

IBSAT Reading Comprehension

Sample Paper – 10

Duration: 26 Minutes

Maximum Marks: 30

Instructions

- This paper contains **30** Multiple Choice Questions (Single Correct Answer), modelled on the Reading Comprehension section of **IBSAT** (ICFAI Business School Aptitude Test).
- Each correct answer carries **+1 mark**. There is **no negative marking** for incorrect or unattempted answers, so attempt every question.
- The paper has **five passages**, each followed by **six** questions. Only **one** option is correct; choose the most appropriate answer based only on the passage.
- IBSAT is a computer-based test with no sectional time limit; attempt this practice paper in one timed sitting of about **26 minutes**.
- Use of mobile phones, calculators, dictionaries, or electronic gadgets is strictly prohibited.

Passage I

Directions (Q1–Q6): Read the following passage carefully and answer the questions that follow. Base your answers only on what is stated or implied in the passage.

When leaders confront genuine uncertainty, they face a problem that no amount of data can fully dissolve. Uncertainty is not the same as risk: risk can be measured, assigned probabilities, and hedged, whereas uncertainty describes situations in which the range of possible outcomes is itself unknown. In such conditions the instinct to gather more information can become a trap, because analysis consumes time the decision cannot afford, and the illusion of thoroughness merely postpones the moment of commitment. The most capable leaders learn to distinguish between questions that further study can answer and those that only action will resolve.

This does not mean that decisive leaders act rashly. Rather, they treat early decisions as experiments, structured so that the organization learns quickly and cheaply from each move. A choice that can be reversed at low cost should be made fast; a choice that



binds the firm for years deserves patience. Confusing the two, either agonizing over trivial matters or gambling on irreversible ones, is the signature of poor judgment. Good leaders also resist the comfort of consensus, since a room that agrees too readily has usually stopped thinking. They invite dissent deliberately, knowing that the value of a contrary voice lies not in being right but in exposing assumptions that would otherwise pass unexamined.

Perhaps the subtlest demand of leadership under uncertainty is emotional. A leader must project enough confidence to keep others moving forward while privately holding doubt open, because certainty displayed too soon closes off the very adjustments that survival requires. The paradox is that those who admit what they do not know, rather than those who pretend to omniscience, tend to inspire the deepest trust.

- Q1.** Which of the following best expresses the central idea of the passage?
- (A) Leaders should always gather as much information as possible before deciding.
 - (B) Effective leadership under uncertainty depends on judging which decisions call for action rather than more analysis, and on holding confidence and doubt in balance.
 - (C) Uncertainty and risk are essentially the same problem for decision-makers.
 - (D) Consensus among a leadership team is the surest sign of a sound decision.
- Q2.** According to the passage, how does uncertainty differ from risk?
- (A) Uncertainty can be hedged, while risk cannot.
 - (B) Risk applies only to reversible decisions.
 - (C) Risk can be measured and assigned probabilities, whereas uncertainty involves outcomes whose range is itself unknown.
 - (D) Uncertainty is always more dangerous than risk.
- Q3.** It can be inferred that a leader who “agonizes over trivial matters” is
- (A) demonstrating admirable caution.
 - (B) correctly matching effort to the stakes involved.



- (C) misjudging which decisions actually deserve careful deliberation.
- (D) gathering exactly the information the decision requires.

Q4. In the passage, the word “dissolve” most nearly means

- (A) liquefy
- (B) intensify
- (C) postpone
- (D) eliminate

Q5. Why does the author describe early decisions as “experiments”?

- (A) To show that reversible choices should be made quickly so the organization can learn cheaply from them.
- (B) To suggest that leaders should treat every decision as a formal scientific trial.
- (C) To argue that experimentation is always riskier than careful planning.
- (D) To criticize leaders who ever reverse a decision.

Q6. Which statement best reflects the paradox the author identifies at the end of the passage?

- (A) Leaders who display certainty earliest earn the most lasting trust.
- (B) Leaders who acknowledge the limits of their knowledge tend to inspire deeper trust than those who feign certainty.
- (C) Doubt should always be shown openly and immediately to followers.
- (D) Confidence and doubt cannot coexist within a single leader.

Passage II

Directions (Q7–Q12): Read the following passage carefully and answer the questions that follow. Base your answers only on what is stated or implied in the passage.



To the casual eye a desert appears empty, a landscape defined by what it lacks: water, shade, and the green abundance of wetter regions. Yet this impression mistakes scarcity for absence. Deserts teem with life, but that life has been shaped by an unforgiving arithmetic in which every drop of water must be earned and hoarded. The organisms that endure here are not the strongest in any conventional sense; they are the most economical, having traded speed and size for the patience to wait out drought.

Plants illustrate the bargain vividly. Many desert species shed their leaves during the driest months, halting growth entirely rather than lose moisture through surfaces exposed to the sun. Others, such as the succulents, store water in swollen tissues and open their pores only at night, when cooler air steals less of their reserve. Cacti go further, collapsing slightly as they draw on stored water and swelling again after rain, a rhythm of feast and famine written into their very shape.

Animals practise a parallel thrift. The kangaroo rat never drinks, extracting all the water it needs from the seeds it eats and producing urine so concentrated that almost nothing is wasted. Many creatures avoid the punishing daytime heat altogether, retreating into burrows where the air stays cool and humid, and emerging only after dusk. What unites these strategies is a single principle: in the desert, survival belongs not to those who consume the most but to those who waste the least. The lesson is quietly humbling, for it inverts the comfortable assumption that abundance and vigour must go together.

Q7. Which of the following best captures the main idea of the passage?

- (A) Deserts are essentially lifeless landscapes defined by what they lack.
- (B) Desert organisms survive chiefly because they are larger and stronger than organisms elsewhere.
- (C) Life in the desert endures through strategies of extreme economy, in which wasting the least matters more than consuming the most.
- (D) Desert plants and animals depend mainly on frequent rainfall.

Q8. According to the passage, why do many desert plants shed their leaves in the driest months?

- (A) To halt growth and avoid losing moisture through sun-exposed surfaces.
- (B) To attract pollinating insects during the dry season.
- (C) To store additional water inside the shed leaves.
- (D) To absorb more sunlight for rapid photosynthesis.



- Q9.** It can be inferred that the kangaroo rat's concentrated urine serves to
- (A) attract mates during the dry season.
 - (B) minimize the loss of the little water it obtains from its food.
 - (C) cool the animal's body during the day.
 - (D) mark the boundaries of its territory.
- Q10.** In the passage, the word "thrift" most nearly means
- (A) speed
 - (B) aggression
 - (C) abundance
 - (D) careful economy
- Q11.** The author mentions cacti collapsing and swelling in order to
- (A) show that cacti are fragile and easily damaged.
 - (B) prove that cacti cannot survive prolonged droughts.
 - (C) illustrate how their very shape reflects a rhythm of storing and using water.
 - (D) argue that cacti consume more water than other desert plants.
- Q12.** The author's attitude toward desert life can best be described as
- (A) appreciative, and quietly instructed by it.
 - (B) dismissive and detached.
 - (C) alarmed and pessimistic.
 - (D) indifferent and coldly clinical.

Passage III

Directions (Q13–Q18): Read the following passage carefully and answer the questions that follow. Base your answers only on what is stated or implied in the passage.



The newspaper as we recognize it did not appear fully formed; it accumulated slowly from older habits of passing news by word of mouth, handwritten letter, and printed pamphlet. Early modern Europe circulated “news-sheets” that reported the movements of ships, armies, and markets, but these were irregular, expensive, and often no more reliable than rumour. What transformed them into a durable institution was less any single invention than the gradual convergence of cheap printing, rising literacy, and a merchant class hungry for timely commercial intelligence.

By the eighteenth century the daily paper had become a fixture of urban life, and with it came a new figure: the editor who claimed to speak for a reading public rather than for a patron or a crown. This claim was frequently self-serving, yet it carried real consequences. Governments that had once controlled information through licensing found themselves negotiating with a press that could shape opinion faster than any decree. Attempts to tax or censor newspapers often backfired, lending them the glamour of forbidden knowledge and swelling their sales.

The nineteenth century brought the steam press and the telegraph, and with them a flood of print that turned news into a mass commodity. Papers grew cheaper, larger, and more sensational, competing for readers with crime, scandal, and spectacle as much as with sober reportage. Critics lamented the coarsening of public taste, but the same commercial pressures that cheapened content also widened access, placing a printed account of the wider world into hands that had never before held one. The press, in short, was never a neutral mirror; it was an interested participant that both reflected its readers and remade them.

Q13. According to the passage, early modern European news-sheets were

- (A) reliable and inexpensive.
- (B) published on a fixed daily schedule.
- (C) controlled entirely by the merchant class.
- (D) irregular, costly, and often no more dependable than rumour.

Q14. Which of the following best states the central idea of the passage?

- (A) The newspaper was essentially the product of a single technology, the printing press.
- (B) The newspaper emerged gradually from converging social and technical forces and was never a neutral reflector of its readers.
- (C) Governments successfully suppressed newspapers through taxation and censorship.



(D) Sensational journalism destroyed the value of the press in the nineteenth century.

Q15. It can be inferred that attempts to tax or censor newspapers “backfired” because

(A) restriction made the papers more alluring and increased their sales.

(B) governments lacked the money to enforce the new taxes.

(C) readers could no longer afford the newly taxed papers.

(D) editors abandoned commercial news altogether.

Q16. In the passage, the word “convergence” most nearly means

(A) separation

(B) invention

(C) a coming together

(D) steady decline

Q17. The author refers to the editor “who claimed to speak for a reading public” in order to

(A) prove that editors were always honest representatives of their readers.

(B) highlight a new and consequential claim to authority, even if it was often self-serving.

(C) argue that editors served only patrons and monarchs.

(D) show that readers had no influence over the press.

Q18. Which title best reflects the passage as a whole?

(A) The Printing Press: A Single Decisive Invention

(B) How Governments Silenced the Early Press

(C) The Decline of Reading in the Industrial Age

(D) The Newspaper as Interested Participant, Not Neutral Mirror



Passage IV

Directions (Q19–Q24): Read the following passage carefully and answer the questions that follow. Base your answers only on what is stated or implied in the passage.

When executives imagine a cyberattack, they often picture a lone genius breaking through firewalls with dazzling technical skill. The reality is more mundane and, for that reason, more dangerous. The majority of successful breaches begin not with a broken lock but with an opened door: an employee who clicks a convincing link, reuses a password, or approves a fraudulent invoice. Attackers have learned that the weakest component of most security systems is not the software but the human being who operates it, and they invest accordingly in deception rather than in code.

This shift has consequences for how firms defend themselves. Spending on ever more sophisticated technology yields diminishing returns if staff remain untrained and unaware. A single careless click can hand an intruder credentials that no firewall was designed to withhold, since the system cannot easily distinguish a legitimate user from a criminal wearing that user's stolen identity. Worse, once inside, attackers often move patiently, watching and mapping the network for weeks before striking, so that by the time damage becomes visible the intrusion is already deep.

The costs extend well beyond stolen funds. A breach can erode the trust of customers, invite regulatory penalties, and expose confidential dealings to competitors, and the reputational wound frequently outlasts the financial one. Prudent organizations therefore treat security less as a product to be purchased than as a discipline to be sustained: they assume that some attacks will succeed, and they design their systems to limit the damage when defences fail rather than pretending that failure is impossible. Resilience, not an unbreachable wall, has become the realistic goal.

Q19. Which of the following best expresses the main idea of the passage?

- (A) Because attackers exploit human error more than technical weakness, businesses should pursue resilience and awareness rather than rely on technology alone.
- (B) Cyberattacks are almost always carried out by lone technical geniuses.
- (C) Investing in more sophisticated security software by itself guarantees protection.
- (D) The financial cost of a breach is the only consequence firms need to consider.

Q20. According to the passage, most successful breaches begin with



- (A) a flaw discovered deep in the encryption software.
- (B) a physical break-in at company offices.
- (C) a human action such as clicking a link, reusing a password, or approving a fraudulent invoice.
- (D) a failure of the company's firewall hardware.

Q21. It can be inferred that attackers “move patiently” inside a network in order to

- (A) give the company time to detect and remove them.
- (B) test the firewall's strength again and again.
- (C) avoid learning anything about the network's layout.
- (D) map the system and maximize damage before they are noticed.

Q22. In the passage, the word “erode” most nearly means

- (A) strengthen
- (B) gradually wear away
- (C) advertise
- (D) restore

Q23. The author contrasts security as “a product to be purchased” with “a discipline to be sustained” in order to

- (A) argue that ongoing practice matters more than one-time technological spending.
- (B) claim that firms should stop buying security software entirely.
- (C) suggest that discipline and purchasing are equally ineffective.
- (D) prove that breaches can always be prevented with enough effort.

Q24. The passage implies that a firewall “cannot easily distinguish a legitimate user from a criminal” when

- (A) the attacker uses advanced code to disable the firewall.



- (B) the company has simply not purchased enough software.
- (C) the criminal is using a genuine user's stolen credentials.
- (D) the firewall hardware has been physically destroyed.

Passage V

Directions (Q25–Q30): Read the following passage carefully and answer the questions that follow. Base your answers only on what is stated or implied in the passage.

Most people believe they make financial decisions rationally, weighing costs and benefits like careful accountants. Decades of research suggest otherwise. The mind relies on mental shortcuts that once served our ancestors well but that misfire in the abstract world of money, leading ordinary investors to repeat predictable mistakes even when they know better. Understanding these biases does not immunize us against them, but it can blunt their force.

Consider loss aversion, the tendency to feel the pain of a loss far more sharply than the pleasure of an equivalent gain. This asymmetry drives people to sell winning investments too early, locking in modest profits, while clinging to losers in the hope of breaking even, so that small setbacks harden into large ones. A related trap is mental accounting, in which the same rupee is treated differently depending on where it happens to sit. A person may guard a savings account jealously while spending a tax refund carelessly, as though the second sum were somehow less real than the first.

Then there is the pull of the present. Offered a smaller reward now or a larger one later, many choose the immediate payoff even when waiting is plainly wiser, a habit that undermines retirement saving more than any market crash. Overconfidence completes the picture: investors routinely overestimate their ability to pick winners, trading too often and paying dearly in fees and mistimed bets. None of these tendencies signals stupidity. They are the ordinary furniture of the human mind, and the wisest savers are not those who imagine themselves free of bias but those who build simple rules to protect themselves from their own predictable folly.

Q25. Which of the following best captures the central idea of the passage?

- (A) People generally make financial decisions with the precision of careful accountants.
- (B) Predictable cognitive biases distort financial decisions, and the wisest savers build simple rules to guard against their own tendencies.
- (C) Understanding one's biases completely eliminates their influence on behaviour.



(D) Overconfidence is the only bias that meaningfully affects investors.

Q26. According to the passage, loss aversion leads people to

(A) hold on to winning investments indefinitely.

(B) treat every sum of money in exactly the same way.

(C) always choose a larger reward offered later.

(D) sell winners too early while clinging to losers in the hope of breaking even.

Q27. The example of guarding a savings account while spending a tax refund carelessly illustrates that

(A) tax refunds are objectively worth less than savings.

(B) people always spend unexpected windfalls wisely.

(C) the same money is valued differently depending on how it is mentally labelled.

(D) savings accounts earn no interest at all.

Q28. In the passage, the word “blunt” most nearly means

(A) reduce the force of

(B) sharpen and intensify

(C) openly advertise

(D) eliminate entirely

Q29. The author states that these biases are “the ordinary furniture of the human mind” in order to

(A) argue that people who show bias are unintelligent.

(B) claim that biases can never be managed in any way.

(C) suggest that only professional investors suffer from them.

(D) emphasize that such tendencies are normal and widely shared, not signs of stupidity.



Q30. Which title best fits the passage?

- (A) How to Eliminate All Financial Bias Forever
- (B) Predictable Folly: Why Smart Savers Build Rules Against Themselves
- (C) The Rational Investor's Guide to Perfect Decisions
- (D) Why Market Crashes Are the Main Threat to Retirement



Detailed Solutions

Q1.

Solution

Concept — Main idea: Find the option that captures the whole argument, not just one detail.

Passage support: The passage says capable leaders distinguish questions that “only action will resolve” from those study can answer. It also closes on the balance of projecting confidence while “privately holding doubt open.” Option B fuses both threads: judging when to act and balancing confidence with doubt.

Why other options are wrong:

- Option A: The passage warns that gathering more information “can become a trap.”
- Option C: The text explicitly says uncertainty is “not the same as risk.”
- Option D: A room that “agrees too readily has usually stopped thinking,” so consensus is distrusted.

Final Answer: Judgment plus a balance of confidence and doubt ⇒ **B**

Answer: (B) [Go Back to Q1](#)

Q2.

Solution

Concept — Detail retrieval: Locate the sentence that directly defines the two terms.

Passage support: The passage states risk “can be measured, assigned probabilities, and hedged.” It adds that uncertainty “describes situations in which the range of possible outcomes is itself unknown.” Option C restates this distinction exactly.

Why other options are wrong:

- Option A: It is risk, not uncertainty, that can be hedged.
- Option B: The reversible / irreversible split is about decisions, not the risk-uncertainty contrast.
- Option D: The passage never ranks uncertainty as “always more dangerous.”

Final Answer: Risk is measurable; uncertainty has an unknown range of outcomes ⇒ **C**



Answer: (C) [Go Back to Q2](#)

Q3.

Solution

Concept — Inference: Read the writer’s evaluation of the behaviour, not the surface act.

Passage support: The passage calls agonizing over trivial matters part of “the signature of poor judgment.” Trivial, easily reversed choices “should be made fast.” So devoting heavy deliberation to them is a misallocation of attention.

Why other options are wrong:

- Option A: The author frames it as poor judgment, not admirable caution.
- Option B: Matching effort to stakes is the opposite of what this leader does.
- Option D: Trivial matters do not require gathering the information the decision demands.

Final Answer: Misjudging which decisions deserve deliberation ⇒ **C**

Answer: (C) [Go Back to Q3](#)

Q4.

Solution

Concept — Vocabulary in context: Substitute each choice and keep the sentence’s meaning.

Passage support: The phrase is “a problem that no amount of data can fully dissolve.” Here dissolve means to make the problem go away or clear it up. “Eliminate” fits that sense best.

Why other options are wrong:

- Option A: “Liquefy” is the literal chemical sense, wrong for an abstract problem.
- Option B: “Intensify” reverses the meaning.
- Option C: “Postpone” is a different idea, used later in the passage for delay.

Final Answer: Dissolve here means eliminate ⇒ **D**

Answer: (D) [Go Back to Q4](#)



Q5.

Solution

Concept — Author’s purpose: Ask what role the “experiments” metaphor plays in the argument.

Passage support: Decisions treated as experiments are “structured so that the organization learns quickly and cheaply from each move.” The next line says a “choice that can be reversed at low cost should be made fast.” So the metaphor supports fast, cheap learning from reversible choices.

Why other options are wrong:

- Option B: The author does not require every decision to be a formal scientific trial.
- Option C: The passage does not claim experimentation is always riskier than planning.
- Option D: The point favours reversibility; it does not criticize reversing a decision.

Final Answer: Reversible choices made fast to learn cheaply ⇒ **A**

Answer: (A) [Go Back to Q5](#)

Q6.

Solution

Concept — Inference from the conclusion: Match the option to the exact paradox stated at the end.

Passage support: The closing lines say those “who admit what they do not know” inspire “the deepest trust.” This is set against those who “pretend to omniscience.” Option B states precisely this reversal.

Why other options are wrong:

- Option A: Displaying certainty earliest is what the passage warns against.
- Option C: The leader holds doubt “privately”; open, immediate display is not urged.
- Option D: The passage shows confidence and doubt held together, not as incompatible.

Final Answer: Admitting the limits of knowledge inspires deeper trust ⇒ **B**

Answer: (B) [Go Back to Q6](#)



Q7.

Solution

Concept — Main idea: Choose the summary that spans the plant and animal examples.

Passage support: The organisms that endure “are the most economical.” The unifying principle is that survival “belongs not to those who consume the most but to those who waste the least.” Option C captures this economy of survival.

Why other options are wrong:

- Option A: The passage rejects the idea that the desert is lifeless; it “teem[s] with life.”
- Option B: Survivors are “not the strongest,” so size and strength are not the key.
- Option D: Desert life copes with scarcity, not frequent rainfall.

Final Answer: Survival through extreme economy ⇒ C

Answer: (C) [Go Back to Q7](#)

Q8.

Solution

Concept — Detail retrieval: Find the stated reason attached to leaf-shedding.

Passage support: Many species “shed their leaves during the driest months.” They do so “rather than lose moisture through surfaces exposed to the sun.” This is a move to halt growth and conserve water, matching Option A.

Why other options are wrong:

- Option B: Pollination is never mentioned as the reason.
- Option C: Shedding leaves discards, not stores, water-bearing tissue.
- Option D: The aim is to reduce sun exposure, not to absorb more sunlight.

Final Answer: To halt growth and avoid moisture loss ⇒ A

Answer: (A) [Go Back to Q8](#)



Q9.

Solution

Concept — Inference: Connect the concentrated urine to the passage's water-saving theme.

Passage support: The kangaroo rat "never drinks," getting water only "from the seeds it eats." Its urine is "so concentrated that almost nothing is wasted." The inference is that concentration exists to conserve the little water it has, matching Option B.

Why other options are wrong:

- Option A: Mating is not mentioned.
- Option C: Cooling is achieved by burrowing, not by urine.
- Option D: Territory-marking is not raised in the passage.

Final Answer: To minimize loss of scarce water ⇒ **B**

Answer: (B) [Go Back to Q9](#)

Q10.

Solution

Concept — Vocabulary in context: Read "thrift" against the surrounding idea of saving.

Passage support: Animals "practise a parallel thrift" just after plants are shown hoarding water. The whole passage praises wasting the least. So thrift here means careful economy, Option D.

Why other options are wrong:

- Option A: "Speed" is explicitly traded away by these organisms.
- Option B: "Aggression" has no link to conserving resources.
- Option C: "Abundance" is the opposite of the scarcity being managed.

Final Answer: Thrift means careful economy ⇒ **D**

Answer: (D) [Go Back to Q10](#)



Q11.

Solution

Concept — Author’s purpose: Ask why the cactus example is included.

Passage support: Cacti collapse “as they draw on stored water and swelling again after rain.” This is called “a rhythm of feast and famine written into their very shape.” The example illustrates how form mirrors water storage and use, Option C.

Why other options are wrong:

- Option A: Collapsing is a survival strategy, not a sign of fragility.
- Option B: The example shows cacti surviving drought, not failing at it.
- Option D: The passage does not say cacti use more water than other plants.

Final Answer: Shape reflects storing and using water ⇒ C

Answer: (C) [Go Back to Q11](#)

Q12.

Solution

Concept — Tone / attitude: Gauge the writer’s feeling from word choice and the closing line.

Passage support: The desert’s life is described admiringly, its lesson called “quietly humbling.” The author says it “inverts the comfortable assumption that abundance and vigour must go together.” This signals appreciation and a sense of being instructed, Option A.

Why other options are wrong:

- Option B: Detailed admiration is the opposite of dismissiveness.
- Option C: There is no alarm or pessimism in the tone.
- Option D: The warmth of “humbling” rules out cold indifference.

Final Answer: Appreciative and instructed ⇒ A

Answer: (A) [Go Back to Q12](#)



Q13.

Solution

Concept — Detail retrieval: Match the description of the news-sheets word for word.

Passage support: The news-sheets “were irregular, expensive, and often no more reliable than rumour.” This is a direct description in the first paragraph. Option D restates all three traits.

Why other options are wrong:

- Option A: They were the reverse of reliable and inexpensive.
- Option B: They were irregular, not on a fixed daily schedule.
- Option C: The merchant class wanted news but did not control the sheets.

Final Answer: Irregular, costly, and rumour-like ⇒

Answer: (D) [Go Back to Q13](#)

Q14.

Solution

Concept — Main idea: Select the option that unites origin and character of the press.

Passage support: The newspaper “accumulated slowly” from converging forces, not a single invention. The passage ends: the press “was never a neutral mirror; it was an interested participant.” Option B joins both claims.

Why other options are wrong:

- Option A: The text denies that one technology produced the newspaper.
- Option C: Censorship “often backfired,” so suppression was not successful.
- Option D: Sensationalism also “widened access”; it did not simply destroy the press’s value.

Final Answer: Gradual emergence, never a neutral mirror ⇒

Answer: (B) [Go Back to Q14](#)



Q15.

Solution

Concept — Inference: Trace the cause the passage attaches to “backfired.”

Passage support: Taxing or censoring lent papers “the glamour of forbidden knowledge.” This directly “swell[ed] their sales.” So restriction increased demand, matching Option A.

Why other options are wrong:

- Option B: Enforcement funding is never mentioned.
- Option C: The passage says sales rose, not that readers could not afford papers.
- Option D: Editors did not abandon commercial news because of taxes.

Final Answer: Restriction made papers more alluring and raised sales ⇒ **A**

Answer: (A) [Go Back to Q15](#)

Q16.

Solution

Concept — Vocabulary in context: Read “convergence” with the list of forces it governs.

Passage support: The phrase is the “gradual convergence of cheap printing, rising literacy, and a merchant class.” Several separate forces are meeting and combining. That is a coming together, Option C.

Why other options are wrong:

- Option A: “Separation” is the opposite of converging.
- Option B: “Invention” is precisely what the passage says did not cause the change.
- Option D: “Decline” does not fit a description of growth.

Final Answer: Convergence means a coming together ⇒ **C**

Answer: (C) [Go Back to Q16](#)



Q17.

Solution

Concept — Author’s purpose: Ask why the editor figure is introduced.

Passage support: The editor’s claim to speak for the public “was frequently self-serving, yet it carried real consequences.” Governments then had to negotiate with a press that could “shape opinion faster than any decree.” The figure marks a new, consequential authority even when self-interested, Option B.

Why other options are wrong:

- Option A: The passage calls the claim self-serving, not always honest.
- Option C: The editor claimed to speak for the public, not only patrons.
- Option D: Readers gained influence through this figure, contradicting “no influence.”

Final Answer: A new, consequential, often self-serving authority ⇒ **B**

Answer: (B) [Go Back to Q17](#)

Q18.

Solution

Concept — Best title: Pick the title that names the passage’s overall claim.

Passage support: The final sentence declares the press “an interested participant that both reflected its readers and remade them.” This thesis runs through the whole piece. Option D echoes that “interested participant, not neutral mirror” idea.

Why other options are wrong:

- Option A: The passage denies a single decisive invention.
- Option B: Governments did not manage to silence the press.
- Option C: Reading widened rather than declined; access grew.

Final Answer: Interested participant, not neutral mirror ⇒ **D**

Answer: (D) [Go Back to Q18](#)



Q19.

Solution

Concept — Main idea: Choose the option that links the human-weakness point to the resilience conclusion.

Passage support: The weakest component “is not the software but the human being who operates it.” The passage ends that “Resilience, not an unbreachable wall, has become the realistic goal.” Option A joins the cause (human error) to the prescribed response (resilience and awareness).

Why other options are wrong:

- Option B: The lone-genius image is called unrealistic in the opening.
- Option C: Technology alone “yields diminishing returns,” so it does not guarantee protection.
- Option D: Costs “extend well beyond stolen funds,” so money is not the only concern.

Final Answer: Exploit human error, so pursue resilience and awareness ⇒ **A**

Answer: (A) [Go Back to Q19](#)

Q20.

Solution

Concept — Detail retrieval: Find how breaches are said to begin.

Passage support: Most breaches begin “not with a broken lock but with an opened door.” That door is “an employee who clicks a convincing link, reuses a password, or approves a fraudulent invoice.” Option C lists exactly these human actions.

Why other options are wrong:

- Option A: The point is that software flaws are not the usual entry.
- Option B: No physical break-in is described.
- Option D: Firewall hardware failure is not the stated starting point.

Final Answer: A human action such as clicking a link ⇒ **C**

Answer: (C) [Go Back to Q20](#)



Q21.

Solution

Concept — Inference: Read the purpose behind “move patiently.”

Passage support: Attackers “move patiently, watching and mapping the network for weeks before striking.” By the time damage shows, “the intrusion is already deep.” The inference is that patience serves mapping and maximizing damage before detection, Option D.

Why other options are wrong:

- Option A: They move quietly to avoid detection, not to help the company detect them.
- Option B: The passage describes mapping, not repeated firewall testing.
- Option C: They are actively learning the layout, not avoiding it.

Final Answer: Map the system and maximize damage before notice ⇒ **D**

Answer: (D) [Go Back to Q21](#)

Q22.

Solution

Concept — Vocabulary in context: Test “erode” against the trust it acts on.

Passage support: A breach “can erode the trust of customers.” Trust is here being slowly damaged, not built. “Gradually wear away” captures that sense, Option B.

Why other options are wrong:

- Option A: “Strengthen” reverses the meaning.
- Option C: “Advertise” is unrelated to weakening trust.
- Option D: “Restore” is the opposite of the damage described.

Final Answer: Erode means to gradually wear away ⇒ **B**

Answer: (B) [Go Back to Q22](#)



Q23.

Solution

Concept — Author’s purpose: Ask what the “product versus discipline” contrast is meant to show.

Passage support: Prudent firms treat security “less as a product to be purchased than as a discipline to be sustained.” They “assume that some attacks will succeed” and design to limit damage. The contrast argues that sustained practice beats one-time buying, Option A.

Why other options are wrong:

- Option B: The passage does not urge firms to stop buying software.
- Option C: Discipline is presented as effective, not equally useless.
- Option D: The text rejects “pretending that failure is impossible.”

Final Answer: Ongoing practice matters more than one-time spending ⇒

Answer: (A) [Go Back to Q23](#)

Q24.

Solution

Concept — Inference / detail: Identify the condition under which the firewall is fooled.

Passage support: The system “cannot easily distinguish a legitimate user from a criminal wearing that user’s stolen identity.” A careless click can “hand an intruder credentials.” So the firewall is blind when the criminal uses stolen credentials, Option C.

Why other options are wrong:

- Option A: The difficulty is identity confusion, not disabling code.
- Option B: More software is not the issue named here.
- Option D: Physical destruction of hardware is never mentioned.

Final Answer: When the criminal uses stolen credentials ⇒

Answer: (C) [Go Back to Q24](#)



Q25.

Solution

Concept — Main idea: Pick the option that pairs the problem (bias) with the remedy (rules).

Passage support: The mind's shortcuts lead investors "to repeat predictable mistakes even when they know better." The wisest savers "build simple rules to protect themselves from their own predictable folly." Option B unites the distortion and the rule-based defence.

Why other options are wrong:

- Option A: The passage says the accountant image is contradicted by research.
- Option C: Understanding "does not immunize us," so it cannot fully eliminate bias.
- Option D: Several biases are discussed, not overconfidence alone.

Final Answer: Biases distort choices; rules guard against them ⇒ **B**

Answer: (B) [Go Back to Q25](#)

Q26.

Solution

Concept — Detail retrieval: Find the behaviour the passage ties to loss aversion.

Passage support: Loss aversion "drives people to sell winning investments too early." At the same time they cling "to losers in the hope of breaking even." Option D reproduces both halves of this behaviour.

Why other options are wrong:

- Option A: People sell winners early, not hold them indefinitely.
- Option B: Treating all money the same describes mental accounting, a different bias.
- Option C: Choosing a larger later reward relates to the pull of the present, not loss aversion.

Final Answer: Sell winners early, cling to losers ⇒ **D**

Answer: (D) [Go Back to Q26](#)



Q27.

Solution

Concept — Inference: Read the savings-versus-refund example against its labelled bias.

Passage support: The example follows the definition of mental accounting, in which “the same rupee is treated differently depending on where it happens to sit.” Guarding savings while spending a refund shows the refund treated “as though” less real. So the same money is valued by its mental label, Option C.

Why other options are wrong:

- Option A: The money is objectively the same; only the label differs.
- Option B: The example shows careless, not wise, spending of the windfall.
- Option D: Interest on savings is never discussed.

Final Answer: Same money valued by its mental label ⇒ C

Answer: (C) [Go Back to Q27](#)

Q28.

Solution

Concept — Vocabulary in context: Fit “blunt” to the clause about biases.

Passage support: Understanding biases “does not immunize us against them, but it can blunt their force.” Since it cannot immunize, blunt must mean lessen rather than remove. “Reduce the force of” matches, Option A.

Why other options are wrong:

- Option B: “Sharpen and intensify” reverses the meaning.
- Option C: “Advertise” is unrelated to weakening the biases.
- Option D: “Eliminate entirely” is ruled out by “does not immunize.”

Final Answer: Blunt means reduce the force of ⇒ A

Answer: (A) [Go Back to Q28](#)



Q29.

Solution

Concept — Author’s purpose / tone: Ask what the “furniture of the mind” phrase is meant to convey.

Passage support: Right before the phrase the author writes, “None of these tendencies signals stupidity.” Calling them “the ordinary furniture of the human mind” stresses that they are normal and universal. Option D captures that reassuring, normalizing purpose.

Why other options are wrong:

- Option A: The passage denies that bias signals stupidity.
- Option B: Rules can manage biases, so they are not unmanageable.
- Option C: The biases are shared by ordinary people, not only professionals.

Final Answer: Such tendencies are normal and shared ⇒ D

Answer: (D) [Go Back to Q29](#)

Q30.

Solution

Concept — Best title: Choose the title matching the passage’s argument and tone.

Passage support: The piece describes “predictable” biases and ends on “predictable folly.” The remedy is that wise savers “build simple rules to protect themselves.” Option B, “Predictable Folly: Why Smart Savers Build Rules Against Themselves,” names both.

Why other options are wrong:

- Option A: The passage denies bias can be eliminated forever.
- Option C: Its whole point is that investors are not perfectly rational.
- Option D: Present bias is said to undermine saving “more than any market crash,” so crashes are not the main threat.

Final Answer: Predictable folly, guarded by self-imposed rules ⇒ B

Answer: (B) [Go Back to Q30](#)



Answer Key

Q	Ans	Q	Ans	Q	Ans	Q	Ans	Q	Ans
1	B	2	C	3	C	4	D	5	A
6	B	7	C	8	A	9	B	10	D
11	C	12	A	13	D	14	B	15	A
16	C	17	B	18	D	19	A	20	C
21	D	22	B	23	A	24	C	25	B
26	D	27	C	28	A	29	D	30	B

