

Pension woes: on EPFO member-pensioners

The Centre must bring in **transparency** in **scrutiny** of pension claims

The Standing **Committee** of Parliamentarians on Labour, Textiles and Skill Development, in its report on the 2025–26 demands for **grants** to the Union Ministry of Labour and Employment, **has** rightly **reiterated** the urgent need to revise the minimum monthly pension of ₹1,000 for member-pensioners under the Employees' Provident Fund Organisation (EPFO). This **amount**, fixed in August 2014 under the Employees' Pension Scheme (EPS) of 1995, **has** remained unchanged for over a **decade**. **Ironically**, the Bharatiya Janata Party (BJP)-led government continues to **take credit** for the pension **hike** in 2014, though it **merely** implemented a decision announced earlier by the Congress-led United Progressive Alliance (UPA) **regime**. Back in 2014, when the UPA **proposed** the ₹1,000 minimum pension, **the BJP**, which was in the Opposition, **criticised** the move as insufficient. Its senior leader, Prakash Javadekar, called it a "**pittance**" and demanded a **hike** to at least ₹3,000.

At present, the government **allocates** an average of ₹980 crore annually for minimum pension payments. This figure needs to be tripled **in order to** make it a meaningful increase. Additionally, the Centre contributes 1.16% of wages (**capped** at a ₹15,000 monthly wage **ceiling**) towards the EPS **corpus** — an amount revised to ₹9,250 crore for 2024-25 and expected to cross ₹10,000 crore in 2025-26. The government's argument is that it cannot afford a further financial burden, but **feasible** suggestions to manage the additional expenditure have been submitted to the Labour and Finance Ministries and the EPFO. Equally **concerning** is the EPFO's handling of applications from those opting for pensions based on higher wages. Many **applicants**, now receiving demand notices requiring contributions **amounting to** several lakhs of rupees, **have** been **left in the dark** about their **entitled** pension amounts and **arrears**. In several cases, applicants have had to **rely on** their online accounts to track updates, as the EPFO has failed to issue any official communication. Instead of providing clarity, applicants are expected to calculate their expected pension through a portal-based calculator that comes with a **disclaimer** and no **assurance** of accuracy. The situation is worse for member-pensioners from **exempted establishments**, where authorities have **summarily** rejected applications for higher pension and even stopped previously **sanctioned** higher pensions without proper explanation. The Union government must initiate **comprehensive stakeholder** consultations, take steps to increase the monthly pension and ensure the fair treatment of all member-pensioners. **[Practice Exercise]**

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

Vocabulary

1. **Woes** (noun) – Troubles, Problems, Difficulties, Hardships, Distresses समस्याँ
2. **Transparency** (noun) – Openness, Clarity, Accountability, Visibility, Disclosure पारदर्शिता
3. **Scrutiny** (noun) – Examination, Inspection, Review, Analysis, Audit जाँच
4. **Grant** (noun) – Allocation, Funding, Subsidy, Allowance, Endowment अनुदान
5. **Reiterate** (verb) – Repeat, Restate, Reaffirm, Emphasize, Stress दोहराना
6. **Decade** (noun) – period of Ten years दशक
7. **Ironically** (adverb) – Paradoxically, Contradictorily, Unexpectedly, Sarcastically विडंबनापूर्वक
8. **Take credit** (phrase) – Claim recognition, Accept praise, Receive acknowledgment श्रेय लेना
9. **Hike** (noun) – Increase, Rise, Boost, Augmentation, Enhancement वृद्धि
10. **Merely** (adverb) – Only, Simply, Just, Barely, Solely केवल
11. **Regime** (noun) – Government, Administration, Rule, System, Establishment शासन
12. **Propose** (verb) – Suggest, Recommend, Put forward, Advocate, Present प्रस्तावित करना
13. **Criticise** (verb) – Censure, Condemn, Denounce, Blame, Reproach आलोचना करना
14. **Pittance** (noun) – Meager amount, Trifle, Small sum, Modicum, Peanuts नगण्य राशि
15. **Allocate** (verb) – Assign, Distribute, Allot, Apportion, Designate आवंटित करना
16. **In order to** (phrase) – So as to, With the aim of, For the purpose of, To के लिए
17. **Cap** (verb) – Limit, Restrict, Control, Curb, Constrain सीमित करना
18. **Ceiling** (noun) – Maximum limit, Upper limit, Cap, Restriction, Threshold अधिकतम सीमा
19. **Corpus** (noun) – Fund, Reserve, Pool, Capital, Principal कोष
20. **Feasible** (adjective) – Practical, Viable, Workable, Achievable, Realistic संभव
21. **Concerning** (preposition) – Regarding, About, Relating to, Pertaining to, With respect to के संबंध में
22. **Amount to** (phrasal verb) – Total, Add up to, Come to, Equal, Reach के बराबर होना

23. **Left in the dark** (phrase) – Kept uninformed, Kept unaware, Not told, Kept ignorant, Kept clueless अनजान रखना
24. **Entitled** (adjective) – Eligible, Qualified, Authorized, Deserving, Permitted अधिकृत
25. **Arrear** (noun) – Backlog, Outstanding payment, Debt, Overdue amount, Balance बकाया
26. **Rely** (on) – (verb) – Depend, Count, Trust, Bank, Lean निर्भर करना
27. **Disclaimer** (noun) – Denial, Rejection, Waiver, Negation, Nonliability अस्वीकरण
28. **Assurance** (noun) – Guarantee, Promise, Pledge, Commitment, Certainty आश्वासन
29. **Exempted** (adjective) – Excluded, Freed, Relieved, Immune, Excused छूट प्राप्त
30. **Establishment** (noun) – Organization, Institution, Company, Firm, Enterprise प्रतिष्ठान
31. **Summarily** (adverb) – Immediately, Abruptly, Peremptorily, Without delay, Instantly तुरंत
32. **Comprehensive** (adjective) – Thorough, Complete, Exhaustive, Inclusive, Extensive व्यापक
33. **Stakeholder** (noun) – Participant, Shareholder, Investor, Party, Contributor हितधारक

Summary of the Editorial

1. **Stagnant Minimum Pension:** The ₹1,000 monthly pension under the Employees' Pension Scheme (EPS) has remained unchanged since 2014, despite rising inflation.
2. **Political Hypocrisy:** The BJP, which criticized the ₹1,000 pension as inadequate in 2014 (demanding ₹3,000), now takes credit for its implementation without revising it further.
3. **Insufficient Budget Allocation:** The government spends ₹980 crore annually on minimum pensions, but this needs to be tripled for a meaningful increase.
4. **Government Contribution:** The Centre contributes 1.16% of wages (capped at ₹15,000) to the EPS, with allocations rising to ₹9,250 crore (2024-25) and expected to exceed ₹10,000 crore (2025-26).
5. **Financial Burden Argument:** The government claims it cannot afford higher pensions, but feasible solutions have been proposed to Labour, Finance Ministries, and EPFO.
6. **Lack of Transparency:** EPFO fails to provide clear communication on pension calculations, leaving applicants confused about entitlements and arrears.
7. **Online Dependency:** Pension applicants must rely on an unreliable online calculator with disclaimers, as EPFO does not issue official updates.
8. **Higher Pension Issues:** Many face sudden demand notices for additional contributions (often lakhs of rupees) without clarity on pension amounts.
9. **Exempted Establishments Crisis:** Employees from exempted firms face arbitrary rejections of higher pension claims, with some even losing previously approved pensions.
10. **No Official Explanations:** EPFO provides no justification for stopping or rejecting higher pensions, worsening financial insecurity.
11. **Need for Stakeholder Consultations:** The government must hold discussions with workers, employers, and experts to reform pension policies.
12. **Urgent Pension Hike:** The Standing Committee rightly emphasizes revising the ₹1,000 pension to match current living costs.
13. **Fair Treatment Demand:** All pensioners—whether from regular or exempted establishments—deserve transparent and just pension processing.
14. **EPFO Accountability:** The organization must improve communication, ensure accurate calculations, and stop arbitrary rejections.
15. **Policy Reform Urgency:** The Centre must act swiftly to enhance pension amounts and ensure dignity for retirees.

Practice Exercise: SSC Pattern Based

[Editorial Page]

1. **What is the tone of the passage?**
 - A. Sarcastic and mocking
 - B. Critical and concerned
 - C. Neutral and indifferent
 - D. Optimistic and hopeful
2. **What is the main theme of the passage?**
 - A. The BJP's role in increasing pensions in 2014
 - B. The inefficiency of the EPFO in handling pension applications
 - C. The urgent need to revise the minimum pension and improve EPFO's transparency
 - D. A comparison between the UPA and BJP's pension policies
3. **What is the main concern raised by the Parliamentary Standing Committee in the report on the EPFO pension?**
 - A. Delay in issuing Aadhaar cards to pensioners
 - B. Need to revise the minimum monthly pension amount
 - C. Reduction in pension fund contributions by employees
 - D. Closure of the Employees' Provident Fund Organisation
4. **Why did Prakash Javadekar criticize the pension revision in 2014?**
 - A. He believed the hike was unconstitutional
 - B. He supported the Congress-led decision fully
 - C. He called the ₹1,000 pension a "pittance" and demanded more
 - D. He thought pensions should be stopped entirely
5. **How has the EPFO failed in handling higher pension applications?**
 - A. By providing immediate approvals without scrutiny
 - B. By increasing pensions automatically for all
 - C. By not issuing proper communication or accurate calculations
 - D. By giving refunds to all applicants
6. **Sentences of a paragraph are given below in jumbled order. Arrange the sentences in the correct order to form a meaningful and coherent paragraph.**
 - A) Benefits of reading have been underlined since ages together.
 - B) Once they understand the sensibleness behind reading, they would pass it on to others as well.
 - C) It brings knowledge and wisdom both to the readers.
 - D) By virtue of a practice at home, this can be suggested to the young ones.
 - A. ABCD
 - B. CDBA
 - C. CDAB
 - D. ACDB

7. **Select the most appropriate option that can substitute the underlined segment in the given sentence.**

The flames caught so quick that I had no time to think.

- A. quickly
- B. quickest
- C. as quick as
- D. Quicker

8. **Select the option that will improve the underlined part of the given sentence.**

We will go to Spain this summer, will we?

- A. should we?
- B. won't we?
- C. can't we?
- D. don't we?

9. **Select the most appropriate idiom for the following sentence.**

The government arrested the opposition leader, making the situation worse.

- A. To cast pearls before swine
- B. To be on the last leg
- C. To add fuel to the fire
- D. To bite the dust

10. Select the most appropriate **synonym** for the given word.

Compel

- A. Allow
- B. Stop
- C. Give
- D. Obligate

11. **Select the most appropriate option that expresses the given sentence in passive voice.**

The chef prepares the food in the kitchen.

- A. The food will be prepared by the chef in the kitchen.
- B. The food prepares by the chef in the kitchen.
- C. The food is preparing by the chef in the kitchen.
- D. The food is prepared by the chef in the kitchen.

12. **Select the most appropriate option that can substitute the underlined segment in the given sentence.**

Bharath is a skilful achiever, so he hits the nail on the leg.

- A. hits the nail on the head
- B. hits the nail on the shoulder
- C. put the nail in the hole
- D. hits the screw on the top

13. **Select the most appropriate synonym of the underlined word in the following sentence.**

Although the new fashion trend was quite popular, some critics were quick to deride it as a passing fad.

- A. Ridicule
- B. Hail
- C. Detest
- D. Applaud

14. **Parts of a sentence are given below in jumbled order. Arrange the parts in the correct order to form a meaningful sentence.**

P. the golden era when their language, culture and arts flourished

Q. in the minds of the Tamils

R. under the patronage of successive Pandian kings

S. The name 'Madurai' evokes

- A. SPQR
- B. SQPR
- C. SRPQ
- D. SQRP

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

A book where names and addresses of people living in an area is kept

- A. Diary
- B. Encyclopaedia
- C. Directory
- D. Library

16. **Select the correct spelling from the given options to fill in the blank.**

Jaysmita is one of the most _____ persons I have ever met as she has many talents.

- A. versataile
- B. versatele
- C. versateile
- D. Versatile

17. **Select the most appropriate option that can substitute the underlined segment in the given sentence. If there is no need to substitute it, select 'No substitution required'.**

I have been in Chennai since a week, but I am planning to return now.

- A. for
- B. from
- C. in
- D. No substitution required

18. Select the most appropriate **synonym** for the underlined word in the given sentence.

A colossal amount of money has been wasted on the construction of a new administrative building.

- A. huge

- B. miniature
- C. small
- D. Micro

19. **Select the correct spelling from the given options to replace the underlined word in the following sentence.**

The new policy will supplant the old one and introduce stricter measures for workplace safety.

- A. override
- B. supersede
- C. succeed
- D. superseede

20. **Select the most appropriate ANTONYM of the given word.**

Penury

- A. Emergency
- B. Opulence
- C. Regression
- D. Euphemism

Comprehension:

In the following passage, some words have been deleted. Read the passage carefully and select the most appropriate option to fill in each blank.

Friendship is one of the most significant aspects (1)_____ human life. It is a relationship based on mutual trust, respect and support. True friendship is not just about spending time (2)_____, but also about sharing each other's joys, sorrows and dreams. Good friends are those who stand by us in both good times and bad times, providing emotional and moral support. Having good friends can have a positive impact on one's mental health and wellbeing. Friends can be a source of happiness, laughter and comfort. They can also provide different perspectives and ideas that can help us grow as (3)_____. Moreover, friends can serve as a support system during challenging times, offering words of encouragement and helping us navigate through difficult situations. (4)_____, building and maintaining friendships requires effort, patience and understanding. It is important to be there for each other, listen to one another and respect each other's boundaries. It is important to remember that friendships can evolve and change over time, and it is okay to let go of (5) _____ friendships.

21. **Select the most appropriate option to fill in blank number 1.**

- A. on
- B. of
- C. for
- D. By

22. **Select the most appropriate option to fill in blank number 2.**

- A. simultaneously
- B. together

- C. jointly
 - D. Collectively
23. **Select the most appropriate option to fill in blank number 3.**
- A. entities
 - B. individuals
 - C. groups
 - D. Beings
24. **Select the most appropriate option to fill in blank number 4.**
- A. Similarly
 - B. And
 - C. Because
 - D. However
25. **Select the most appropriate option to fill in blank number 5.**
- A. toxic
 - B. unsafe
 - C. happy
 - D. safe

Answers

1. B 2.C 3. B 4. C 5. C 6. D 7. A 8. B 9. C 10. D 11.D 12.A
 13. A 14.B 15.C 16.D 17.A 18.A 19.B 20.B 21.B 22.B 23.B 24.D
 25. A

Explanations

1. B) Critical and concerned

The passage criticizes the government's inaction on revising the minimum pension (e.g., "ironically," "merely implemented") and expresses concern over the EPFO's poor handling of pension applications (e.g., "left in the dark," "failed to issue any official communication").

A) Sarcastic and mocking is incorrect because while there is some irony, the overall tone is more serious and issue-focused.

C) Neutral and indifferent is incorrect because the passage takes a clear stance against the government and EPFO's shortcomings.

D) Optimistic and hopeful is incorrect as there is no positive outlook; instead, the passage highlights problems and demands action.

2. C) The urgent need to revise the minimum pension and improve EPFO's transparency

The passage focuses on the stagnant minimum pension (₹1,000 since 2014) and demands its revision, while also criticizing EPFO's lack of clarity in processing higher pension applications.

A) The BJP's role in increasing pensions in 2014 is incorrect because this is only a minor reference, not the main focus.

B) The inefficiency of the EPFO in handling pension applications is partially correct but too narrow, as the pension revision demand is equally important.

D) A comparison between the UPA and BJP's pension policies is incorrect because while there is a brief political reference, the passage is primarily about current pension issues.

3. B) Need to revise the minimum monthly pension amount

The main concern raised in the passage is the urgent need to revise the minimum monthly pension of ₹1,000, which has remained unchanged since 2014.

A. Not mentioned in the passage; Aadhaar is not discussed.

C. There is no mention of reduced employee contributions.

D. The EPFO is not being closed; rather, it's under scrutiny for how it handles pension applications.

4. C. He called the ₹1,000 pension a "pittance" and demanded more

Prakash Javadekar, then in opposition, criticized the ₹1,000 minimum pension as a pittance and demanded a hike to at least ₹3,000.

A. Constitutionality was not questioned.

B. He did not support the UPA's decision; he criticized it.

D. He wanted pensions to be increased, not stopped.

5. C. By not issuing proper communication or accurate calculations

The EPFO has failed by **not officially communicating** with applicants and making them rely on a **disclaimer-based online calculator with no assurance of accuracy**.

A. The issue is delays and lack of clarity, not immediate approvals.

B. Pensions have not been automatically increased.

D. There's no mention of refunds being issued.

6. D) **ACDB**

Benefits of reading have been underlined since ages together. It brings knowledge and wisdom both to the readers. By virtue of a practice at home, this can be suggested to the young ones. Once they understand the sensibleness behind reading, they would pass it on to others as well.

7. A) 'quick' के बदले 'quickly' का use होगा क्योंकि हमें यहाँ एक क्रिया (verb) की विशेषता adverb बताता है।

- 'quickly' will be used instead of 'quick' because we need to describe a verb with an adverb here.

8. B) 'will we?' के बदले 'won't we?' का प्रयोग होगा क्योंकि Positive Statement के लिए Negative

Question Tag प्रयुक्त होता है; जैसे— You are coming, aren't you?

- 'won't we?' will be used instead of 'will we?' because for a Positive Statement, a Negative Question Tag is used; Like— You are coming, aren't you?

9. C) **To add fuel to the fire** (idiom) – Making a situation worse स्थिति को और बुरा बनाना

- **To cast pearls before swine** (idiom) – To offer something valuable to someone who does not understand its value. भैंस के आगे बीन बजाना
- **To be on the last leg** (idiom) – To be near the end of life, usefulness, or existence. अन्तिम घड़ियाँ गिनना
- **To bite the dust** (idiom) - To fail or be defeated or to die. दम तोड़ देना

10. D) **Compel** (verb) – Force or oblige (someone) to do something, necessitate, make mandatory. मजबूर करना

Synonym: **Obligate** (verb) – Bind or compel (someone), especially legally or morally. बाध्य करना

- **Allow** (verb) – Give (someone) permission to do something, permit, authorize. अनुमति देना
- **Stop** (verb) – Come to an end, cease to happen, halt, terminate. रोकना
- **Give** (verb) – Present or hand over to, grant, bestow, provide. देना

11. D) The food is prepared by the chef in the kitchen.

12. A) 'hits the nail on the leg' के बदले 'hits the nail on the head' का प्रयोग होगा क्योंकि यह सही मुहावरा है जिसका अर्थ होता है किसी बात को बिल्कुल सही तरीके से कहना।

- 'hits the nail on the head' will be used instead of 'hits the nail on the leg' because it is the correct idiom that means to describe exactly what is causing a situation or problem.

13. A) **Deride** (verb) – Mock, ridicule, jeer at, scoff at. हंसी उड़ाना

Synonym: **Ridicule** (verb) – Mock, jeer at, scoff at, make fun of. हंसी उड़ाना

- **Hail** (verb) – Acclaim, commend, applaud, praise. स्तुति करना
- **Detest** (verb) – Dislike intensely, abhor, loathe, hate. घृणा करना
- **Applaud** (verb) – Show approval or praise by clapping, commend, acclaim. सराहना

14. B) **SQPR**

The name 'Madurai' evokes. in the minds of the Tamils the golden era when their language, culture and arts flourished under the patronage of successive Pandian kings

15. C) **Directory** (noun) – A book or electronic resource listing names, addresses, and other details of individuals or businesses in a particular district or area. नामावली

- **Diary** (noun) – A daily record, typically a book, in which one keeps a regular record of events, appointments, or observations. डायरी
- **Encyclopaedia** (noun) – A book or set of books containing information on many subjects or on many aspects of one subject, usually arranged alphabetically. विश्वकोश
- **Library** (noun) – A building or room containing collections of books, periodicals, and sometimes films and recorded music for use or borrowing by the public or the members of an institution.

पुस्तकालय

16. D) **Versatile** का प्रयोग होगा क्योंकि यह सही spelling है। जब बात व्यक्ति की कई प्रकार की क्षमताओं और सामर्थ्यों की होती है, तो 'versatile' शब्द का इस्तेमाल किया जाता है। इसलिए, विकल्प D

"Versatile" सबसे उपयुक्त विकल्प होगा।

- **'Versatile'** should be used because it is the correct spelling. When referring to a person's ability to adapt to many different functions or activities, the word 'versatile' is used. Thus, option D "Versatile" would be the most appropriate choice.

17. A) **'since'** के बदले 'for' का प्रयोग होगा क्योंकि 'since' का प्रयोग किसी specific point in time से शुरू होकर अब तक के समय के लिए किया जाता है, जबकि 'for' का प्रयोग किसी period of time के लिए किया जाता है; जैसे— I have been waiting for two hours.

- 'for' will be used instead of 'since' because 'since' is used for a specific point in time continuing up to the present, while 'for' is used for a certain duration of time; Like— I have been waiting for two hours.

18. A) **Colossal** (adjective) – Extremely large in size, extent, or degree. विशाल

Synonym: **Huge** (adjective) – Very large, enormous, massive. बहुत बड़ा

- **Miniature** (adjective) – Very small of its kind, diminutive. सूक्ष्म
- **Small** (adjective) – Of a size that is less than normal or usual, little. छोटा
- **Micro** (adjective) – Extremely small, minute, tiny. अत्यधिक सूक्ष्म

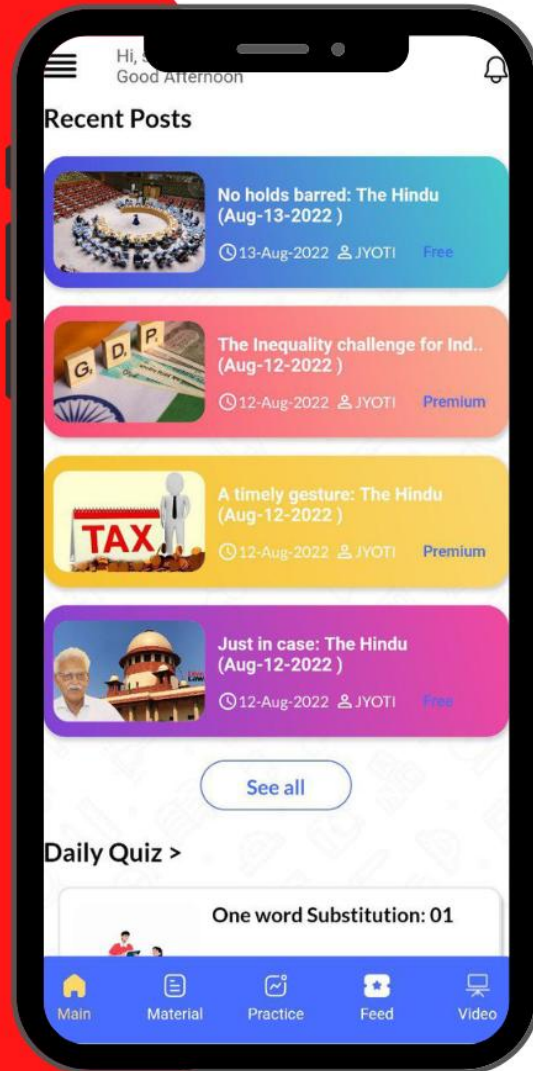
19. B) **'supplant'** के बदले 'Supersede' का प्रयोग होगा क्योंकि यह सही spelling है और इसका अर्थ 'पुरानी चीज को नई चीज से बदल देना' है, जो कि दिए गए वाक्य के संदर्भ में सही है।

- **Supersede** will be used instead of 'supplant' because it is the correct spelling and means 'to replace something old with something new', which is appropriate in the context of the given sentence.

20. B) **Penury** (noun) – Extreme poverty; destitution, indigence, pauperism. दरिद्रता

Antonym: **Opulence** (noun) – Great wealth or luxuriousness, affluence, richness, luxury. संपन्नता

- **Emergency** (noun) – A sudden, urgent, usually unexpected occurrence or occasion requiring immediate action. **आपातकालीन स्थिति**
 - **Regression** (noun) – A return to a former or less developed state. **प्रतिगमन**
 - **Euphemism** (noun) – A mild or indirect word or expression substituted for one considered to be too harsh or blunt when referring to something unpleasant or embarrassing. **प्रियोक्ति**
21. B) **of** का प्रयोग होगा क्योंकि यहाँ पर "Friendship is one of the most significant aspects" इस वाक्य में "of" सही जोड़ देता है क्योंकि यह व्यक्त करता है कि मित्रता मानव जीवन के सबसे महत्वपूर्ण पहलुओं में से एक है। जबकि 'on', 'for', और 'By' इस संदर्भ में सही नहीं हैं।
- **'of'** should be used because it connects "Friendship" to "one of the most significant aspects". Whereas, 'on', 'for', and 'By' do not fit appropriately in this context.
22. B) **Together** का प्रयोग होगा क्योंकि "together" का अर्थ होता है साथ में या संग में बिताया जा रहा समय। 'Simultaneously' का अर्थ है एक समय में, 'Jointly' का अर्थ है संयुक्त रूप से, और 'Collectively' का अर्थ है समूह रूप से, जो इस संदर्भ में सही नहीं है।
- **Together** should be used because it indicates spending time in each other's company. Whereas, 'Simultaneously' implies at the same time, 'Jointly' means in a combined manner, and 'Collectively' suggests as a group, which don't fit in this context.
23. B) **Individuals** का प्रयोग होगा क्योंकि "individuals" का अर्थ होता है व्यक्ति या लोग। पूरे संदर्भ में यह सुझाव दिया जा रहा है कि दोस्त हमें व्यक्तिगत रूप से विकसित होने में मदद कर सकते हैं। 'Houses', 'Buildings', और 'Objects' इस संदर्भ में सही नहीं हैं क्योंकि ये व्यक्तिगत विकास से संबंधित नहीं हैं।
- **Individuals** should be used because it refers to persons or people. The context suggests that friends can help in personal growth. 'Houses', 'Buildings', and 'Objects' are not apt in this context as they are not related to personal development.
24. D) **However** का use होगा क्योंकि इस संदर्भ में passage में एक विपरीत धारा या विचार का परिवर्तन हो रहा है। पूरे passage में मित्रता के सकारात्मक पहलुओं की चर्चा हो रही है, जबकि इस विचार में उसकी बनाए रखने में आवश्यक प्रयास और समझदारी की चर्चा हो रही है।
- **However** should be used because it indicates a contrast or a change in the direction of thought in the passage. The entirety of the passage discusses the positive aspects of friendship, while this statement discusses the effort and understanding required to sustain it.
25. A) **Toxic** का प्रयोग होगा क्योंकि जब बात होती है दोस्ती को छोड़ देने की, तो वह उस समय होती है जब वह दोस्ती हानिकारक होती है या व्यक्ति के लिए हानिकारक सितुएशन में डालती है। 'Unsafe', 'Happy' और 'Safe' इस संदर्भ में सही नहीं हैं।
- **Toxic** should be used because when it comes to letting go of friendships, it's typically in reference to those that are harmful or put an individual in a detrimental situation. 'Unsafe', 'Happy', and 'Safe' don't fit in this context.



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