

Keep it simple: On opting for higher pension

EPFO must simplify process for members to **avail** higher pension.

The **move** by the Employees' Provident Fund Organisation (EPFO) to extend the **deadline**, for a third time, for employees and pensioners to **exercise** the joint option for higher pension **is** of limited relief, as several issues remain unresolved. As the entire process is an **outcome** of the Supreme Court judgment of November 2022 on the validity of **amendments** made in 2014 to the Employees' Pension Scheme (EPS), the matter **pertains** to two categories of applicants — those who retired from service prior to September 1, 2014, and those who left service after the date and those who are still in service. Nearly 16 lakh applications have been received **so far**. Yet another extension cannot be **ruled out**. After all, it is too early to indicate that higher pension **disbursal** will begin this financial year, even if applicants **meet** all the terms and conditions. The Union Labour and Employment **Ministry**, which **oversees** the EPFO, **told** the **standing parliamentary committee concerned** early this year that the **implications** of the Court's **verdict** on the EPS **had** not been **factored in**, while preparing the Budget **estimates** for 2023-24.

The most important issue of concern is the lack of **clarity** on the amount pension members and pensioners will receive, should their applications be accepted. Their **anxiety** is understandable as they — particularly those still in service — give their **consent** to transfer a **substantial** portion of their PF savings to the Pension Fund. Though pensioners will have to make payments separately to be considered eligible for higher pension, they would also be **keen** to know how much pension they would get. It is **against this backdrop** that the EPFO has sent demand letters to about 1,000 pensioners and employees for collecting **arrears**. As the calculator on the EPFO's website only indicates the amount to be transferred, it is time that the EPFO gave an **indicative** figure of pension, at least to applicants who have been issued the letters. In the case of the pre-2014 retirees, it appears that the PF authorities have not yet officially **commenced** communication on the status of their applications, even though, under the rules, most of these may not stand the test of **scrutiny**. Employers have the **Herculean task** of producing physical records for every applicant. As not all **establishments** will have these records, the **sensible** option for the EPFO would be to share its database with employers for the limited purpose of **establishing** applicant **authenticity**. The situation is more **complicated** for establishments that are no longer in existence — there appears to be no **way out** for their employees and pensioners to apply for higher pension. **Given** that the spirit of the judgment is to provide a better **social security net**, the Union Ministry and the EPFO should be **proactive** in simplifying the process and ensuring that every deserving person gets the benefit.

- Red/blue coloring of words in the sentence indicates subject verb relationship; where 'red' denotes 'subject' and 'blue' denotes 'verb'.

[\[Practice Exercise\]](#)

Vocabulary

1. **Avail** (verb) – use, utilize, avail oneself of, take advantage of, make use of लाभ लेना
2. **Deadline** (noun) – time limit, due date, cut-off, end point, target date समय सीमा
3. **Exercise** (verb) – use or apply प्रयोग करना
4. **Outcome** (noun) – result, consequence, upshot, end product, conclusion परिणाम
5. **Amendment** (noun) – modification, alteration, change, revision, adjustment संशोधन
6. **Pertain** (to) (verb) – relate to, concern, be connected with, be relevant to से संबंधित होना
7. **So far** (phrase) – until now, up to this point, thus far, hitherto, as yet अब तक
8. **Rule out** (phrasal verb) – exclude, eliminate, reject, dismiss खारिज करना
9. **Disbursal** (noun) – payment, disbursement; the act of paying out भुगतान
10. **Meet** (verb) – fulfil, satisfy, comply with, match, live up to पूरा करना
11. **Oversee** (verb) – supervise, monitor, inspect, manage निरीक्षण करना
12. **Standing parliamentary committee** (noun) – a committee consisting of Members of Parliament or MPs
13. **Concerned** (adjective) – related to, associated with, connected to संबंधित
14. **Implication** (noun) – consequence, ramification, effect, repercussion प्रभाव
15. **Verdict** (noun) – judgement, decision, adjudication फैसला
16. **Factor in** (phrasal verb) – include, incorporate, take into account, consider शामिल करना
17. **Estimate** (noun) – approximation, prediction, forecast, projection अनुमान
18. **Clarity** (noun) – clearness, lucidity, simplicity, comprehensibility स्पष्टता
19. **Anxiety** (noun) – worry, unease, nervousness, apprehension चिंता
20. **Consent** (noun) – agreement, acceptance, approval, permission सहमति
21. **Substantial** (adjective) – significant, considerable, sizeable, meaningful महत्व
22. **Keen** (to) (adjective) – eager, anxious, intent, enthusiastic उत्सुक
23. **Against this backdrop** (phrase) – in this context, under these circumstances, in this situation इस पृष्ठभूमि में

24. **Arrear** (noun) – outstanding payment, unpaid amount, debt बकाया राशि
25. **Indicative** (adjective) – suggestive, symptomatic, representative संकेतात्मक
26. **Commence** (verb) – begin, start, initiate, embark on आरंभ करना
27. **Stand** (verb) – to successfully accept or bear something that is unpleasant or difficult: की कसौटी पर खरे उतरना
28. **Scrutiny** (noun) – examination, investigation, inspection, analysis, evaluation जांच
29. **Herculean task** (phrase) – daunting task, mammoth task, gigantic task, enormous challenge, colossal undertaking कठिन कार्य
30. **Establishment** (noun) – organization, institution, enterprise, company संस्था
31. **Sensible** (adjective) – practical, rational, reasonable, logical, wise समझदार
32. **Establish** (verb) – set up, start, begin, initiate स्थापित करना
33. **Authenticity** (noun) – genuineness, reliability, dependability, trustworthiness, credibility विश्वसनीयता
34. **Complicated** (adjective) – complex, intricate, convoluted, involved जटिल
35. **Way out** (phrasal verb) – solution, answer, resolution, escape route समाधान
36. **Given** (preposition) – considering, taking into account, bearing in mind, in view of देखते हुए
37. **Social Security Net** (noun) – Social safety net programs protect families from the impact of economic shocks, natural disasters, and other crises
38. **Proactive** (adjective) – forward-thinking, foresighted, anticipatory, enterprising सक्रिय

Summary of the Editorial

1. The Employees' Provident Fund Organisation (EPFO) has again extended the deadline for employees and pensioners to opt for a higher pension.
2. This extension offers limited relief as many issues related to the pension scheme remain unresolved.
3. The initiative stems from a Supreme Court judgment from November 2022 on the validity of amendments to the Employees' Pension Scheme (EPS) made in 2014.
4. The judgment affects two categories of applicants: those who retired before September 1, 2014, and those who left or are still in service after that date.
5. Approximately 16 lakh applications have been received thus far, with more extensions expected.
6. It remains uncertain if higher pension disbursements will begin this fiscal year, even if applicants meet all required conditions.
7. The Union Labour and Employment Ministry admitted to the parliamentary committee that the budget estimates for 2023-24 did not factor in the Court's verdict on the EPS.
8. There is significant concern over the lack of clarity regarding the final pension amount members and pensioners will receive if their applications are accepted.
9. EPFO has sent demand letters to around 1,000 pensioners and employees for arrears collection.
10. The EPFO's website only provides information on the transfer amount, not the indicative pension amount, adding to the uncertainty.
11. For retirees before 2014, there seems to be little communication on the status of their applications, many of which may not pass scrutiny.
12. Employers face challenges in providing physical records for each applicant, which is required for the application process.
13. In the absence of these records, it is recommended that EPFO shares its database with employers to verify applicant authenticity.
14. For establishments that no longer exist, their employees and pensioners seemingly have no avenue to apply for a higher pension.
15. Given the judgment's intent to improve the social security net, the Union Ministry and EPFO need to simplify the process and ensure every deserving individual receives the benefits.

Practice Exercise: SSC Pattern Based

1. **What issues does the passage highlight in the context of the higher pension option offered by the Employees' Provident Fund Organisation (EPFO)?** [Editorial Page]
 - A. The process for availing higher pension is complicated and needs simplification.
 - B. The EPFO is no longer accepting applications for the higher pension option.
 - C. The Supreme Court judgment on the EPS is ambiguous and open to interpretation.
 - D. The higher pension disbursement will definitely begin this financial year.
2. **Which of the following statements is accurate according to the passage?**
 - A. The Employees' Provident Fund Organisation (EPFO) extended the deadline for employees and pensioners to exercise the joint option for higher pension for the first time.
 - B. The Supreme Court judgment of November 2022 invalidates the amendments made in 2014 to the Employees' Pension Scheme (EPS).
 - C. It is confirmed that higher pension disbursement will begin this financial year.
 - D. The Union Labour and Employment Ministry, which oversees the EPFO, admitted that the implications of the Court's verdict on the EPS had not been factored in, while preparing the Budget estimates for 2023-24.
3. **Which of the following words is a synonym of the word 'opting' as used in the passage?**
 - A. Refusing
 - B. Choosing
 - C. Disliking
 - D. Forgetting
4. **Which of the following words is a synonym for 'disbursement' as used in the passage?**
 - A. Collection
 - B. Retention
 - C. Payment
 - D. Hoarding
5. **Based on the passage, which action is suggested as a way to simplify the process for members to avail higher pension?**
 - A. The EPFO should send demand letters to more pensioners and employees.
 - B. The calculator on the EPFO's website should be updated to show the indicative figure of pension.
 - C. The PF authorities should officially commence communication on the status of pre-2014 retirees' applications.
 - D. The EPFO should not require physical records from every applicant.
6. **What is the tone of the passage?**
 - A. Critical
 - B. Joyful
 - C. Satirical
 - D. Optimistic
7. **What has been identified as a significant concern for members and pensioners according to the passage?**

- A. The increasing costs of living
B. The lack of clarity on the amount of pension they will receive
C. The fear of losing their jobs
D. The time it takes to process pension payments
8. **What is the main theme of the passage?**
A. The success of the Employees' Provident Fund Organisation (EPFO)
B. The demand for simplification in pension procedures
C. The role of the Supreme Court in employee pensions
D. The financial advantages of a higher pension
9. **Arrange the following sentences to form a coherent paragraph.**
P. More than nine homes out of 10 have this gadget, which takes priority even over basic essentials such as beds, mattresses, chairs and tables. Last year, India had around 50 crore mobile phone users, second only to China (95 crore) in the world.
Q. The latest round of the National Family Health Survey-5 (2019-21) has underscored the indispensability of mobile phones in Indian households.
R. The surge in digital activity was largely spurred by Covid-induced restrictions, but the trend is here to stay in the post-pandemic era.
S. Cheap data and low-cost handsets are driving up phone usage. According to a study conducted by App Annie, a mobile data and analytics firm, the average time spent on a mobile phone per day by a user in India increased from 3.7 hours in 2019 to about 4.5 hours in 2020 and 4.7 hours in 2021.
A. RQPS B.QPSR C.RSPQ D.SPRQ
10. **The following sentence has been split into four segments. Identify the segment that contains a grammatical error**
On entering the crowding room / I could not see one person / whom I knew. /No error
A. On entering the crowding room
B. I could not see one person
C. whom I knew
D. No error
11. **Arrange the following sentences to form a coherent paragraph.**
P. Ideation and planning of transformational schemes in the education and health sectors have never been the weak points of governments in Punjab.
Q. That distinction is reserved for the execution part. The Adarsh school project has had its share of setbacks and controversies, and though a rebound is being promised this year itself, the revelation that 84 per cent seats are vacant in these meritorious schools is a disconcerting commentary.
R. It's been a tough two years, but pinning the blame on the pandemic is too simplistic an explanation. Institution-building requires a lot more than constructing costly structures.
S. It's a purpose-driven, resource-backed exercise that needs consistent support and teamwork. In the absence of any one, the process slows down and a culture of imperfections takes root.
A. PSQR B.PSRQ C.PQRS D.RPQS

12. The following sentence has been split into four segments. Identify the segment that contains a grammatical error

He studied / so hardly / that he was sure of passing. /No error

- A. He studied
- B. so hardly
- C. that he was sure of passing
- D. No error

13. Arrange the following sentences to form a coherent paragraph.

- P. The insensitivity and lack of compassion pan across the flight spectrum – from lack of clarity of services provided at the time of booking tickets to amenities available at the airport or check-ins, clear boarding rules and in-flight hospitality.
- Q. Rather, the industry seems to be largely driven by the cold profit motif, giving the cold shoulder to some warmer common-sense instincts needed to deal with the differently abled.
- R. Standing out are the increasing numbers of niche flyers of the special needs category. However, the corresponding facilities and services required to make these passengers feel comfortable are woefully inadequate.
- S. Air travel has grown exponentially as it has become more accessible and affordable with the proliferation of private sector airlines and domestic and international airports over the past couple of decades.

A. RPQS B.RSPQ C.SRQP D.SPRQ

14. Select the option that can be used as a one-word substitute for the given group of words.

A remarkable talent

- A. Prodigy
- B. Tanner
- C. Epithet
- D. Monarch

15. Arrange the following sentences to form a coherent paragraph.

- P. While the finding that family planning methods are more prevalent among the rich and working-class women than the poor lot is not surprising
- Q. The latest National Family Health Survey-5 report is heartening as it shows an overall improvement in the country's public health parameters related to maternal and child well-being, resulting from greater use of contraceptives
- R. The region-wise statistical details should lead to the fine-tuning of policies and strategies aimed at population control
- S. These gains assume significance for they are, in turn, indicators of a sure, though slow, progression towards meeting the Sustainable Development Goals that India is committed to

A. QSPR B.PSRQ C.QSRP D.PQSR

16. Select the most appropriate ANTONYM of the underlined word.

She was often very taciturn, preferring to keep her thoughts to herself

- A. Garrulous

- B. Reticent
- C. Reserved
- D. Quietly

Comprehension

Generative artificial intelligence (AI) is AI that can create new data. There are many instances of generative AI in the world today, most commonly used to generate text, images, and code in response to users' requests, even if they are capable of more. Their widespread adoption really _____1_____ their capabilities, leading to _____2_____, then worry. OpenAI's ChatGPT chatbot mimics intelligence very well; today, it has become synonymous with the abilities of generative AI at large. In the last few years, AI models backed by neural networks trained on very large datasets and with access to sufficient computing power _____3_____ been used to do good, such as finding new antibiotics and alloys, for clever entertainment and cultural activities, and for many _____4_____ tasks, but it has caught attention most notably with its ability to falsify data.

Fill in the blanks with the most appropriate combinations of words

17. Select the most appropriate option to fill in blank 1.

- A. Established
- B. Maintained
- C. Banished
- D. Embellished

18. Select the most appropriate option to fill in blank 2.

- A. Awe
- B. Drive
- C. Glimpse
- D. Lapse

19. Select the most appropriate option to fill in blank 3.

- A. Has
- B. Would have
- C. Have
- D. Should have

20. Select the most appropriate option to fill in blank 4.

- A. Universal
- B. Critical
- C. Consequential
- D. Banal

Answers

1. A 2.D 3.B 4. C 5. B 6. A 7. B 8.B 9.B 10.A 11.C
 12. B 13.C 14.A 15.A 16.A 17.D 18.A 19.C 20.D

[Practice Exercise]

Explanations

1. A) The passage emphasizes the need for the EPFO to simplify the process for members to avail the higher pension option. It also suggests that there might be another extension in the deadline to apply for this option, indicating the current process is cumbersome. The passage does not suggest that the EPFO is no longer accepting applications (Option B), nor that the Supreme Court's judgement is ambiguous (Option C). The passage specifically states that it is too early to say that the higher pension disbursement will begin this financial year, so option D is incorrect.
2. Option D) is correct. According to the passage, the Union Labour and Employment Ministry, which supervises the EPFO, acknowledged early this year to the standing parliamentary committee that the implications of the Supreme Court's verdict on the EPS were not taken into account when preparing the Budget estimates for 2023-24. Option A) is incorrect because it was mentioned that the deadline has been extended for a third time, not for the first time. Option B) is incorrect because the passage doesn't say that the Supreme Court judgment invalidated the 2014 amendments to the EPS, rather it's the outcome of the judgment that's causing changes. Option C) is incorrect as the passage states that it is too early to confirm that higher pension disbursement will begin this financial year
3. B) **Opting** – Choosing, selecting, picking चुनना
 The word '**opting**' refers to making a choice from a range of possibilities. In the context of the passage, 'opting' is used to describe the act of choosing a higher pension. Therefore, the correct answer is '**Choosing**'.
4. C) **Disbursal** (noun) – The act of disbursing money संवितरण
 'Disbursal' refers to the act of paying out or distributing funds. In the context of the passage, it is used to describe the payment of a higher pension.
5. B) Option B is correct because it aligns with the solution proposed in the passage, which is for the EPFO to update its calculator to provide an indicative figure of pension to applicants who have been issued demand letters. This could help provide clarity on the amount of pension members and pensioners will receive, addressing one of the main concerns mentioned in the passage.
 Option A is incorrect as the passage doesn't suggest sending more demand letters as a solution. Option C is incorrect as the passage criticizes the current status of communication with pre-2014 retirees but does not provide this as a solution. Option D is incorrect as the passage does not directly discuss the requirements of physical records from every applicant as a problem needing to be addressed.
6. A) The tone of the passage is critical. The author critiques the handling of higher pensions by the Employees' Provident Fund Organisation (EPFO), highlighting issues like lack of clarity on

the pension amount and difficulties in application processes. There is a call for the EPFO to simplify its procedures to ensure that deserving individuals receive benefits.

7. **B) The lack of clarity on the amount of pension they will receive**

The passage clearly states that "**The most important issue of concern is the lack of clarity on the amount pension members and pensioners will receive.**" Hence, option B is correct.

Option A is incorrect because the passage does not discuss the increasing costs of living.

Option C is incorrect as there's no mention of job security issues in the passage. Option D is also incorrect because there's no mention of the time it takes to process pension payments being a concern. The main issue discussed in the passage is the ambiguity in the potential amount of pension to be received by the members and pensioners, especially for those who opt for a higher pension.

8. B) The main theme of the passage is the demand for simplification in pension procedures. The author focuses on the complications and lack of transparency in the process of applying for a higher pension under the Employees' Provident Fund Organisation (EPFO). The author also advocates for a better social security net and more efficient procedures to ensure deserving individuals benefit from the scheme

9. B) **QPSR**

Q: "The latest round of the National Family Health Survey-5 (2019-21) has underscored the indispensability of mobile phones in Indian households."

This sentence is a good starting point as it introduces the main topic: the importance and prevalence of mobile phones in Indian households, as shown by a recent national survey.

P: This sentence expands on the introductory idea (from 'Q') by giving more details on the pervasiveness of mobile phones in Indian households and some numerical data to back up the assertion

S: This sentence offers reasons for the surge in mobile usage (low-cost data and handsets) and provides additional data, showing the increase in time spent on mobile phones over a span of years. This gives depth to the paragraph, further elaborating on the implications of the trend discussed in 'Q' and 'P'

R: This sentence brings in a crucial factor, i.e., the role of the Covid pandemic, in increasing digital activity, also implying a potential future direction, hence it serves as an apt concluding sentence.

10. (A) 'crowding' के बदले 'crowded' का प्रयोग होगा क्योंकि 'crowd' का प्रयोग Noun के रूप में 'भीड़' के अर्थ में होता है, जबकि Verb के रूप में 'भीड़ लगाना' के अर्थ में और इसका Adjective रूप 'crowded' होता है जिसका अर्थ 'अधिक भीड़ वाली' होता है, न कि 'crowding'; जैसे-

i. It is for me to journey in a crowded bus

- 'crowded' will be used instead of 'crowding' because 'crowd' is used as noun in the sense of 'herd', while as a Verb in the sense of 'crowding' and its Adjective form is 'crowded' which means 'overcrowded', not 'crowding'.

11. C) PQRS

P: Sentence P introduces the issue: planning and ideation of transformational schemes are not the weak points of the government. It provides context, but doesn't give enough details on what those weaknesses are. This makes it a strong candidate to be the introductory statement.

Q: Sentence Q elaborates on this by stating the actual issue: execution. It also brings up an example to back up this claim - the case of the Adarsh school project. The mention of 84 per cent vacant seats in these meritorious schools emphasizes the impact of this issue

R: Sentence R puts a timestamp on this issue - "It's been a tough two years", and rejects the simple explanation of blaming the pandemic. This shows the issue has been persistent and is not just a recent development, adding a layer of urgency and gravity to the previous point

S: Sentence S offers further insight into what effective implementation should look like. This sentence presents a solution or an ideal way to approach these projects, making it a logical conclusion for the paragraph.

12. (B) 'hardly' के बदले 'hard' का प्रयोग होगा क्योंकि 'hardly' एक Adverb of Frequency है जिसका अर्थ है 'न के बराबर, नगण्य' जबकि 'hard' एक Adverb of Manner है जिसका अर्थ है 'कठिन'। अतः 'sure of passing' के लिए 'कठिन' अध्ययन किया, न कि 'न के बराबर अध्ययन' किया। दूसरी बात की 'hardly' का प्रयोग Main Verb के पहले होता है, जबकि 'hard' का Main Verb के बाद; जैसे-

- i. He hardly studied to pass.
- ii. He studied hard to pass.

- 'hard' will be used instead of 'hardly' because 'hardly' is an Adverb of Frequency which means 'negligible' while 'hard' is an Adverb of Manner which means 'difficult'. Therefore, for 'sure of passing', did 'hard' study, not 'negligible study'. Secondly, 'hardly' is used before Main Verb, while 'hard' is used after Main Verb

13. C) SRQP

S: This sentence provides context for the paragraph and sets the tone for discussing air travel in general. It mentions the rise in air travel due to the accessibility and affordability brought about by private sector airlines and new airports.

R: The sentence R is a logical continuation of sentence S because it narrows down the topic to a specific group of travelers, that is, those with special needs. It also introduces the problem these passengers face - inadequate facilities and services

Q: After stating the problem in sentence R, sentence Q provides a possible explanation for the issue: the industry's drive for profit leads to a neglect of basic, compassionate services for differently abled passengers.

P: Finally, sentence P gives examples of how this lack of compassion and insensitivity is manifested across different stages of air travel, reinforcing the points made in the previous sentences and bringing the paragraph to a close.

14. A) Prodigy – A remarkable talent विलक्षण गुण-संपन्न मनुष्य

- **Tanner** – One who converts raw into leather चर्मशोधक

- **Epithet** – A defamatory or abusive word or phrase विशेषण
- **Monarch** – The rule of a queen/king सम्राट, राजा

15. **A) QSPR**

Q: This sentence is a good starting point as it introduces the main topic: the latest National Family Health Survey-5 report. It explains the overall positive results from the survey, establishing context for the subsequent statements.

S: This sentence logically follows Q, as it comments on the significance of the gains described in the previous sentence. It connects the results of the survey to the broader context of India's Sustainable Development Goals.

P: This sentence extends the discussion on the survey's findings (from Q) and brings up a more specific aspect: the disparity in the prevalence of family planning methods among different socioeconomic groups.

R: Finally, sentence R logically concludes the paragraph by suggesting implications of the findings for policy-making. It connects the specific finding from P with an action step: fine-tuning policies and strategies.

16. **A)** The underlined word in the sentence is '**taciturn**,' which means being reserved or uncommunicative in speech. The most appropriate antonym would be a word that means the opposite, in this case, being **talkative or communicative**. Among the given options, '**garrulous**' best fits this description, making it the correct answer

17. **D) Embellish** (verb) – enhance, decorate, adorn, elaborate, garnish सुशोभित करना

In this context, 'embellished' is used to imply that the widespread adoption of generative AI has enhanced or exaggerated their capabilities, likely leading to initial excitement and then to concern due to their potential misuse or negative implications.

- **Maintain** (verb) – Sustain, Preserve, Uphold, Retain, Keep बनाए रखना
- **Establish** (verb) – Set up, institute, create, found, form स्थापित करना
- **Banish** (verb) – Expel, eject, ostracize, exile, deport निकाल देना

18. **A) Awe** (noun) – admiration, respect, wonder, amazement, marvel आश्चर्य

The sentence suggests a progression from admiration to concern. "Awe" fits best in this context because it conveys a sense of admiration or wonder.

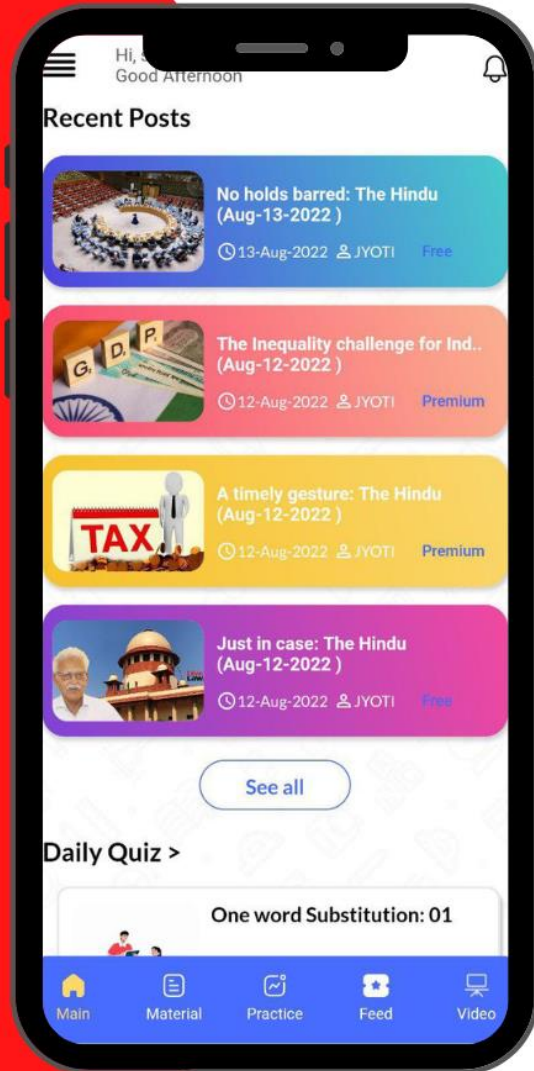
- **Drive** (noun) – Campaign, push, effort, initiative अभियान
- **Glimpse** (noun) – Quick look, peek, glance, brief look, sight झलक
- **Lapse** (noun) – Mistake, error, blunder, oversight, चूक

19. **C)** The subject of the sentence "AI models backed by neural networks" is plural, and so the plural form "have" is the appropriate verb to use here. "Has" is the singular form of the verb and does not agree with the plural subject. "Would have" and "should have" are conditional forms and do not fit the context which is stating a fact about what AI models have been used to do.

20. **D) Banal** (adjective) – commonplace, trite, clichéd, predictable, overused साधारण

The context suggests a contrast with the earlier significant uses of AI (finding new antibiotics, alloys, entertainment, and cultural activities). Hence, "Banal" (meaning commonplace or trivial) fits best to suggest a stark contrast.

- **Universal** (adjective) – General, widespread, prevalent, common, सार्वभौमिक
- **Critical** (adjective) – Crucial, vital, pivotal, significant, महत्वपूर्ण
- **Consequential** (adjective) – Important, significant, meaningful, परिणामस्वरूप



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