may be relevant only if it reliably reflects access to services or economic conditions. It should not operate as a hidden substitute for a protected characteristic. A system may therefore discriminate indirectly even when it does not explicitly use a prohibited category.

Second, fairness requires more than equal treatment in form. If historical decisions reflected prejudice or unequal access, reproducing those patterns may perpetuate disadvantage. An algorithm that treats past outcomes as neutral facts can make old inequalities appear objective. Accuracy alone is not sufficient if the system consistently produces unjustified disparities.

Third, affected persons should have a meaningful opportunity to understand and challenge significant decisions. A welfare applicant need not receive every technical detail of a model, but should be told the principal reasons for an adverse decision and provided with a route for human review. Without explanation and appeal, errors may become difficult to detect and correct.

Fourth, responsibility cannot disappear merely because a machine produced the outcome. The public authority chose the system, approved its use and benefited from its speed. It must therefore monitor performance, test for discriminatory effects, protect personal information and correct the model when necessary. Delegating a decision to software does not delegate moral or institutional accountability.

The authority could respond by conducting independent audits, publishing relevant performance statistics, reviewing training data, removing irrelevant proxies, allowing applicants to submit corrective information and establishing human oversight for high-impact cases. These measures would not guarantee perfect decisions, but they would make the system more transparent and contestable.

The deeper lesson is that technology changes the form of decision-making without eliminating the need for judgment. A system may be efficient and still unfair; neutral in wording and still discriminatory; accurate on average and still harmful to a vulnerable minority. Ethical governance therefore requires attention not only to outcomes but also to reasons, procedures, accountability and the distribution of error.

64. Why may an algorithm discriminate indirectly even when it excludes protected characteristics as direct inputs?
A. Algorithms can never process numerical data fairly.
B. Apparently neutral variables may function as proxies for protected characteristics.
C. Protected characteristics are irrelevant in every welfare decision.
D. Historical data is always more accurate than current data.

65. Why is overall accuracy insufficient to establish fairness?
A. Accuracy has no connection with administrative decisions.
B. A system may be accurate on average while producing unjustified disparities for a vulnerable group.
C. Fair systems must always be inaccurate.
D. Welfare decisions cannot involve statistical analysis.

66. Which safeguard most directly promotes contestability?
A. Keeping the model secret from every applicant.
B. Providing principal reasons for decisions and access to human review.
C. Removing all records of rejected applications.
D. Increasing the system's speed without monitoring results.

67. Who bears responsibility for harmful outcomes produced by the system?
A. No one, because the machine made the decision.
B. The authority that selected, approved and benefited from the system.
C. Only the applicant who failed to understand the algorithm.
D. The historical dataset alone.

68. If historical welfare decisions were biased, using them as training data may:
A. automatically remove the bias through automation.
B. reproduce and conceal past inequalities behind an appearance of objectivity.
C. make all future decisions legally unreviewable.
D. ensure that protected groups receive equal outcomes.

69. Which proposed reform best addresses the problem of irrelevant proxies?
A. Removing variables that lack a justified connection with assessing hardship.
B. Increasing the number of unrelated variables.
C. Preventing applicants from correcting inaccurate information.
D. Relying exclusively on historical rejection patterns.

70. The passage's central ethical lesson is that:
A. technological efficiency eliminates the need for human judgment.
B. automated systems must be evaluated through outcomes, reasons, procedures and accountability.
C. any statistical system is inherently discriminatory.
D. human decision-making is always fairer than automated decision-making.

Answer Key and Solutions
Current Affairs and General Knowledge
Answer Explanation

1 B
The passage presents climate policy as a balance between emissions reduction, development, equity, finance and technology.

2 B
"Inflexion point" indicates a significant change in direction or emphasis, not the end of climate policy.

3 A
CCUS may help hard-to-abate sectors, but the passage expressly rejects treating it as a substitute for broader decarbonisation.

4 C
Heat-action plans address the effects of climate change and are therefore adaptation measures.

5 C
The author reframes the issue as designing a transition that is economically viable and socially fair.

6 A
High energy requirements and uncertain storage directly challenge the claim that CCUS alone is sufficient.

7 B
Drainage, health systems and early-warning mechanisms protect society from climate impacts and therefore concern adaptation.

8 B
The UN80 Initiative is described as an effort to improve the UN's ability to respond to complex global crises.

9 B
The passage states that modern cooperation requires data, technology, administration and political agreements.

10 B
Centralisation may cause local circumstances to be ignored, even though it could reduce duplication.

11 C
Reform must be judged by both efficiency and the quality of humanitarian, peacekeeping and rights-related outcomes.

12 B
Institutional memory means accumulated organisational knowledge and experience.

13 A

The passage asks how a universal institution can become more flexible without losing inclusiveness.

14 C
The author supports balanced reform involving efficiency, accountability, transparency and local participation.

15 B
Infrastructure involves Union and state powers, local conditions and coordination across administrative levels.

16 B
The corridor is used as an example of network-based development connecting ports, markets, production and workers.

17 C
Fiscal consolidation means responsible management of borrowing and expenditure while preserving productive investment.

18 B
Tourism may support preservation, but only if historical context and local communities are respected.

19 A
Conservation can impose costs on communities; the passage therefore calls for conflict-sensitive implementation.

20 B
The author repeatedly stresses that announcements matter only when properly implemented and publicly beneficial.

21 A
Both initiatives illustrate the intersection of conservation, heritage, tourism and development.

22 B
A temporary exceedance is scientifically distinct from permanent long-term breach, but it remains an important warning.

23 B
The threshold is presented as a warning indicator of increasing risks, not as a perfectly safe dividing line.

24 C
The passage specifically identifies weak housing, limited healthcare and climate-sensitive livelihoods as vulnerability factors.

25 B
The passage notes weak enforcement and delays in climate finance as limitations of international conferences.

26 A

Heat-action plans and emergency systems help people cope with unavoidable effects and are adaptation measures.

27 B
The final paragraph focuses on reducing long-term risk while protecting people from impacts that cannot be avoided.

28 B
Responsibility is distributed among governments, companies, cities, international bodies, citizens and civil society.

29 B
Payment systems affect the public because they process sensitive data and connect multiple financial actors.

30 B
Deception can lead a user to approve a transaction even where the platform itself was not technically breached.

31 B
Interface design that prevents accidental approval is a direct provider-side safety measure.

32 B
The passage calls for a balance between security and accessibility, particularly for vulnerable or inexperienced users.

33 A
Fraudulent money may move rapidly through several accounts, making prompt reporting important.

34 B
The passage assigns responsibilities to consumers, providers, banks, regulators, telecom firms and law-enforcement bodies.

35 B
Excessive complexity may exclude users, so security must remain usable and accessible.

Legal Reasoning

36 B
A bad bargain is not enough; the agreement must have been affected by coercion, fraud or undue pressure to be challenged.

37 B
A serious unlawful threat involving a dependent family member can overcome voluntary choice and constitute coercion.

38 A
Fraud requires intentional falsity, lack of genuine belief or reckless disregard for truth that induces the contract.

39 B

Exploiting a position of dependence without an explicit threat is the classic pattern of undue pressure.

40 A
The relationship must be improperly used to obtain an unfair advantage; trust alone is insufficient.

41 A
Continued acceptance of benefits may amount to affirmation and make rescission more difficult.

42 A
Transfer to an innocent third party may make restoration impossible, requiring another remedy.

43 A
The passage identifies duty, breach, causation and actual damage as the usual elements.

44 B
The objective test asks what a reasonably careful person would have done in the same circumstances.

45 B
Although the trench may be a factual background condition, the meteorite event may be too extraordinary for legal causation.

46 B
Contributory negligence generally reduces damages according to the claimant's share of responsibility.

47 A
Factual connection alone is insufficient if the harm is too remote or unforeseeable.

48 B
Emergencies affect the standard of reasonableness but do not create unlimited immunity.

49 A
Negligence law encourages safer conduct while avoiding liability for every accident.

50 B
The two requirements are an intelligible distinction and a rational connection with the legislative objective.

51 B
Bicycles may be included in the rule even though they do not meaningfully create the danger targeted by the restriction.

52 B
An over-inclusive rule covers people or conduct beyond those connected to the targeted harm.

53 B

Under-inclusion may be unconstitutional when comparable harmful situations are excluded without adequate justification.

54 B
Deference allows policy flexibility but does not excuse arbitrary or irrelevant classifications.

55 C
Denial of basic protection based on an irrelevant personal characteristic is especially vulnerable to equality review.

56 B
Equality permits justified differences when they are relevant to and rationally advance a legitimate objective.

57 B
The passage sets out legitimacy, rational connection, necessity and proportionality.

58 B
Consent requires meaningful understanding, not merely formal acceptance of an unintelligible or unavoidable form.

59 B
Data minimisation limits collection to information reasonably necessary for the stated purpose.

60 B
Anonymisation, time limits, restricted access and independent review reduce the intrusion and strengthen proportionality.

61 B
Once the emergency ends, continuing surveillance may no longer be necessary or proportionate.

62 C
Consent is weak when refusal of unrelated data collection threatens access to an essential service.

63 B
The passage supports reconciliation through narrow, evidence-based, safeguarded and reviewable measures.

64 B
Neutral variables such as location may operate as proxies for protected characteristics.

65 B
A high average accuracy can coexist with systematic and unjustified harm to a particular group.

66 B
Reasons and human review allow affected people to understand and challenge decisions.

67 B

Institutional accountability remains with the authority that adopted and benefited from the system.

68 B
Biased historical data may reproduce old inequalities while making them appear objective.

69 A
Removing variables lacking a justified relationship with hardship directly reduces proxy discrimination.

70 B
The passage demands scrutiny of outcomes, reasons, procedures, transparency and accountability, not efficiency alone.