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Daily News Analysis

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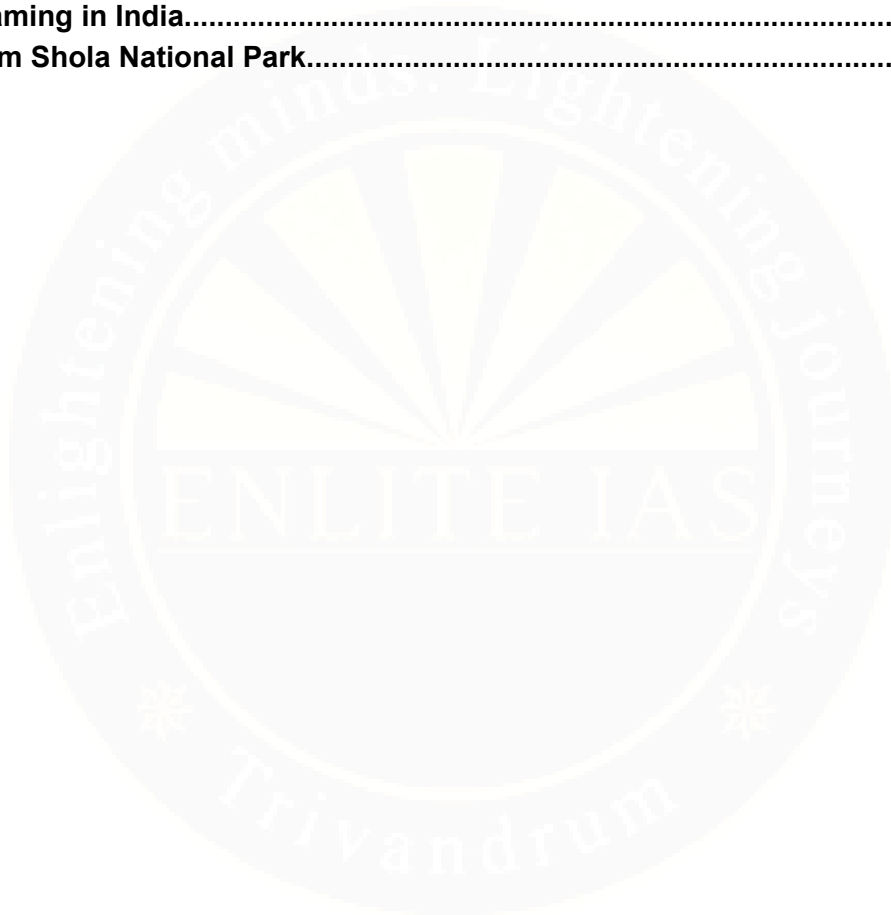
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1. Employee Enrolment Scheme 2025

- Prelims - Employee Enrolment Scheme 2025
- Mains - GS 2 - Governance

Why in the news?

- The Union government launched Employee Enrollment Scheme 2025 at the 73rd Foundation day of the Employees Provident Fund Organization.

Employee Enrolment Scheme 2025

- Objectives:

- Provide a one-time special window for employers to **voluntarily enrol** employees who were eligible under the EPF but were not registered/enrolled earlier.
- Regularise past compliance under the EPF Act for the specified period, thereby expanding the social security net.

- Eligibility Criteria:

- For Employees:

- ★ Any employee who joined an establishment between 1 July 2017 and 31 October 2025 and was not enrolled under EPF for any reason.
- ★ The employee must be alive and employed with the establishment at the date of declaration.

- For Establishments:

- ★ All establishments, whether already under EPF coverage or not, are eligible to participate.

- Key Features:

- **Employee share waived:** If the employee's share of contributions was not deducted previously for the period July 2017–Oct 2025, it stands **waived** under this scheme. Only the employer's share is to be paid.
- **Employer's obligation:** Employer must pay their share of contribution for the past period, interest as per Section 7Q (if applicable), administrative charges, and a **nominal penal damage of ₹ 100** (flat) per establishment covering all three EPF schemes.
- **No retrospective enforcement:** On enrolment under this scheme, EPFO will



not initiate suo motu compliance action for employees who have left service (provided declaration is made properly).

→ **Linkage with other schemes:** Employers who register/enrol under this scheme may become eligible for benefits under the Pradhan Mantri Viksit Bharat Rozgar Yojana (subject to its terms & conditions).

- **Significance:**

→ **Formalisation of workforce:** By enabling left-out employees to enter the EPF system, the scheme strengthens the formal labour segment and augments social security coverage.

→ **Reduced compliance burden:** Offering a low-cost, simplified regularisation window with nominal penalty encourages voluntary compliance by employers

→ **Social security impact:** For the employees enrolled, benefits include provident fund accumulation, pension (EPS), deposit-linked insurance cover (EDLI) and thus enhancing retirement, survival and insurance protection.

→ **Data & monitoring improvements:** The initiative mandates use of electronic challan-cum-return (ECR) and face-authentication UAN generation (via UMANG app) for true digitalisation of records.



2. Rupee Stablecoins

- Prelims - Rupee Stablecoins
- Mains - GS 3 - Economy

Why in the news?

- The launch of Marine Fisheries Census 2025 signifies a landmark step in achieving a fully digital and transformative shift in the nation's fisheries enumeration process.

Rupee Stablecoins

- **What is it?:** These would be digital tokens (on a blockchain/distributed ledger) with value pegged 1 : 1 (or near) to the Indian Rupee (INR). For example, one token = ₹1.
- **Features:**
 - They could be used for domestic transactions, remittances, international trade settlement, as well as bridging fiat and crypto-ecosystems.
 - The token issuer would need to hold reserve assets (INR or equivalent) or other backing to maintain the peg- transparency and redemption mechanism are essential.
 - Unlike CBDC, stablecoins are typically privately issued (unless regulated otherwise).
 - As per current regulation, there is no specific legislation in India that recognises or regulates rupee-stablecoins (or stablecoins generally) as legal tender.
- **Potential Benefits:**
 - **Remittances & cross-border payments:** India is the largest recipient of remittances globally. An INR-stablecoin could reduce costs, speed up flows, avoid foreign-exchange conversion steps and enhance transparency.
 - **Internationalisation of the rupee:** A rupee-pegged digital token could support use of the rupee in trade/settlement and thereby reduce dependence on the US Dollar or other foreign currencies.
 - **Digital payments/Fintech innovation:** It could offer a bridge between fiat and blockchain worlds, enabling programmable payments, micropayments, global access, and financial inclusion.



- **Asset-backed stability:** Unlike unbacked crypto assets, a well-designed stablecoin pegged to INR (with reserve backing) could provide a relatively stable medium of exchange within crypto ecosystems.
- **Enhancing export and global trade competitiveness:** For Indian exporters/importers using digital trade finance platforms, an INR-token may simplify settlement and reduce Forex risk.
- **Concerns:**
 - **Monetary sovereignty & regulation:** RBI officials have cautioned that stablecoins, especially privately issued, could undermine control over monetary policy, currency issuance and payments system sovereignty.
 - **Fragmentation of payment system / systemic risk:** Wide adoption of private stablecoins might bypass regulated channels (such as UPI, banks), creating risks of capital flight, money-laundering, and regulatory arbitrage.
 - **Reserve backing/peg credibility:** The stability of the token depends entirely on backing assets, transparency and redemption rights. If reserves are inadequate or illiquid, the peg can break.
 - **Legal and regulatory ambiguity:** Absence of clear legal status for stablecoins in India means uncertainty around their issuance, redemption, taxation, and liability in case of failure.
 - **Competition with CBDC:** Since RBI is developing the digital rupee (CBDC) as official digital money, private stablecoins may compete or conflict with the CBDC ecosystem.
 - **Cross-border regulatory complexity:** Use of rupee-stablecoins for cross-border flows touches on foreign exchange regulation (via FEMA), payments regulatory regime, global AML/CFT obligations.
 - **Volatility hidden risk:** While pegged to INR, the INR itself may be volatile relative to other currencies and global participants may still face FX risk.



3. Gogabeel Lake

- Prelims - Gogabeel Lake
- Mains - GS 3 - Environment

Why in the news?

- Gogabeel Lake became the 94th Ramsar site in India.

Gogabeel Lake

- **Location**: It is a part of trans-Gangetic plains of land located in the state of Bihar.
- **Type of Lake**: Oxbow lake, formed due to the meandering of the Ganga River and its tributaries.
- **Initial Protection**: It has been declared as a **Community Reserve** (state's first).
- **Ecological Significance**
 - As a flood-plain wetland, the lake plays a hydrological role in linking with the rivers during monsoon/flood season, thereby acting as a buffer for flood control and groundwater recharge.
 - It hosts over 90 species of **migratory birds**.
- **Cultural Significance**: Local cultural traditional festivals like Sirva, Adra , Chhat are observed in this wetland.

Ramsar Sites:

- Ramsar sites are the wetlands of International importance, recognised under the Ramsar Convention- promoting conservation and sustainable use.
- India became a party in the Ramsar Convention in 1982.
- Currently there are 93 Ramsar sites in India, making it the top 3rd country in the world.
- Tamil Nadu leads in India in terms of the number of Ramsar sites, followed by Uttar Pradesh



4. Nipah Virus

- Prelims - Nipah Virus
- Mains - GS 3 - Science and Technology

Why in the news?

- The Indian Council of Medical Research (ICMR) has invited Expressions of Interest (EoI) from eligible organisations, companies, and manufacturers for the development and production of monoclonal antibodies (mAbs) against Nipah viral disease.

Nipah Virus

- **Virus type**: Zoonotic paramyxovirus of the genus Henipavirus under the family Paramyxoviridae.
- **Reservoir host**: Fruit bats (Pteropus species, also called flying foxes).
- **First Reported**: 1998-99 in Malaysia among pig farmers
- **Transmission**
 - **Animal-to-human**: From infected bats or pigs through secretions or contaminated fruit (sap, partially eaten fruits).
 - **Human-to-human**: Through close contact with body fluids of infected persons, especially in hospital settings (nosocomial transmission).
 - **Environment-to-human**: Contaminated surfaces or food items (e.g., raw date palm sap).
- **Symptoms**
 - **Incubation period**: 4–14 days.
 - **Initial stage**: Fever, headache, muscle pain, sore throat, vomiting.
 - **Severe stage**: Encephalitis (inflammation of brain), confusion, seizures, coma.
 - **Case fatality rate**: 40%–75% (varies by outbreak and health response).
- **Diagnosis Tests**
 - Real-Time PCR (RT-PCR) from throat/nasal swabs, urine, or cerebrospinal fluid.
 - ELISA for antibodies (IgM, IgG).
- **Treatment**
 - ★ No specific antiviral drug or vaccine yet (for humans or animals).
 - ★ Treatment: Supportive care—managing fever, encephalitis, and respiratory distress.



5. Research Development and Innovation (RDI) Scheme Fund

- **Prelims** - Research Development and Innovation (RDI) Scheme Fund
- **Mains** - GS 2 - Governance

Why in the news?

- Prime Minister Shri Narendra Modi launched Research Development and Innovation (RDI) Scheme Fund at the Emerging Science and Technology Innovation Conclave 2025.

Research Development and Innovation (RDI) Scheme Fund

- **What is it?:**
 - The RDI Scheme is a **financial support initiative** by the central government, with a corpus of **₹1 lakh crore (≈ US \$11.5-12 billion)**.
 - It targets research, development and innovation (RDI) in the private sector, particularly in **sunrise and strategic sectors** such as AI, deep-tech, biotechnology, clean energy, space, semiconductors, medical devices etc.
- **Objectives:**
 - Encourage **private sector investment** in R&D and innovation in strategic/sunrise domains.
 - Finance **transformative projects** at higher Technology Readiness Levels (ie, moving from lab to market) and support acquisition of critical technologies.
 - Facilitate the creation of a **Deep-Tech Fund of Funds (FoF)** to back deep-tech startups/ventures.
 - Strengthen India's technological self-reliance (reducing dependence on foreign tech) and enhance global competitiveness.
- **Implementation Framework:**
 - **Nodal Department:** Department of Science and Technology (DST) is the nodal implementing agency.
 - **Governing Board:** Anusandhan National Research Foundation (ANRF), chaired by the Prime Minister, provides overall strategic direction.
 - **The Executive Council** of ANRF will approve guidelines, identify sectors and recommend 2nd-level fund managers.
 - **Funding mechanism:** Two-tier structure:
 - ★ A Special Purpose Fund (SPF) under ANRF as first level custodian.



★ Second-level fund managers (Alternate Investment Funds, DFIs, NBFCs, research organisations) receive concessional loans/equity from SPF to deploy to projects.

→ **Financial support modes:** Long-term loans at low or nil interest, equity infusion (especially for startups), contributions to fund-of-funds. Grants and short-term loans are excluded in the primary design.

- **Significance:**

→ **Boost to private-sector R&D:** By offering long-tenor, low-interest financing, the scheme addresses a persistent funding gap in India's private R&D ecosystem.

→ **Deep-tech & strategic edge:** Focus on sunrise/strategic sectors helps India move from being technology-user to technology-creator, reducing import dependence.

→ **Commercialisation thrust:** Emphasis on higher TRLs ensures that research is oriented towards application and market, thus bridging the lab-to-market gap.

→ **Global competitiveness & self-reliance:** Strengthening home-grown innovation enhances India's standing in global tech supply-chains and supports national security.

→ **Financial innovation in R&D funding:** Use of debt, equity and fund-of-funds marks a departure from typical grant-only models.



6. Online Gaming in India

- **Prelims** - Online Gaming in India
- **Mains** - GS 3 - Economy

Why in the news?

- The Supreme Court orally indicated that regular competitions and tournaments may be excluded from the ambit of the Promotion and Regulation of Online Gaming Act, 2025 as they do not come under the definition of “betting and gambling”.

Online Gaming in India

- **Definition:** Online gaming refers to the playing of video games over the internet, often in multiplayer formats, involving interaction with other players.
- **Potential**
 - India has one of the world's largest and fastest-growing online gaming markets.
 - This sector contributes to revenue generation, job creation, and the development of the digital economy.
 - It fosters innovation in areas like esports, live streaming, and gaming technology.
- **Concerns**
 - **Addiction and Mental Health:** Excessive gaming can lead to addiction, impacting academic performance, social interactions, and mental well-being. This is a particular concern for children and young adults.
 - **Financial Risks:** In-app purchases, loot boxes, and predatory practices can lead to financial losses for gamers, especially vulnerable groups.
 - **Cyberbullying and Harassment:** Online gaming platforms can be breeding grounds for cyberbullying, harassment, and exposure to inappropriate content.
 - **Data Privacy and Security:** User data collected by online gaming platforms is vulnerable to breaches and misuse.



→ **Lack of Regulation:** The current regulatory framework for online gaming is fragmented and evolving, leading to uncertainties and challenges.

- **Government Initiatives**

→ **Setting up regulatory frameworks:** Some states have initiated steps to regulate online gaming activities through legislation or regulatory authorities.

→ **Awareness programs:** Government initiatives to raise awareness about responsible gaming practices and the risks associated with online gaming addiction.

→ **Promotion and Regulation of Online Gaming Bill, 2025:** The Parliament has passed the bill in view of protecting citizens from the menace of online money games and regulating online games.



7. Pampadum Shola National Park

- **Prelims** - Pampadum Shola National Park
- **Mains** - GS 3 - Environment

Why in the news?

- Pampadum Shola National Park in Kerala has become a model of ecological restoration, successfully reversing decades of environmental damage by removing invasive Australian wattle trees — reviving native grasslands.

Pampadum Shola National Park

- **Situated in:** Idukki district, Kerala
- **Established:** 2003
- **Area:** Around 1.32 sq. km — Kerala's smallest national park
- **Part of:** The Western Ghats, a UNESCO World Heritage Site
- **Altitude:** 1,800–2,300 metres above sea level
- **Ecology**
 - Characterised by montane evergreen shola forests interspersed with grasslands.
 - Source region for several small streams feeding the Periyar River basin.
 - Forms an ecological link between Eravikulam National Park (north) and Palani Hills (east, Tamil Nadu).
 - Major fauna are Nilgiri marten (rare and endemic), Leopards, Indian gaur (bison), Sloth bear and Indian giant squirrel.