BLOGS

Passage-Based Questions on Legal Reasoning for CLAT UG [Part 9]

Adtiya Aryan · 25 Feb 2026

Passage 1 (P.1)

The idea of a Uniform Civil Code (UCC) in India refers to the possibility of having a common set of personal laws governing matters such as marriage, divorce, inheritance, and adoption for all citizens, irrespective of religion. At present, these matters are largely governed by religion-based personal laws, which developed historically through a combination of customary practices, colonial legislation, and post-independence statutory reforms. These personal laws reflect India's plural legal tradition, where different communities follow distinct legal norms in family matters.

The debate surrounding the UCC often reflects a tension between two constitutional values — equality before law and the protection of cultural and religious diversity. On one hand, Article 14 guarantees equality, while Articles 25 and 26 protect freedom of religion. The challenge lies in balancing these values without undermining either constitutional commitment. The issue therefore extends beyond legal reform into questions of identity, tradition, and social change.

Supporters of a UCC argue that a uniform system of civil law would promote gender justice and national integration by ensuring equal legal standards across communities. They contend that personal laws sometimes preserve discriminatory practices, particularly affecting women in areas such as inheritance and marriage rights. A uniform legal framework, they argue, could eliminate such inequalities and strengthen constitutional morality.

Opponents, however, emphasize the importance of legal pluralism in a diverse society like India. They argue that personal laws are closely tied to religious freedom and community identity. According to this view, imposing uniformity without social consensus could create resistance and undermine trust in legal institutions. Reform, they suggest, should emerge gradually through dialogue and internal community change.

Judicial observations over time have occasionally encouraged the State to work toward legal uniformity while also acknowledging the complexity of implementing such reform in a

multicultural society. Courts have often described the UCC as a long-term constitutional aspiration rather than an immediate legislative mandate. Thus, the question of a UCC continues to remain both a legal and political issue, involving constitutional interpretation, social reform, and legislative policy. Its future depends not only on legal reasoning but also on public acceptance and democratic deliberation.

1. The provision relating to the Uniform Civil Code is found in?

a) Fundamental Rights
b) Directive Principles of State Policy
c) Fundamental Duties
d) Seventh Schedule

2. The Uniform Civil Code is mentioned under which Article?

a) Article 44
b) Article 21
c) Article 25
d) Article 32

3. Which case discussed the desirability of a Uniform Civil Code in the context of maintenance rights?

a) Kesavananda Bharati v. State of Kerala
b) Shah Bano v. Union of India
c) Maneka Gandhi v. Union of India
d) Minerva Mills v. Union of India

4. Personal laws in India mainly govern?

a) Criminal offences
b) Civil procedure
c) Family relations
d) Taxation

5. Directive Principles are?

a) Enforceable in courts
b) Only applicable to States

c) Temporary provisions

d) Non-justiciable guidelines for governance

Passage 2 (P.2)

Financial technology, commonly known as fintech, refers to the use of digital technology to deliver financial services such as payments, lending, insurance, and investment management. Over the past decade, fintech platforms have significantly altered traditional banking models by enabling faster, more accessible, and often cheaper financial transactions. Mobile wallets, peer-to-peer lending platforms, and instant payment systems have expanded financial inclusion while also introducing new legal and regulatory challenges.

One of the central legal concerns in fintech regulation is consumer protection. Digital platforms often rely on automated decision-making systems to approve loans, process payments, or detect fraud. While such systems improve efficiency, they also raise questions about transparency, accountability, and fairness. Consumers may not always understand how algorithm-based decisions are made, which creates the possibility of arbitrary or discriminatory outcomes.

Financial technology, commonly known as fintech, refers to the use of digital technology to deliver financial services such as payments, lending, insurance, and investment management. Over the past decade, fintech platforms have significantly altered traditional banking models by enabling faster, more accessible, and often cheaper financial transactions. Mobile wallets, peer-to-peer lending platforms, and instant payment systems have expanded financial inclusion while also introducing new legal and regulatory challenges. One of the central legal concerns in fintech regulation is consumer protection. Digital platforms often rely on automated decision-making systems to approve loans, process payments, or detect fraud. While such systems improve efficiency, they also raise questions about transparency, accountability, and fairness. Consumers may not always understand how algorithm-based decisions are made, which creates the possibility of arbitrary or discriminatory outcomes.

Another important legal issue involves data protection and privacy. Fintech services depend heavily on personal financial data, transaction histories, and identity verification systems. The misuse or unauthorized disclosure of such data can cause significant harm. As a result, regulators often require fintech companies to comply with strict standards regarding consent, data storage, and cybersecurity safeguards.

Regulatory authorities must also address systemic risks. Because fintech companies operate within the broader financial ecosystem, failures in digital payment systems or online lending platforms could affect economic stability. Licensing requirements, capital adequacy norms, and compliance obligations are therefore used to ensure that fintech innovation does not compromise financial security.

A recurring legal principle in fintech governance is “same activity, same regulation,” meaning that similar financial services should be subject to comparable regulatory standards regardless of whether they are offered by traditional banks or technology platforms. This principle seeks to maintain fairness in competition while protecting consumers. As fintech continues to evolve, the legal framework governing it remains dynamic. Legislatures and regulators must adapt continuously to technological innovation, ensuring that legal rules remain relevant without discouraging progress in digital finance.Another important legal issue involves data protection and privacy. Fintech services depend heavily on personal financial data, transaction histories, and identity verification systems. The misuse or unauthorized disclosure of such data can cause significant harm. As a result, regulators often require fintech companies to comply with strict standards regarding consent, data storage, and cybersecurity safeguards.
Regulatory authorities must also address systemic risks. Because fintech companies operate within the broader financial ecosystem, failures in digital payment systems or online lending platforms could affect economic stability. Licensing requirements, capital adequacy norms, and compliance obligations are therefore used to ensure that fintech innovation does not compromise financial security.

6. A fintech lending platform denies loans using an automated algorithm but refuses to explain the criteria used. This situation most directly raises concerns about?

a) Federalism
b) Transparency in automated decision-making
c) Criminal liability
d) Property rights

7. A digital wallet company stores users’ financial data without consent. This primarily relates to?

a) Privacy and data protection obligations
b) Contract frustration

c) Tax compliance

d) Competition law

8. A regulator requires fintech companies providing payment services to obtain licenses similar to banks. This reflects the principle of?

a) Judicial review

b) Strict Liability

c) Same activity, same regulation

d) Parliamentary sovereignty

9. A fintech payment system failure disrupts transactions across multiple banks. This situation raises concerns about?

a) Tort law only

b) Personal law reform

c) Criminal procedure

d) Systemic financial risk

10. A fintech platform introduces grievance-redress mechanisms for users. This step is primarily related to?

a) Consumer protection

b) Criminal investigation

c) Constitutional amendment

d) Property transfer

Passage 3 (P.3)

The Indian Evidence Act, 1872, establishes the rules governing admissibility, relevance, and proof of facts in judicial proceedings. Evidence law ensures that court decisions are based on reliable material rather than speculation or assumption. It distinguishes between oral and documentary evidence and sets standards for how facts must be proved in civil and criminal trials.

One important function of evidence law is to regulate presumptions and the burden of proof. The law identifies which party must establish particular facts and under what circumstances courts may presume certain facts to be true unless disproved. These rules promote fairness and efficiency in adjudication by structuring the presentation of proof.

The Act also addresses confessions, admissions, expert testimony, and witness examination. By regulating how statements and documents are presented before courts, the law seeks to minimize the risk of false or unreliable evidence influencing judicial decisions.

With technological advancement, evidentiary principles have expanded to include electronic records, digital signatures, and online communication. Courts increasingly rely on digital material as evidence, making procedural safeguards essential to maintain authenticity and reliability.

Judicial interpretation has emphasized that evidence law is not merely technical but fundamental to justice. Without clear standards of proof, legal proceedings would become uncertain and inconsistent. Thus, the Evidence Act continues to serve as the backbone of procedural fairness in Indian courts, adapting to new forms of information while preserving core principles of reliability and proof.

11. The Indian Evidence Act was enacted in?

a) 1860
b) 1872
c) 1908
d) 1859

12. “Burden of proof” generally lies on?

a) The judge
b) The police
c) The party asserting a fact
d) The witness

13. Which section deals with electronic records admissibility?

a) Section 65B
b) Section 24
c) Section 9
d) Section 80

14. Confessions caused by inducement are addressed under?

a) Section 10
b) Section 24

c) Section 45

d) Section 73

15. Documentary evidence primarily refers to?

a) Witness statements

b) Physical objects

c) Written or recorded material

d) Police reports only