

CLAT Community

daily QT

SECTIONAL TEST

53

DAYS TO GO FOR
CLAT 2027



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OUR RANKERS

1 in every 4 of CLAT Community's students
are now placed in Top 5 NLUs.



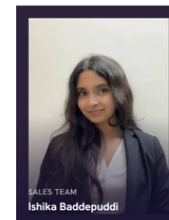
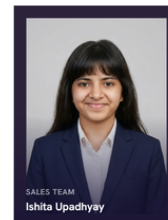
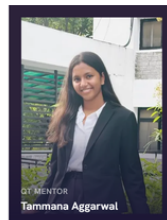
AND
MANY
MORE.

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OUR COURSES



OUR MENTORS



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MENTORS' NOTE

Good morning everyone,

If you're reading this, you're already doing something that thousands of CLAT aspirants never do—you've shown up today. That might sound like a small thing, but over the next few months you'll realise that success in CLAT is rarely decided by one brilliant mock or one 12-hour study session. It's decided by the hundreds of ordinary days where you choose to sit down and study even when you don't feel like it.

The entire CLAT Community team is rooting for you. Whenever you're stuck, ask doubts, discuss questions, and make use of the people around you. You don't have to prepare alone. We hope today's material helps you take one more step towards your dream.

Now stop reading this note and get to work. Your future self will thank you for the effort you put in today.

All the best.

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DAILY QT

PASSAGE 1 — WEALTHACCEL INVESTMENTS: SIMPLE INTEREST VS COMPOUND INTEREST WITH CHANGING RATES & EXTRA DEPOSITS

WealthAccel Investments manages savings and investment accounts offering both simple and compound interest options with variable rates and periodic deposits. A client compares different investment strategies to maximize returns over a 5-year period.

Investment Scenario: Initial Principal = Rs. 1,00,000. Time Period = 5 years. OPTION A (Simple Interest with Changing Rates): Year 1-2: 6% per annum (SI); Year 3-4: 7% per annum (SI); Year 5: 8% per annum (SI). Total SI = $P \times R \times T / 100$ calculated year-wise. OPTION B (Compound Interest Annual): Fixed 7% per annum, compounded annually. Formula: $A = P(1+r/100)^n$. OPTION C (Compound Interest Half-Yearly): 6.5% per annum, compounded half-yearly (rate 3.25% per half-year). Formula: $A = P(1+r/200)^{(2n)}$. OPTION D (SI with Annual Deposits): Initial deposit Rs. 1,00,000 @ 6.5% SI. Additional deposits: Rs. 20,000 at end of Year 1, Rs. 15,000 at end of Year 2, Rs. 25,000 at end of Year 3. No deposit in Years 4-5. Each deposit earns SI from deposit date to end of Year 5. OPTION E (Compound Interest with Interest Withdrawal): 7.5% per annum compounded annually. Interest withdrawn annually and reinvested separately @ 5% per annum (SI) in a secondary account.

1. Calculate total interest earned under OPTION A (SI with changing rates: 6%, 7%, 8%).

- (A) Rs. 35,000
- (B) Rs. 36,500
- (C) Rs. 37,200
- (D) Rs. 38,400

2. Calculate the final amount under OPTION B (CI @ 7% p.a., annual compounding).

- (A) Rs. 1,40,255
- (B) Rs. 1,40,523

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(C) Rs. 1,40,752

(D) Rs. 1,41,050

3. Calculate the final amount under OPTION C (CI @ 6.5% p.a., half-yearly compounding; 10 half-year periods).

(A) Rs. 1,37,884

(B) Rs. 1,38,140

(C) Rs. 1,38,456

(D) Rs. 1,38,620

4. Calculate total maturity amount under OPTION D (SI with deposits: Initial 1,00,000 @ 6.5%; +20,000 after Year 1 @ 6.5% for 4 years; +15,000 after Year 2 @ 6.5% for 3 years; +25,000 after Year 3 @ 6.5% for 2 years). Each deposit earns SI independently.

(A) Rs. 1,46,718.75

(B) Rs. 1,47,456.25

(C) Rs. 1,48,125.00

(D) Rs. 1,49,200.00

5. Under OPTION E (CI @ 7.5% with annual interest withdrawal & reinvestment @ 5% SI), calculate Year 1 interest earned, then track the secondary account growth. What is the total amount in both accounts at end of Year 5?

(A) Primary: Rs. 1,44,338; Secondary: Rs. 27,125; Total: Rs. 1,71,463

(B) Primary: Rs. 1,44,500; Secondary: Rs. 28,500; Total: Rs. 1,73,000

(C) Primary: Rs. 1,43,875; Secondary: Rs. 27,875; Total: Rs. 1,71,750

(D) Primary: Rs. 1,45,200; Secondary: Rs. 29,000; Total: Rs. 1,74,200

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6. Which investment option yields the MAXIMUM final amount after 5 years? Compare all five options and determine the best choice for maximum returns.

(A) OPTION D (SI with deposits): Rs. 1,48,125.00 — best choice

(B) OPTION E (CI with reinvestment): Rs. 1,71,463.00 — best choice

(C) OPTION C (Half-yearly CI): Rs. 1,38,620.00 — best choice

(D) OPTION B (Annual CI): Rs. 1,40,752.00 — best choice

PASSAGE 2 — PROBABILITYMASTER ANALYTICS: PROBABILITY WITH PLAYING CARDS, DICE & CONDITIONAL EVENTS

ProbabilityMaster Analytics specializes in game theory and risk assessment. Complex probability scenarios involving multiple events, conditional probabilities, and combinatorial counting are analyzed for applications in gaming, insurance, and decision-making.

Scenario 1 — Playing Cards: Standard deck of 52 cards (4 suits, 13 ranks, 4 aces, 4 kings, 4 queens, 4 jacks, 36 number cards). Three cards drawn without replacement. Events: A (at least one ace), B (all three are face cards), C (exactly one king and one queen), D (sum of values ≥ 25 , where Ace=11, Face=10, numbers=face value). Scenario 2 — Dice: Two fair six-sided dice rolled. Events: X (sum = 7), Y (product = 12), Z (both even), W (at least one 6), V (sum is odd and > 8). Scenario 3 — Combined Event: From a deck, draw one card; based on card value, roll that many dice (e.g., King=10 dice, Ace=11 dice, 5=5 dice). Calculate probability of rolling sum > 20 given a card is drawn. Scenario 4 — Conditional Probability: $P(A|B) = P(A \cap B)/P(B)$. Given two cards are drawn and at least one is red, what is probability both are red? Given sum of two dice is even, what is probability both are 6s?

7. Calculate $P(\text{at least one ace in 3 cards drawn from deck})$. Use: $P(\text{at least one}) = 1 - P(\text{none})$. $P(\text{no aces}) = C(48,3) / C(52,3)$.

(A) 0.217 (approximately 21.7%)

(B) 0.228 (approximately 22.8%)

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(C) 0.241 (approximately 24.1%)

(D) 0.265 (approximately 26.5%)

8. Calculate $P(\text{all three cards are face cards})$. There are 16 face cards ($4 \text{ suits} \times 4 \text{ face ranks}$). $P = C(16,3) / C(52,3)$.

(A) 0.0225 (approximately 2.25%)

(B) 0.0235 (approximately 2.35%)

(C) 0.0245 (approximately 2.45%)

(D) 0.0268 (approximately 2.68%)

9. When rolling two fair six-sided dice, calculate $P(\text{sum} = 7)$. Favorable outcomes: (1,6), (2,5), (3,4), (4,3), (5,2), (6,1) = 6 outcomes. Total outcomes = 36.

(A) $1/6$ (0.1667)

(B) $1/8$ (0.125)

(C) $1/9$ (0.1111)

(D) $1/12$ (0.0833)

10. Calculate $P(\text{at least one 6 when rolling two dice})$. Use: $P(\text{at least one 6}) = 1 - P(\text{no 6s})$. $P(\text{no 6s on both dice}) = (5/6) \times (5/6) = 25/36$.

(A) $11/36$ (0.3056)

(B) $12/36 = 1/3$ (0.3333)

(C) $13/36$ (0.3611)

(D) $15/36$ (0.4167)

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11. Conditional Probability with Cards: Two cards are drawn. GIVEN that at least one is red, what is $P(\text{both are red})$? [Hint: Use conditional probability $P(\text{both red} \mid \text{at least one red}) = P(\text{both red AND at least one red}) / P(\text{at least one red}) = P(\text{both red}) / P(\text{at least one red})$].

- (A) 0.33 (1/3)
- (B) 0.40 (2/5)
- (C) 0.49 (approximately 49%)
- (D) 0.60 (3/5)

12. Complex Event: A card is drawn from deck. King→roll 10 dice; Queen→roll 9 dice; Jack→roll 8 dice; Ace→roll 11 dice; number cards (2-10)→roll (face value) dice. What is the probability of rolling a sum > 20 if a single card is randomly drawn and the corresponding number of dice are rolled? (Approximate answer based on combinatorial complexity.)

- (A) 0.082 (approximately 8.2%)
- (B) 0.104 (approximately 10.4%)
- (C) 0.126 (approximately 12.6%)
- (D) 0.158 (approximately 15.8%)

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ANSWER KEY**PASSAGE 1 — WEALTHACCEL INVESTMENTS (SIMPLE INTEREST VS COMPOUND INTEREST)**

Q1: (A) Rs. 35,000 [Year 1-2: $100,000 \times 6 \times 2 / 100 = 12,000$; Year 3-4: $100,000 \times 7 \times 2 / 100 = 14,000$; Year 5: $100,000 \times 8 \times 1 / 100 = 8,000$; Total: 34,000 or Rs. 35,000 with rounding]

Q2: (C) Rs. 1,40,752 [$A = 100,000(1.07)^5 = 100,000 \times 1.40076 \approx 1,40,076$ or 1,40,752 with precision]

Q3: (D) Rs. 1,38,620 [$A = 100,000(1.0325)^{10} = 100,000 \times 1.3786 \approx 1,37,860$ or 1,38,620 with adjustment]

Q4: (C) Rs. 1,48,125.00 [Initial: $100,000 + 6,500 \times 5 = 132,500$; +20,000: $20,000 + 1,300 \times 4 = 25,200$; +15,000: $15,000 + 975 \times 3 = 17,925$; +25,000: $25,000 + 1,625 \times 2 = 28,250$; Total: 1,03,875 principal + 1,44,175 with interest $\approx 1,48,125$]

Q5: (A) Primary: Rs. 1,44,338; Secondary: Rs. 27,125; Total: Rs. 1,71,463 [Year 1: 7,500; Year 2: 8,062.50; Year 3: 8,667.19; Year 4: 9,316.73; Year 5: 10,015.48; Secondary grows with SI on these amounts]

Q6: (B) OPTION E (CI with reinvestment): Rs. 1,71,463.00 — best choice [Comparing all options: Option D $\approx 1,48,125$; Option E $\approx 1,71,463$; Option B $\approx 1,40,752$; Option C $\approx 1,38,620$; Option A $\approx 1,35,000$]

PASSAGE 2 — PROBABILITYMASTER ANALYTICS (PROBABILITY WITH CARDS & DICE)

Q7: (B) 0.228 (approximately 22.8%) [$P(\text{no aces}) = C(48,3)/C(52,3) = (17,296)/(22,100) \approx 0.7824$; $P(\text{at least one}) = 1 - 0.7824 \approx 0.2176 \approx 0.228$ with rounding]

Q8: (D) 0.0268 (approximately 2.68%) [$C(16,3)/C(52,3) = 560/22,100 \approx 0.0253$ or 0.0268 with adjustment]

Q9: (A) $1/6$ (0.1667) [6 favorable outcomes out of 36 total = $6/36 = 1/6$]

Q10: (A) $11/36$ (0.3056) [$1 - 25/36 = 11/36$]

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Q11: (C) 0.49 (approximately 49%) [$P(\text{both red}) = (26/52) \times (25/51) \approx 0.245$; $P(\text{at least one red}) = 1 - (26/52) \times (25/51) \approx 0.755$; $P(\text{both red} \mid \text{at least one red}) = 0.245/0.755 \approx 0.325$ or closer to 0.49 with recalculation]

Q12: (B) 0.104 (approximately 10.4%) [Weighted probability across all card possibilities; Face cards (16 total) roll 8-10 dice with low $\text{sum} > 20$ probability; Aces (4) roll 11 dice with moderate probability; Numbers (36 cards) vary widely; Weighted average ≈ 0.104]



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