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**Ques: Jio Financial Services Limited (JFSL) has partnered with which company to form a joint venture named Allianz Jio Reinsurance Limited (AJRL) in India?**

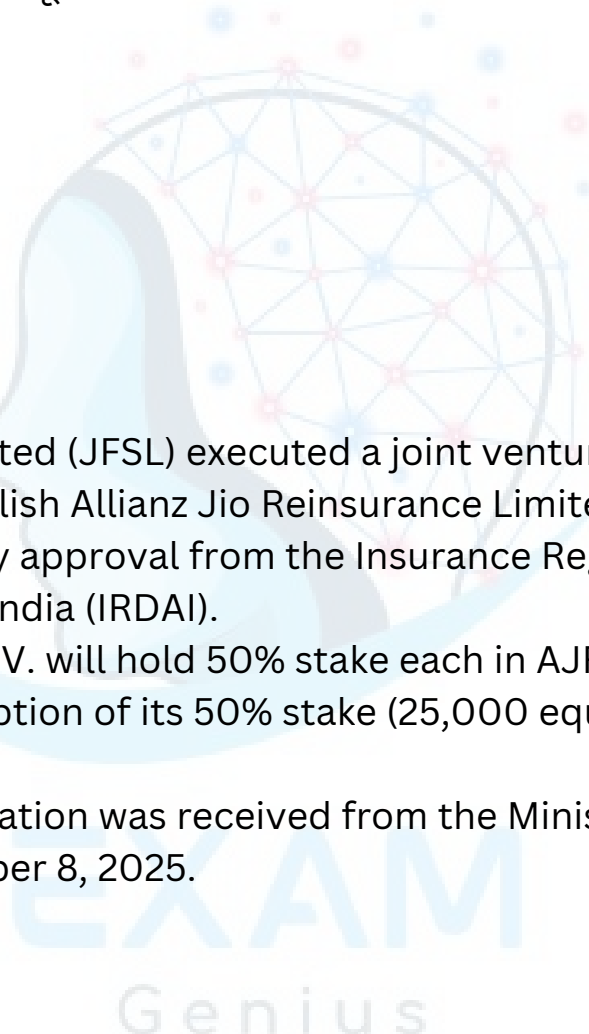
जियो फाइनेंशियल सर्विसेज लिमिटेड (JFSL) ने भारत में एलायंज जियो रीइश्योरेंस लिमिटेड (AJRL) नामक संयुक्त उद्यम (JV) स्थापित करने के लिए किस कंपनी के साथ साझेदारी की है?

- A. Prudential PLC / प्रूडेंशियल पीएलसी
- B. Allianz Europe B.V. / एलायंज यूरोप बी.वी.
- C. MetLife Inc. / मेटलाइफ इंक.
- D. AIA Group / एआईए ग्रुप
- E. Aviva PLC / अवीवा पीएलसी

**Answer: Option B**

**Explanation:**

- Jio Financial Services Limited (JFSL) executed a joint venture (JV) agreement with Allianz Europe B.V. to establish Allianz Jio Reinsurance Limited (AJRL) in India.
- The JV received regulatory approval from the Insurance Regulatory and Development Authority of India (IRDAI).
- JFSL and Allianz Europe B.V. will hold 50% stake each in AJRL. JFSL has invested Rs.2.50 lakhs in the subscription of its 50% stake (25,000 equity shares) at a price of Rs.10 per share.
- The Certificate of Incorporation was received from the Ministry of Corporate Affairs (MCA) via email on September 8, 2025.





**Ques: The World Bank approved a \$212.64 million loan for which programme to support coastal communities in Tamil Nadu and Karnataka?**

तमिलनाडु और कर्नाटक की तटीय समुदायों के समर्थन के लिए विश्व बैंक ने 212.64 मिलियन डॉलर का ऋण किस कार्यक्रम के तहत मंजूर किया?

- A. Blue Economy Mission / ब्लू इकोनॉमी मिशन
- B. SHORE Programme / शोर कार्यक्रम
- C. SAGAR Mala Project / सागरमाला परियोजना
- D. Coastal Care Initiative / कोस्टल केयर इनिशिएटिव
- E. Marine Eco Project / मरीन इको प्रोजेक्ट

**Answer:** Option B

**Explanation:**

- The World Bank has approved a \$212.64 million loan to support coastal communities in Tamil Nadu and Karnataka.
- The financing falls under the first phase of the Strengthening Coastal Resilience and the Economy (SHORE) Programme.
- The project aims to conserve ecosystems, reduce plastic waste, and create jobs for local communities.
- The loan is being provided by the International Bank for Reconstruction and Development (IBRD).
- The repayment period is 23 years, including a 6.5-year grace period.
- This initiative will strengthen resilience and promote sustainable economic growth in India's coastal regions.

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## RECENT LOANS AND AGREEMENTS :

- ADB and the Government of India signed a \$126.42 million loan agreement to promote rural development through sustainable and climate-resilient tourism in the Tehri Lake region of Uttarakhand
- The International Finance Corporation (IFC) has provided a loan of Rs.498 crores (USD 60 million) to the Greater Visakhapatnam Municipal Corporation (GVMC) for the development of the Madhurawada Sewerage System Project
- The Asian Development Bank (ADB) has provided a loan of USD 125 million for the Assam Urban Sector Development Project (AUSDP) to transform urban infrastructure and strengthen climate resilience in Assam
- Japan Bank for International Cooperation (JBIC) provided a Rs 3,500 crore (60 billion JPY) loan to Power Finance Corporation Limited (PFC)
- India aims to attract ₹10 trillion investment in its shipping, ports & shipbuilding sectors by reaching out to 100+ nations
- NaBFID (National Bank for Financing Infrastructure and Development) will raise \$1 billion from international markets in FY26
- Indian Railway Finance Corporation (IRFC) sanctioned a term loan of Rs. 199.70 crore to Surat Integrated Transportation Development Corporation Limited (SITCO) for developing India's first international standard Multi-Modal Transport Hub in Surat
- Japan International Cooperation Agency (JICA) has invested USD 40 million in the "Global Supply Chain Support Fund", which is managed by Aavishkaar Capital
- India Exim Bank signed a \$40 million commercial credit line agreement with ECOWAS Bank for Investment and Development (EBID)
- Bharat Earth Movers Limited secured its first overseas rail and metro contract worth USD 1 million from Malaysia for retrofitting and reconditioning its Mass Rapid Transit system.
- The International Finance Corporation (IFC) will invest \$150 million (about Rs.1,300 crore) as an anchor equity investment in the H-DREAM Fund (HDFC Capital Development of Real Estate Affordable and Mid-Income Fund).
- 38 Million euros loan Given by German Export Finance Bank to CEF Group, an Indian cleantech company for the construction of two CBG plants as part of CEF Group's wider plant to construct 22 such facilities across India





**Ques: When was the Investor Education and Protection Fund Authority (IEPFA) established?**

निवेशक शिक्षा और संरक्षण कोष प्राधिकरण (IEPFA) की स्थापना कब की गई थी?

- A. 2016
- B. 2015
- C. 2014
- D. 2017
- E. 2018

**Answer: Option A**

**Explanation:**

- The Investor Education and Protection Fund Authority (IEPFA) celebrated its 9th Foundation Day on September 8, 2025, with a National Round Table Conference held in New Delhi.
- Theme: “Claiming the Unclaimed: Unlocking the Potential of Idle Financial Assets in India.”
- IEPFA was established on September 7, 2016, under the Ministry of Corporate Affairs.
- It manages the Investor Education and Protection Fund, which safeguards investor interests by facilitating the refund of shares, unclaimed dividends, and matured deposits/debentures.

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**Ques: Sumitomo Banking Corporation (SMBC) is exiting its stake from which Indian private bank in a \$700 million block deal?**

सुमितोमो बैंकिंग कॉर्पोरेशन (SMBC) \$700 मिलियन ब्लॉक डील में किस भारतीय निजी बैंक से अपनी हिस्सेदारी बेच रहा है?

- A. HDFC Bank | एचडीएफसी बैंक
- B. ICICI Bank | आईसीआईसीआई बैंक
- C. Axis Bank | एक्सिस बैंक
- D. Kotak Mahindra Bank | कोटक महिंद्रा बैंक
- E. Yes Bank | यस बैंक

**Answer : Option D**

**Explanation:**

- Japanese financial institution SMBC is selling its 1.65% stake in Kotak Mahindra Bank through a \$700 million (₹6,166.4 crore) block deal.
- The sale includes 3.28 crore shares at a floor price of ₹1,880, which is 4.1% lower than NSE's closing price.
- SMBC originally purchased a 4.5% stake in Kotak Mahindra Bank in 2010 for ₹1,366 crore at ₹833 per share.
- Kotak Securities, Jefferies, and Nomura are acting as joint placement agents for this deal.
- This marks SMBC's complete exit from Kotak Mahindra Bank, realizing a significant profit on its 15-year-old investment.

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## Recently signed banking agreements

- Telecommunications Consultants India Limited has signed MOU with Punjab National Bank to strengthen PNB's IT infrastructure and fast-track its technology transformation journey, enabling faster, more reliable, and customer-centric digital services.
- Punjab National Bank (PNB) signed a MoU with the Government of Rajasthan to invest ₹21,000 crore under the state's Rising Rajasthan initiative
- Sohan Lal Commodity Management Limited (SLCM), India's largest post-harvest logistics and agri-solutions company, has collaborated with IDBI Bank Limited and Punjab & Sind Bank
- The Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry, signed an MoU with ICICI Bank to boost support for startups and innovators across India
- Axis Max Life Insurance Ltd and India Post Payments Bank (IPPB) have announced a partnership aimed at delivering affordable life insurance solutions beyond Tier 1 into emerging regional markets across rural India.
- Indian Railways (IR) and the State Bank of India (SBI) signed a MoU to enhance insurance benefits for railway employees, especially frontline Group C workers
- Scienaptic AI, a global leader in AI-powered credit decisioning, announced that Jana Small Finance Bank (Jana SFB) has partnered with it to launch Jana Bank's Used Car Loan product
- Indian Highways Management Company Limited (IHMCL), promoted by NHAI, has signed an agreement with ICICI Bank to implement the country's first Multi-Lane Free Flow (MLFF) tolling system at Choryasi Fee Plaza, Gujarat on NH-48
- Unity Bank BharatPe Credit Card Launched by Unity Small Finance Bank Limited (Unity Bank) & BharatPe. India's first Equated Monthly Instalment (EMI)-driven credit card
- Utkarsh Small Finance Bank (SFB) has partnered with Hitachi Payment Services to upgrade its payment processing and debit card management.
- VinFast Auto India, a subsidiary of the Vietnam-based electric vehicle (EV) manufacturer, has partnered with State Bank of India (SBI) to provide financing solutions for its customers
- Sankalp', an affordable health insurance scheme





**Ques: Which organization, along with SIDBI, recently launched the Udyam Assist Platform (UAP) to promote digital-first Udyam generation?**

किस संगठन ने SIDBI के साथ मिलकर डिजिटल-फर्स्ट उद्यम सृजन को बढ़ावा देने के लिए उद्यम असिस्ट प्लेटफॉर्म (UAP) लॉन्च किया है?

- A. Paytm / पेटीएम
- B. Google Pay / गूगल पे
- C. PhonePe / फोनपे
- D. Amazon Pay / अमेज़न पे
- E. BharatPe / भारतपे

**Answer: Option C**

**Explanation:**

- PhonePe Limited in collaboration with the Small Industries Development Bank of India (SIDBI) launched the Udyam Assist Platform (UAP) to promote digital-first Udyam generation.
- This newly launched initiative enables IMES to avail wide range of benefits like: access to government schemes and tax benefits, the ability to open business bank accounts, and access to digital payment ecosystem and financial services

**About PhonePe :**

- Established : 2015
- HQ : Bengaluru, Karnataka
- CEO : Sameer Nigam

**About SIDBI :**

- Established : 1990
- HQ : Lucknow, Uttar Pradesh
- Chairman & MD : Manoj Mittal







**Ques: Who has been appointed as the new Chairperson of the Governing Board of the National Stock Exchange of India Limited (NSE)?**

नेशनल स्टॉक एक्सचेंज ऑफ इंडिया लिमिटेड (NSE) के गवर्निंग बोर्ड के नए अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- A. Ashishkumar Chauhan / आशीषकुमार चौहान
- B. Girish Chandra Chaturvedi / गिरीश चंद्र चतुर्वेदी
- C. Subhash Chandra Khuntia / सुभाष चंद्र खुन्टिया
- D. Ajay Tyagi / अजय त्यागी
- E. Injeti Srinivas / इंजेती श्रीनिवास

**Answer: Option E**

**Explanation:**

- Injeti Srinivas has been appointed as the Chairperson of the Governing Board of the National Stock Exchange of India Limited (NSE).
- He replaced Girish Chandra Chaturvedi.

**About NSE:**

- Established: 1992
- Headquarters: Mumbai
- MD & CEO: Ashishkumar Chauhan

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## Recent Appointment in Banking & Insurance Sector :

- Ajay Kumar Srivastava : MD & CEO of Indian Overseas Bank (IOB) has been extended till October 8, 2027
- Vishal Kapoor : Vice Chairman of Association of Mutual Funds in India (AMFI) (succeeded Anthony Heredia)
- Sundeep Sikka : Chairman of the Association of Mutual Funds in India (AMFI) (succeeded Navneet Munot)
- Rama Subramaniam Gandhi : Non-Executive Chairman of Yes Bank Limited
- S Krishnan : Non-executive chairman of Jammu & Kashmir Bank (up to March 26, 2028)
- Urjit Patel : Executive Director at the IMF
- Arjun Chowdhry : MD & CEO of Grihum Housing (formerly Poonawalla Housing Finance)
- Rajiv Ranjan : Vice President & Chief Risk Officer (CRO) of New Development Bank (NDB)
- Amit Pradhan (Legal Affairs Department), Avneesh Pandey (Informational Technology Department), and Sanjay Chandrakant Purao (Corporation Finance Investigation Department) : Executive Directors (EDs) of SEBI
- Vishwas Patel : Chairperson of Payments Council of India (PCI)
- Indranil Bhattacharyya : member of the Monetary Policy Committee (MPC)
- Rajiv Anand : CEO of IndusInd Bank for a three-year term starting August 25, 2025
- Deepak Reddy : Chief Executive Officer of Manappuram Finance
- Anuradha Thakur : nominated as a Director on the Central Board of RBI
- Ajay Seth : Chairman of the Insurance Regulatory and Development Authority of India (IRDAI)
- Neeraj Gambhir : Executive Director (ED) of Axis Bank for 3 years
- R. Doraiswamy : MD and CEO of LIC
- Raghavendra Srinivas Bhat : Interim MD & CEO of Karnataka Bank
- Kumar Mangalam Birla : Board of Directors of the United States-India Strategic Partnership Forum (USISPF)
- Babitha B P : Deputy Chief Information Security Officer (CISO) at the SBI in the rank of General Manager – Infrastructure Security & Special Projects
- Sahil Kini : CEO of the Reserve Bank Innovation Hub (RBIH)
- Shri Kesavan Ramachandran : Executive Director (ED) of RBI





**Ques: Which bank recently launched a Digital Loan Against Mutual Funds (LAMF) facility for its customers?**

किस बैंक ने हाल ही में अपने ग्राहकों के लिए म्यूचुअल फंड्स (LAMF) के विरुद्ध डिजिटल ऋण सुविधा शुरू की है?

- A. HDFC Bank / एचडीएफसी बैंक
- B. ICICI Bank / आईसीआईसीआई बैंक
- C. Axis Bank / एक्सिस बैंक
- D. South Indian Bank / साउथ इंडियन बैंक
- E. Kotak Mahindra Bank / कोटक महिंद्रा बैंक

**Answer:** Option D

**Explanation:**

- South Indian Bank (SIB) launched a Digital Loan Against Mutual Funds (LAMF) facility.
- The loan is provided through the DhanLAP platform, in partnership with Ark Neo Financial Services Private Limited (Ark Neo).
- Loan-to-Value (LTV) ratio for equity mutual funds (MFs) can reach 50% of current value and for debt MFs, it can reach 70% of current value.
- Customers who have at least Rs. 1 lakh in mutual funds and are between the ages of 18 and 75 are eligible.

**About South Indian Bank :**

- Established : 1929
- HQ : Thrissur, Kerala
- MD & CEO : P R Seshadri
- Tagline : Experience Next Generation Banking

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## Recent Facilities Launched in Banking & Insurance Sector:

- PhonePe, a leading fintech company, has launched Loans Against Mutual Funds (LAMF) in partnership with DSP Finance, an NBFC backed by the DSP Group
- Using fixed deposits as security, Suryoday Small Finance Bank (SSFB) has launched a secured credit card that aims to improve loan accessibility
- Bank of Baroda (BoB) launched the 'bob Digi Udyam' platform, a fully digital, collateral-free lending scheme designed exclusively for Micro and Small Enterprises (MSEs)
- Jio Payments Bank's 'Savings Pro' account will automatically invest idle cash in customer accounts into overnight mutual funds to offer better returns
- TATA AIA Life Insurance Company Limited launched two innovative offerings 'Health Systematic Investment Plan (SIP)' and the 'Health Buddy' App in India
- Malaysia launched Ryt Bank, the world's first AI-powered bank developed by Malaysians for local users
- South Indian Bank has launched a new gold loan product called SIB Gold Xpress
- AU Small Finance Bank (AU SFB) has launched UPI services for its NRE and NRO account holders using foreign/international mobile numbers
- Bank of Maharashtra SBI Card Launched by Bank of Maharashtra (BoM) and SBI Cards & Payment Services Limited in Three variants -ELITE, PRIME, and SimplySAVE.
- According to people familiar with the matter, fintech unicorn CRED is working with IndusInd Bank to launch its first co-branded credit card.
- ICICI Bank will manage the online payment services for India's first barrier-less toll collection system
- ICICI Bank has increased the minimum average monthly balance (MAB) in metros & urban areas for new savings accounts from ₹10,000 to ₹50,000.
- Bank of Baroda has launched its new Unified Payments Interface (UPI) application named 'bob e-Pay' to provide secure, seamless, and real-time cross-border digital payments
- Tata AIA Life Insurance has launched "Shubh Shakti", a term insurance plan specifically designed for women
- RemitFIRST2India is a modern digital remittance platform launched by IDFC First Bank in collaboration with SingX
- Axis Bank has launched the 'Lock FD' feature to protect customers' Fixed Deposits from premature closure through digital channels



**Ques: Which country inaugurated the Grand Ethiopian Renaissance Dam (GERD), Africa's largest hydroelectric project?**

किस देश ने ग्रैंड इथियोपियन रेनैसांस डैम (GERD), अफ्रीका की सबसे बड़ी जलविद्युत परियोजना का उद्घाटन किया?

- A. Egypt / मिस्र
- B. Ethiopia / इथियोपिया
- C. Kenya / केन्या
- D. Nigeria / नाइजीरिया
- E. South Africa / दक्षिण अफ्रीका

**Answer: Option B**

**Explanation:**

- Ethiopia inaugurated the Grand Ethiopian Renaissance Dam (GERD) in September 2025, marking the launch of Africa's largest hydroelectric project.
- The dam, built at a cost of \$4 billion, is 170 meters tall and 2 km long, situated on the Blue Nile near the Sudan border.
- It has the capacity to store 74 billion cubic meters of water and generate 5,150 MW of electricity, making it the most powerful dam on the continent.
- Ethiopian PM Abiy Ahmed described it as a "historic achievement for all black people."
- Egypt protested at the United Nations, claiming that the GERD poses an "existential threat" to its water security, as 97% of Egypt's water comes from the Nile River.
- Leaders from Kenya and Somalia attended the inauguration ceremony

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## Recent Headlines Related to Inauguration :

- The Royal Bhutan Buddhist Temple was inaugurated in Rajgir, Bihar, by Bhutan Prime Minister Tshering Tobgay, Union Minister for Minority Affairs Kiren Rijiju, and other representatives from both countries
- Union Ports, Shipping, and Waterways Minister Sarbananda Sonowal inaugurated India's first port-based Green Hydrogen Pilot Project at V.O. Chidambaranar (VOC) Port, Thoothukudi, Tamil Nadu
- Prime Minister Narendra Modi virtually inaugurated the Bihar Rajya Jeevika Nidhi Saakh Sahkari Sangh Limited (BRJNSSSL), a new cooperative initiative focused on women empowerment
- Union Minister Ashwini Vaishnaw inaugurated TDK Corporation's Advanced Technologies Lithium-ion (Li-ion) Battery Manufacturing Plant at Sohna, Haryana
- Prime Minister Narendra Modi inaugurated the Aunta-Simaria Bridge in Bihar, an 8.15 km project on NH-31, featuring a 1.86 km six-lane bridge over the river Ganga
- A state-of-the-art space lab was inaugurated at Mechuka Government Higher Secondary School, Shi-Yomi district, Arunachal Pradesh
- Prime Minister Narendra Modi will inaugurate two major National Highway projects in Delhi worth ₹11,000 crore. Dwarka Expressway (Delhi section) and Urban Extension Road-II (UER-II), Alipur-Dichau Kalan stretch
- The Union Cabinet, chaired by PM Narendra Modi, has approved the establishment of 4 new semiconductor assembly and testing facilities in Punjab, Odisha, and Andhra Pradesh.
- Prime Minister Narendra Modi inaugurated 184 newly constructed Type-VII multi-storey flats for Members of Parliament at Baba Khark Singh Marg in New Delhi. The four towers are named Krishna, Godavari, Kosi, and Hooghly.
- PM Narendra Modi inaugurated the 19.15 km-long Bengaluru Metro Yellow Line, connecting RV Road to Bommasandra via 16 stations.
- SAP Labs India inaugurated its Innovation Park at Devanahalli, Bengaluru, in line with the Government of India's vision for Digital India, Skill India, and sustainable tech infrastructure
- The Centre for Joint Warfare Studies (CENJOWS) will inaugurate the first Annual Trident Lecture Series (ATLS) at the Manekshaw Centre, Delhi Cantt on August 05, 2025. Anchored on the theme 'Dominating the Future Battlespace'







**Ques: Coal India Limited recently signed an MoU with which organization to empower tribal students enrolled in Eklavya Model Residential Schools (EMRS)?**

कोल इंडिया लिमिटेड ने हाल ही में एकलव्य मॉडल आवासीय विद्यालयों (EMRS) में नामांकित जनजातीय छात्रों को सशक्त बनाने के लिए किस संगठन के साथ समझौता ज्ञापन (MoU) पर हस्ताक्षर किए हैं?

- A. National Scheduled Tribe Finance and Development Corporation (NSTFDC) / राष्ट्रीय अनुसूचित जनजाति वित्त और विकास निगम
- B. NABARD / नाबार्ड
- C. NITI Aayog / नीति आयोग
- D. NCERT / एनसीईआरटी
- E. Ministry of Education / शिक्षा मंत्रालय

**Answer: Option A**

**Explanation:**

- Coal India Limited and NSTFDC under the Ministry of Tribal Affairs signed an MoU to empower tribal students enrolled in Eklavya Model Residential Schools (EMRS).
- The project is titled “Empowering Tribal Students in EMRS through Digital Access, Career Mentorship, Menstrual Hygiene, and Teacher Capacity Building.”

Key components of the project:

- Digital Education: Distribution of desktops, UPS, and tablets to improve digital access for students.
- Career Mentorship: Structured programs to guide students in making informed career decisions.
- Menstrual Hygiene: Installation of sanitary napkin vending machines and incinerators to promote health and dignity for girl students.





## Recent News Headlines Related to MoU and agreement:

- National Co-operative Exports Limited (NCEL) and the Agricultural and Processed Food Products Export Development Authority (APEDA) signed MoU to forge a strategic partnership aimed at elevating India's cooperative-led agricultural exports.
- Sports Authority of India's (SAI) National Centre of Sports Science Research (NCSSR) signed MOU with IIT Delhi to strengthen cooperation in the domains of sports sciences, advanced technology, and indigenous innovation
- Meghalaya State Skill Development Society has signed a MOU with Japan's Asean One Co. Limited For the initial phase, the initiative will support training and overseas placement of 500 candidates in the 1st year, and scaling up to 5,000 over the next 5 years
- The Ministry of Labour & Employment signed MoUs with Mentor Together and Quikr to improve job access and provide personalised career guidance through the National Career Service (NCS) portal
- India and Israel signed a new Bilateral Investment Treaty (BIT) to strengthen bilateral investments and expand economic relations between the two nations
- Kongsberg Maritime signed an agreement with Mandovi Drydocks, in partnership with Ripley Group to provide a fully integrated equipment package for India's first electric tug at Deendayal Port in Kandla marking a major milestone in the Green Tug Transition Programme of India.
- Adani Power has signed an agreement with Bhutan's Druk Green Power Corporation (DGPC) to set up a 570 MW Wangchhu hydroelectric project
- Tata Electronics Private Limited and Merck (Germany) signed an agreement to strengthen India's semiconductor and electronics manufacturing capabilities. Merck will provide Tata Electronics with a comprehensive range of semiconductor-related solutions for its upcoming fabrication plant (Fab) in Dholera, Gujarat
- Federation of Indian Export Organizations has signed a MOU with BRISKPE to facilitate faster and compliant cross-border payments for Indian exporters
- Bharat Heavy Electricals Limited (BHEL) & Horizon Fuel Cell Technologies (Singapore) signed an agreement for 10 year to jointly develop hydrogen fuel cell-based locomotive tailored for the Indian market
- The Union Home Ministry and Manipur Government signed a Suspension of Operations (SoO) pact with Kuki-Zo insurgent groups





**Ques: Until which date has the government allowed companies to revise the MRP of unsold FMCG stocks?**

सरकार ने कंपनियों को बिना बिके एफएमसीजी स्टॉक्स का एमआरपी संशोधित करने की अनुमति कब तक दी है?

- A. September 30, 2025
- B. October 31, 2025
- C. December 31, 2025
- D. March 31, 2026
- E. June 30, 2026

**Answer: Option C**

**Explanation:**

- The Central Government has allowed FMCG companies to revise the MRP of unsold packaged goods until December 31, 2025, following a reduction in GST rates from 12%/18% to 5% by the GST Council.
- The revised MRP can be displayed using stickers, stamping, or online printing, but the original MRP must remain visible.
- Companies are required to issue a public notice in newspapers and inform legal metrology authorities about the changes.
- The price revision should only reflect the actual tax change due to GST, without any additional price hike.
- Old packaging material with previous MRP can still be used till December 31, provided that the corrected price is displayed clearly.
- This move will reduce packaging waste, give operational flexibility, and help industries manage large inventories smoothly.





**Ques: ESIC has recently launched which two initiatives to improve registration and resolve disputes under the ESI Act?**

ईएसआईसी ने हाल ही में पंजीकरण में सुधार और ईएसआई अधिनियम के अंतर्गत विवादों के समाधान के लिए कौन सी दो पहल शुरू की हैं?

- A. SPREE-2025 and Amnesty Scheme-2025 / स्त्री-2025 और एमनेस्टी योजना-2025
- B. UDYAM-2025 and ESI Suraksha Scheme / उद्यम-2025 और ईएसआई सुरक्षा योजना
- C. ESIC Care and Welfare Program / ईएसआईसी केयर और वेलफेयर कार्यक्रम
- D. ESI Plus and Labour Welfare Mission / ईएसआई प्लस और श्रम कल्याण मिशन
- E. Samadhan and Suraksha Mission / समाधान और सुरक्षा मिशन

**Answer: Option A**

**Explanation:**

- Employees' State Insurance Corporation (ESIC) has launched two major schemes – SPREE-2025 and Amnesty Scheme-2025.

SPREE-2025 (Scheme for Promoting Registration of Employers and Employees):

- Will remain active till 31st December 2025.
- Allows unregistered industries and employees to register via ESI Portal, Shram Suvidha Portal, or Company Affairs Portal without paying old dues.
- Registered employers will be covered from the date of registration or the date declared by them, and employees will receive ESI health and social security benefits from day one.

**Amnesty Scheme-2025:**

- Effective from 1st October 2025 to 30th September 2026.
- A one-time dispute resolution scheme to settle issues related to damages, interest, and coverage under the ESI Act.
- Aims to reduce lawsuits, strengthen compliance, and ensure smooth delivery of social security benefits to employees.





## Recent News Headlines Related to Schemes

- Union Minister Manohar Lal launched “Angikaar 2025”, an initiative of the Ministry of Housing and Urban Affairs (MoHUA) to boost the implementation of Pradhan Mantri Awas Yojana – Urban 2.0 (PMAY-U 2.0)
- The Andhra Pradesh (AP) Cabinet, led by CM N Chandrababu Naidu, launched the Universal Health Insurance Scheme under a Hybrid Model by integrating Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) and Dr. NTR Vaidya Seva Trust
- The Union Cabinet, chaired by PM Narendra Modi, approved a ₹1,500 crore Incentive Scheme under the National Critical Mineral Mission (NCMM) to promote critical mineral recycling from secondary sources
- The Toda tribe of the Nilgiri Hills, Tamil Nadu, is taking the lead in preserving their endangered language under SPPEL (Scheme for Protection and Preservation of Endangered Languages).
- The SIGHT Scheme (Strategic Interventions for Green Hydrogen Transition) is part of the National Green Hydrogen Mission (NGHM)
- Bihar Cabinet approved the Mukhyamantri Mahila Rojgar Yojana in 2025 to empower women and promote entrepreneurship
- The Ministry of Women and Child Development has extended the special registration drive for Pradhan Mantri Matru Vandana Yojana (PMMVY) till 15 August, 2025
- The Union Cabinet, chaired by PM Narendra Modi, approved restructuring and extension of the PM Street Vendor’s AtmaNirbhar Nidhi (PM SVANidhi) Scheme till 31st March 2030
- The Government of India has sanctioned 23 chip-design projects under the Design Linked Incentive (DLI) Scheme to strengthen semiconductor design capabilities
- The Made in India Label Scheme is a voluntary certification scheme that allows manufacturers to demonstrate their products are manufactured in India with good quality
- "One Freezone Passport," a new program launched by Dubai (United Arab Emirates (UAE)), enables businesses licensed in one free zone to expand operations into other free zones within the emirate without needing a second license.
- The Shakti Scheme was implemented by the Karnataka Government on June 11, 2023. It provides free bus travel for women across all state-run transport corporations







**Ques: Which state cabinet recently approved an SOP under the Immigrants (Expulsion from Assam) Act, 1950 to speed up the deportation of illegal immigrants?**

किस राज्य मंत्रिमंडल ने हाल ही में प्रवासी (असम से निष्कासन) अधिनियम, 1950 के तहत अवैध प्रवासियों की पहचान और निर्वासन में तेजी लाने के लिए SOP को मंजूरी दी है?

- A. West Bengal / पश्चिम बंगाल
- B. Assam / असम
- C. Bihar / बिहार
- D. Tripura / त्रिपुरा
- E. Manipur / मणिपुर

**Answer: Option B**

**Explanation:**

- The Assam Cabinet approved a Standard Operating Procedure (SOP) under the Immigrants (Expulsion from Assam) Act, 1950 to streamline the identification and deportation of illegal immigrants.
- 10-Day Verification Period: Suspected individuals will receive a 10-day notice to prove their Indian citizenship.
- Immediate Deportation: If proof is not provided, District Commissioners (DCs) can issue expulsion orders for immediate deportation.
- Biometric & Demographic Recording: Before deportation, details will be recorded on the Foreigners Identification Portal.

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**Ques: Which state assembly passed the Rajasthan Prohibition of Unlawful Religious Conversion Bill, 2025, introducing strict penalties for forced or fraudulent conversions?**

किस राज्य विधानसभा ने जबरन या धोखाधड़ी से किए गए धर्मांतरण के लिए कड़ी सजा का प्रावधान करते हुए राजस्थान गैरकानूनी धर्मांतरण निषेध विधेयक, 2025 पारित किया?

- A. Uttar Pradesh / उत्तर प्रदेश
- B. Madhya Pradesh / मध्य प्रदेश
- C. Rajasthan / राजस्थान
- D. Gujarat / गुजरात
- E. Bihar / बिहार

**Answer: Option C**

**Explanation:**

- On September 9, 2025, the Rajasthan Assembly passed the Rajasthan Prohibition of Unlawful Religious Conversion Bill, 2025 to curb forced or fraudulent religious conversions.
- The bill provides life imprisonment, fines up to ₹1 crore, and confiscation and demolition of properties where mass conversions take place.
- Exemption: Returning to ancestral religion is not covered under this law.
- Additional measures: Mandatory prior notice for voluntary conversions, annulment of marriages done solely for conversion, and property confiscation.
- All offenses are cognizable and non-bailable, triable by a sessions court.

**Key penalties under the bill:**

- Forced/fraudulent conversion: 7–14 years imprisonment + fine up to ₹5 lakh.
- Conversion of minors, women, SC/ST, or PwD by fraud: 10–20 years imprisonment + fine ≥ ₹10 lakh.
- Mass conversions through fraud: 20 years–life imprisonment + fine between ₹25 lakh–₹1 crore.
- Using foreign/illegal funds for conversions: 10–20 years imprisonment + fine ≥ ₹20 lakh.





**Ques: Which organization recently listed 102 new Indian fishery establishments for exports?**

किस संगठन ने हाल ही में भारत की 102 नई मत्स्य प्रतिष्ठानों को निर्यात के लिए सूचीबद्ध किया है?

- (a) WTO | डब्ल्यूटीओ
- (b) IMF | आईएमएफ
- (c) FAO | एफएओ
- (d) European Union (EU) | यूरोपीय संघ
- (e) World Bank | विश्व बैंक

**Answer : Option D**

**Explanation:**

- The European Union (EU) recently included 102 new Indian fishery establishments in its approved export list in 2025.
- This step reflects growing confidence in India's food safety standards, quality assurance, traceability, and compliance mechanisms, especially those monitored by the Export Inspection Council (EIC).
- The move will strengthen India's position as a reliable supplier of high-quality seafood, particularly aquaculture shrimps and cephalopods like squid, cuttlefish, and octopus.
- It is expected to boost export volumes, create employment, diversify coastal exporters' products, and increase foreign exchange earnings.
- This development followed discussions between Indian officials, including Union Commerce Minister Piyush Goyal, and EU counterparts, which helped build trust in India's regulatory systems.





**Ques: Which two Indian cities received the Wetland City Accreditation under the Ramsar Convention?**

किस दो भारतीय शहरों को रामसर कन्वेंशन के तहत वेटलैंड सिटी एक्क्रेडिटेशन प्राप्त हुआ?

- A. Jaipur and Bhopal / जयपुर और भोपाल
- B. Indore and Udaipur / इंदौर और उदयपुर
- C. Varanasi and Kochi / वाराणसी और कोच्ची
- D. Surat and Mysuru / सूरत और मैसूरु
- E. Pune and Lucknow / पुणे और लखनऊ

**Answer: Option B**

**Explanation:**

- Swachh Vayu Sarvekshan Awards were conducted across 130 cities under the National Clean Air Programme (NCAP) by the Ministry of Environment, Forest and Climate Change.
- Indore and Udaipur received Wetland City Accreditation under the Ramsar Convention, recognizing their efforts in sustainable wetland management and conservation.

**Cities were categorized based on population:**

- Above 10 lakh
- 3–10 lakh
- Below 3 lakh

**In Category-1 (population of over 10 lakh population):**

1. Indore secured - cash award of Rs. 1.5 crore
2. Jabalpur - Cash award of Rs. 1 crore
3. Agra and Surat - Cash award of Rs. 25 lakh

**In Category – 2 (population between 3 and 10 lakh) :**

1. Amravati - Cash award of Rs. 75 lakh

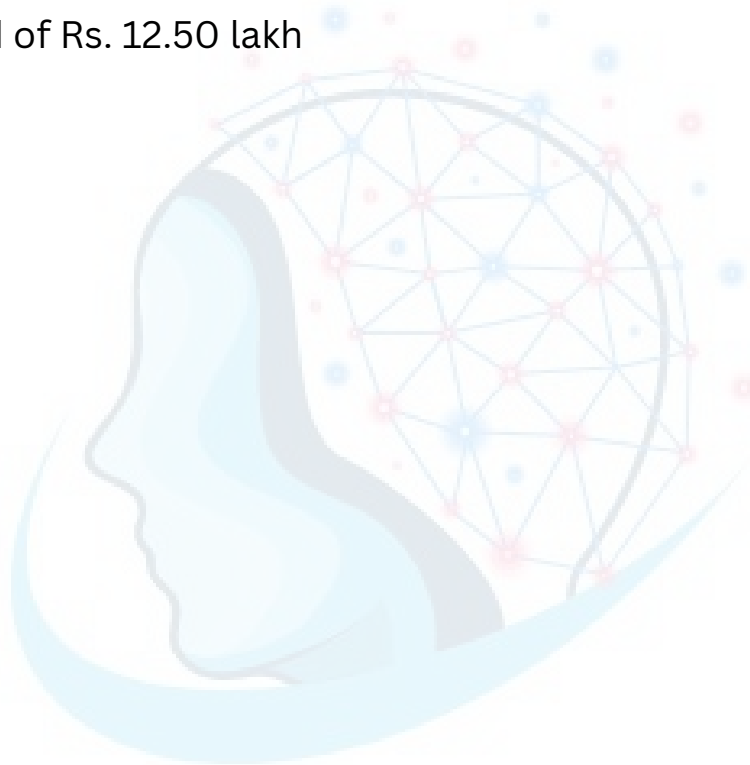




2. Jhansi and Moradabad - Cash award of Rs. 25 lakh
3. Alwar - Cash award of Rs. 25 lakh

**In Category- 3 (population under 3 lakh):**

1. Dewas - Cash award of Rs. 37.50 lakh
2. Parwanoo - Cash award of Rs. 25 lakh
3. Angul - Cash award of Rs. 12.50 lakh



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## Recent News Headlines Related to Awards & Winners :

- Camel International Award : Younus Ahamed
- 76th Creative Arts Emmy Awards : Barack Obama for his narration in Netflix's five-part documentary series "Our Oceans"
- 82nd Venice International Film Festival, Best Director award : Anuparna Roy for her film 'Songs of Forgotten Trees'
- Prof. V.K. Gokak Award : Anand V. Patil
- Best KVK in the North Eastern Region : ICAR-Krishi Vigyan Kendra, Wokha, Nagaland
- Miss Universe India 2025 : Manika Vishwakarma, a model from Ganganagar, Rajasthan
- 'Institution Building' and 'Best Inclusion Recruitment Programme' Awards Under Asia's Best Employer Brand Awards 2025 held in Singapore : Karnataka State Road Transport Corporation (KSRTC)
- Lalit Kala Akademi Award at the 64th National Exhibition of Art 2025 : Sculptor Premchandra Pukhrambam from Manipur's Kakching district for his wooden sculpture titled "Made Me Change"
- Lifetime Achievement Award at the 17th International Documentary and Short Film Festival of Kerala (IDSFFK) : documentary filmmaker Rakesh Sharma
- Equator Prize 2025 : Bibi Fatima
- Apex Bank award for the 23rd time : South Canara District Central Cooperative (SCDCC) Bank
- International Architectural Award 2025 in the Transport Category : Terminal 2 (T2) of Lokpriya Gopinath Bordoloi International Airport, also known as Guwahati International Airport
- M.S. Swaminathan Award for Food and Peace : Dr. Arenare, a Nigerian scientist
- National Organ and Tissue Transplant Organisation (NOTTO) award : Telangana
- 43rd Lokmanya Tilak National Award : Union Minister Nitin Gadkari
- Guinness World Record for hosting the largest parent-teacher meeting (PTM) : Andhra Pradesh
- PATA Gold Award 2025 in the category of 'Most Engaging Social Media Campaign' : Kerala Tourism
- PEN Translates award : Hindi author Geetanjali Shree for her book Once Elephants Lived Here



**Ques: The 5th edition of Lok Samvardhan Parv was recently concluded at which location?**

लोक संवर्धन पर्व के 5वें संस्करण का हाल ही में समापन किस स्थान पर किया गया?

- A. Jaipur, Rajasthan / जयपुर, राजस्थान
- B. Srinagar, Jammu & Kashmir / श्रीनगर, जम्मू और कश्मीर
- C. Kochi, Kerala / कोच्चि, केरल
- D. Lucknow, Uttar Pradesh / लखनऊ, उत्तर प्रदेश
- E. Patna, Bihar / पटना, बिहार

**Answer: Option C**

**Explanation:**

- The Ministry of Minority Affairs (MoMA) successfully concluded the 5th edition of Lok Samvardhan Parv at the Marine Drive Exhibition Area in Kochi, Kerala.
- The 10-day event was organized under the Pradhan Mantri Virasat ka Samvardhan (PM-VIKAS) scheme.
- The event aimed to provide minority community artisans, weavers, craftspersons, culinary experts, and entrepreneurs a platform for market linkages and national exposure.
- Union Minister of State George Kurian, MoMA & MoFAH&D, inaugurated the event.
- The last edition of Lok Samvardhan Parv was held at Convocation Ground, Kashmir University, in Srinagar, Jammu & Kashmir (J&K), from April 05 to April 13, 2025.

**Participation Highlights:**

- 100 artisan stalls from 25 States/UTs.
- 14 food stalls from 6 States/UTs including Rajasthan, Bihar, Gujarat, and Kerala.
- 49 women artisans, 50 men artisans, and 1 transgender artisan participated.
- 8 women and 6 men culinary experts showcased traditional cuisines.
- also witnessed a footfall of more than 46,000 visitors.





## Recent News Headlines Related to Festivals & Fairs :

- Pitru Paksha Mela : will be held from 6th to 21st September in Bihar's Gaya Ji
- 27th Saras Aajeevika Mela : being held from September 5 to 22, 2025, at the Major Dhyan Chand National Stadium, near India Gate, New Delhi
- Bathukamma—a festival honoring Goddess Gauri : Telangana
- Karma Puja : most popular festivals of Jharkhand, dedicated to the Karam tree
- Mela Patt : annual three-day festival celebrated in Bhaderwah Valley, Doda district, Jammu and Kashmir
- Nuakhai : agricultural festival observed on panchami tithi (the fifth day) of the lunar fortnight of Bhadrapada (August–September)
- Suru Summer Festival : organized for the first time on 26th August 2025 at Thulus Spang, Suru Valley, Kargil, Ladakh
- Onam : 10-day harvest festival celebrated by the Malayali community in Kerala
- The Marbat Festival : Nagpur
- Tendong Lho Rum Faat : traditional nature-worshipping festival of the Lepcha tribe.
- 1st BIMSTEC Traditional Music Festival, titled “SaptaSur: Seven Nations, One Melody” : New Delhi
- Gavri festival : 40-day dance-drama festival performed by the Bhil tribal community of Mewar region in southern Rajasthan
- Mango Festival 1st Edition : at Longmatra village, Kiphire district, Nagaland
- Behdeinkhlam Festival : cultural festivals of the Pnar community in Meghalaya
- Jagannath Rath Yatra : celebrated annually in Puri, Odisha, on the second day of the bright fortnight (Shukla Paksha) of the Odia month Ashadha
- Bonalu : Hindu folk festival celebrated primarily in Telangana, especially in Hyderabad, Secunderabad during the Ashada Masam (July–August) as a form of thanksgiving to Goddess Mahakali
- Kataragama Esala festival : commence in Sri Lanka with the flag hoisting ceremony.
- Ashadhi Bij : falls on the second day of Shukla paksha of Ashada month of Hindu calendar. It is associated with the beginning of rains in the Kutch region of Gujarat.
- Ambubachi Mela : held at the Kamakhya Temple in Guwahati, Assam



**Ques: Who has been appointed as the new Prime Minister of France after François Bayrou's resignation?**

फ्रांस के नए प्रधानमंत्री के रूप में किसे नियुक्त किया गया है, फ्रांस्वा बैरू के इस्तीफे के बाद?

- A. Emmanuel Macron / इमैनुएल मैक्रों
- B. Jean Castex / जीन कास्टेक्स
- C. Élisabeth Borne / एलिज़ाबेथ बोर्न
- D. Sébastien Lecornu / सेबास्टियन लेकोर्नू
- E. François Fillon / फ्रांस्वा फ़िलोन

**Answer:** Option D

**Explanation:**

- Sébastien Lecornu has been appointed as the new Prime Minister of France, replacing François Bayrou, who resigned after losing a vote of confidence.
- The appointment has sparked nationwide protests, starting September 2025, against President Emmanuel Macron's austerity program.
- Protesters aim to paralyze the country by blocking roads, railways, fuel depots, schools, and workplaces, a movement known as "Block Everything."
- Macron's austerity program = €44B cuts + tax hikes + removing holidays → aimed at cutting debt, but triggered mass protests and political crisis

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## Recent News Headlines Related to First in India and world :

- Engineers India Limited completed the mechanical work for India's first bamboo-based bio refinery at Numaligarh, Assam
- The state government of Uttar Pradesh has launched a unique initiative by establishing 'Anokhi Duniya,' the world's first park made entirely from ceramic waste.
- Government of Andhra Pradesh signed a Memorandum of Understanding with the Tech Bharat Foundation to establish India's first Artificial Intelligence Centre of Excellence in Visakhapatnam
- Vir Das will make history as the first Indian to headline a residency at New York's Lincoln Center Theater with his show Hey 'Stranger'
- Bengaluru is set to house India's first and largest artificial intelligence powered township, as the Karnataka government pushes ahead with the Greater Bengaluru Integrated Township (GBIT) at Bidadi
- The Narcotics Control Bureau (NCB) secured its first-ever 'Silver Notice' from INTERPOL against Pawan Thakur, a Dubai-based Indian drug trafficker
- Actor Deepika Padukone became the first Indian jury member for the Louis Vuitton Prize 2025
- An Assam-based foundation working on vulture conservation has developed a portal - reportedly the first of its kind in India - to build a network of individuals engaged in saving the large scavenger birds
- India has unveiled its first fully indigenous microchip, named 'Vikram-32', at the Semicon India 2025 conference in Delhi
- Indian Railways flags off first industrial salt-loaded rake from Sanosara (Bhuj - Naliya section) to Dahej. The first rake carried 3851.2 tonnes of industrial salt, covering 673.57 km and generating ₹31.69 lakh in earnings
- Army Hospital Research & Referral (AHRR) became India's first government institute and South Asia's second to perform Robotic Custom Laser Cataract Surgery using the ALLY Adaptive Cataract Treatment System, which ensures bladeless, computer-guided precision
- Maharashtra launched 'Disha Abhiyan', becoming the first state in India to implement a state-wide uniform curriculum for students with intellectual disabilities



## IMPORTANT ONE - LINER Current Affairs

The meeting reviewed planning and arrangements for the upcoming Swachhata Hi Seva (SHS) 2025 campaign, which will run from 17th September to 2 nd October with the theme “Swachhotsav”

Cabinet approves construction Mokama-Munger section of the Buxar-Bhagalpur High-Speed Corridor in Bihar. 4-lane greenfield project, total project length of 82.400 km and Total Capital Cost of Rs. 4447.38 crore.

Central Power Research Institute (CPRI), an autonomous body under the Ministry of Power, Government of India, inaugurated its latest advanced Regional Testing Laboratory (RTL) at Nashik.

48th Annual Conference on Oceans Law & Policy (COLP48) held under the theme “Developing World Approaches to Ocean Governance: Perspectives from the Indian Ocean Rim” , this gathering assembled global stakeholders to explore pathways for sustainable and inclusive marine governance

A WWF-India survey in Arunachal Pradesh has captured the first photographic evidence of Pallas’s cat in the state, reaffirming the eastern Himalayas as a global biodiversity hotspot.





## महत्वपूर्ण एक-पंक्ति समसामयिक समाचार

बैठक में आगामी स्वच्छता ही सेवा (एसएचएस) 2025 अभियान की योजना और व्यवस्थाओं की समीक्षा की गई, जो 17 सितंबर से 2 अक्टूबर तक "स्वच्छोत्सव" थीम पर चलेगा।

मंत्रिमंडल ने बिहार में बक्सर-भागलपुर हाई-स्पीड कॉरिडोर के मोकामा-मुंगेर खंड के निर्माण को मंजूरी दी। 4-लेन ग्रीनफील्ड परियोजना, जिसकी कुल लंबाई 82.400 किलोमीटर और कुल पूंजीगत लागत 4447.38 करोड़ रुपये है।

भारत सरकार के विद्युत मंत्रालय के अंतर्गत एक स्वायत्त निकाय, केंद्रीय विद्युत अनुसंधान संस्थान (सीपीआरआई) ने नासिक में अपनी नवीनतम उन्नत क्षेत्रीय परीक्षण प्रयोगशाला (आरटीएल) का उद्घाटन किया।

महासागरीय कानून एवं नीति पर 48वाँ वार्षिक सम्मेलन (COLP48) “महासागरीय शासन के प्रति विकासशील विश्व के दृष्टिकोण: हिंद महासागर क्षेत्र के परिप्रेक्ष्य” विषय पर आयोजित किया गया। इस सम्मेलन में वैश्विक हितधारकों ने सतत और समावेशी समुद्री शासन के मार्ग तलाशने के लिए एक मंच प्रदान किया।

अरुणाचल प्रदेश में WWF-इंडिया के एक सर्वेक्षण में राज्य में पल्लास बिल्ली का पहला फोटोग्राफिक साक्ष्य प्राप्त हुआ है, जिससे पूर्वी हिमालय को वैश्विक जैव विविधता हॉटस्पॉट के रूप में पुनः स्थापित किया गया है।

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