



Govt schemes

Key Updates on Existing Schemes

Registered Post and Speed Post Merger: The Department of Posts (DoP) has merged its domestic Registered Post and Speed Post services, with the change effective from today, September 1, 2025. This means all domestic registered mail will now be handled and delivered as Speed Post.

Jan Dhan Yojana and Financial Inclusion: The government's nationwide financial inclusion saturation campaign, which began on July 1, 2025, is ongoing and will run until September 30, 2025. This campaign aims to bolster the outreach of schemes like the Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), and Pradhan Mantri Suraksha Bima Yojana (PMSBY) by holding camps across Gram Panchayats and Urban Local Bodies. This initiative is to ensure comprehensive coverage and facilitate new account openings, re-verification of KYC details, and promote financial literacy.

New Announcements and Initiatives

Chief Minister Women's Employment Scheme (Bihar): The Bihar Cabinet has approved a new scheme to provide financial assistance to women. Under the "Chief Minister Women's Employment Scheme," a first installment of Rs. 10,000 will be provided to one woman from every family in the state to start a new business venture. The transfer of funds is set to begin in September 2025.

New Union Budget Schemes (as announced in Budget 2025): Several new schemes and modifications to existing ones were announced earlier in the year as part of the Union Budget 2025, with implementation and funding now in progress:

"Prime Minister Dhan-Dhaanya Krishi Yojana": This program, in partnership with states, aims to enhance agricultural productivity and promote sustainable practices for around 1.7 crore farmers.

"Rural Prosperity and Resilience Programme": A multi-sectoral program to address agricultural underemployment through investment, technology, and skill development.

"Mission for Aatmanirbharta in Pulses": A six-year mission to achieve self-reliance in pulses, focusing on climate-resilient seeds and improved post-harvest management.

Modified UDAN Scheme: The modified UDAN scheme aims to enhance regional connectivity to 120 new destinations and support smaller airports and helipads in remote areas.

Increased Credit for MSMEs: The government has enhanced the credit guarantee fund for Micro, Small, and Medium Enterprises (MSMEs) and startups to improve access to credit. For micro and small enterprises, the limit has been increased from Rs. 5 crore to Rs. 10 crore. For startups, the limit has been raised from Rs. 10 crore to Rs. 20 crore.

Upcoming Deadlines and Important Dates

Income Tax Return (ITR) Filing: The deadline for filing ITR for individuals and Hindu Undivided Families (HUFs) who do not require





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an audit has been extended to September 15, 2025.

Special Fixed Deposits (FDs): Several banks, including Indian Bank and IDBI Bank, have special FD schemes with a deadline for investment set for September 30, 2025.

NPS to UPS Switch: Central government employees have until September 30, 2025, to switch from the National Pension System (NPS) to the Unified Pension Scheme (UPS).

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MCQS

1.As of September 1, 2025, what major change has the Department of Posts (DoP) implemented for its domestic mail services?

- a) All Speed Post will now be delivered as Registered Post.
- b) The two services have been merged, with all domestic registered mail now delivered as Speed Post.
- c) Both services have been discontinued.
- d) A new service called 'Unified Mail' has replaced them.

Answer: b) The two services have been merged, with all domestic registered mail now delivered as Speed Post.

The text states, "The Department of Posts (DoP) has merged its domestic Registered Post and Speed Post services, with the change effective from today, September 1, 2025. This means all





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domestic registered mail will now be handled and delivered as Speed Post."

2.What is the primary purpose of the ongoing nationwide financial inclusion campaign in India?

- a) To only open new bank accounts for the elderly.
- b) To re-verify KYC details for all existing bank accounts.
- c) To promote schemes like PMJDY, PMJJBY, and PMSBY and ensure comprehensive financial coverage.
- d) To distribute free loans to all citizens.

Answer: c) To promote schemes like PMJDY, PMJJBY, and PMSBY and ensure comprehensive financial coverage.

The text indicates the campaign "aims to bolster the outreach of schemes like the Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), and Pradhan Mantri Suraksha Bima Yojana (PMSBY) by holding camps across Gram Panchayats and Urban Local Bodies."

3.Under the newly approved "Chief Minister Women's Employment Scheme" in Bihar, what is the initial financial assistance provided to women?

- a) Rs. 5,000
- b) Rs. 10,000
- c) Rs. 25,000
- d) Rs. 50,000

Answer: b) Rs. 10,000

The text specifies, "Under the 'Chief Minister Women's Employment Scheme,' a first installment of Rs. 10,000 will be provided to one woman from every family in the state to start a new business venture."

4.What is the new credit guarantee fund limit for startups, as mentioned in the text?

- a) Rs. 5 crore
- b) Rs. 10 crore
- c) Rs. 15 crore
- d) Rs. 20 crore

Answer: d) Rs. 20 crore

The text states, "For startups, the limit has been raised from Rs. 10 crore to Rs. 20 crore."

5.For central government employees, what is the deadline to switch from the National Pension System (NPS) to the Unified Pension Scheme (UPS)?

- a) September 15, 2025
- b) September 30, 2025
- c) October 1, 2025
- d) December 31, 2025

Answer: b) September 30, 2025

The text provides this information under the "Upcoming Deadlines and Important Dates" section: "Central government employees have until September 30, 2025, to switch from the National Pension System (NPS) to the Unified Pension Scheme (UPS)."

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