



Daily PIB Summary

04 July, 2026

Welcome to PadhAI

Your Partner in Smart UPSC Preparation

You're holding a resource designed to cut through the noise and bring you *only what truly matters* for the exam. At PadhAI, we believe preparation should be clear, focused, and time-efficient — never overwhelming.

At PadhAI, we build everything around one philosophy:

"Learn only what matters.

Learn it the right way.

Learn it at the right time."

With a rapidly growing community of **2lakh+ aspirants**, PadhAI has become a trusted space for disciplined learning and daily practice.

We bring you:

- Concise Monthly Magazines
- Daily PIB Summaries @ 9 PM
- Daily MCQs + Mains Practice
- High-yield, exam-ready content
- APP features - duel competition, fast mains answer review, daily news article summary, PYQs, MCQs PRACTICE, AI tutor (based on highly yield content From UPSC topper insight, and various trusted websites). Many more feature which will improve your preparation and save your time automatically.

Join our Telegram community and download the PadhAI App to experience structured guidance, supportive peers, and consistent motivation — everything a serious aspirant needs

Welcome to a smarter way of preparing.

Welcome to PadhAI.



[Click here](#) to join to telegram channel

Scan the QR code or just click on it
to download the app

1. ACADEMIC BANK OF CREDITS (ABC) AND APAAR



- The Academic Bank of Credits (ABC) enables students to digitally store, transfer, and redeem academic credits earned from recognized Higher Education Institutions (HEIs).
- APAAR provides every student with a unique lifelong academic identity, enabling seamless access to academic records across educational stages.
- Together, these initiatives promote flexibility, multiple entry and exit options, and multidisciplinary education.
- Digital academic records improve transparency, portability, and verification of qualifications.
- The initiatives facilitate credit mobility across institutions, encouraging lifelong learning and skill development.
- They support technology-enabled governance and improve efficiency in higher education administration.

- ABC and APAAR contribute to the realization of a learner-centric and digitally empowered education system.
- These reforms strengthen India's vision of creating an integrated and globally competitive education ecosystem.

BACKGROUND / CONTEXT

Academic Bank of Credits (ABC)

- A digital repository for academic credits earned by students.
- Implemented under the **National Education Policy (NEP) 2020**.
- Managed by the **University Grants Commission (UGC)**.
- Enables:
 - Credit accumulation.
 - Credit transfer.
 - Credit redemption for award of degrees.

APAAR

- **APAAR** stands for **Automated Permanent Academic Account Registry**.
- Provides every student with a **unique lifelong Academic ID**.
- Maintains digital academic records across schools and higher education institutions.
- Supports seamless student mobility within the education system.

National Education Policy (NEP) 2020

- Introduced multidisciplinary and flexible learning pathways.
- Promotes:
 - Multiple Entry and Multiple Exit (MEME).
 - Academic credit transfer.
 - Digital education.
 - Lifelong learning.
 - Student-centric education.

Digital Education Ecosystem

- Integrates digital platforms for:



- A. Student records.
- B. Academic credits.
- C. Certificates.
- D. Institutional governance.
- E. Learning resources.

KEY HIGHLIGHTS

- **Academic Bank of Credits:** Digital repository for storing and transferring academic credits.
- **APAAR:** Unique lifelong Academic ID for every student.
- **Nodal Agency (ABC):** University Grants Commission (UGC).
- **Policy Basis:** National Education Policy (NEP) 2020.
- **Educational Impact:** Promotes flexibility, credit mobility, and multidisciplinary learning.
- **Governance Impact:** Enhances transparency, digital record management, and ease of verification.
- **Challenges:** Digital accessibility, institutional interoperability, data privacy, and awareness among stakeholders.
- **Way Forward:** Expand institutional integration, strengthen cybersecurity, improve digital literacy, and ensure nationwide adoption of ABC and APAAR.

PRELIMS BOOSTER BOX

- **ABC:** Academic Bank of Credits.
- **APAAR: Automated Permanent Academic Account Registry.**
- **NEP:** National Education Policy, **2020**.
- **UGC:** University Grants Commission.
- **Academic Credit:** Measure of learning outcomes earned after successful completion of a course.
- **Credit Transfer:** Transfer of earned academic credits between recognized institutions.
- **Multiple Entry–Multiple Exit (MEME):** Provision allowing students to enter or leave higher

education at different stages while retaining earned credits.

- **Academic ID:** Unique lifelong digital identity linked to a student's educational records.
- **Digital Repository:** Secure electronic platform for storing and managing academic records.
- **Lifelong Learning:** Continuous acquisition of knowledge and skills throughout an individual's life.

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. The Academic Bank of Credits (ABC) enables students to digitally store and transfer academic credits earned from recognized institutions.
2. APAAR provides every student with a unique lifelong Academic ID linked to their educational records.
3. The Academic Bank of Credits is implemented as part of the National Education Policy (NEP) 2020.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) 1, 2 and 3

Answer: (d)

2. VICE PRESIDENT SUBMITS SIR ENUMERATION FORM UNDER SPECIAL INTENSIVE REVISION OF ELECTORAL ROLL; APPEALS TO ELIGIBLE VOTERS TO JOIN THE EXERCISE



- The Special Intensive Revision (SIR) is conducted to verify and update electoral rolls by adding eligible voters, removing ineligible entries, and correcting existing records.
- The Vice President's participation highlights the importance of citizen involvement in maintaining free, fair, and inclusive elections.
- Accurate electoral rolls form the foundation of credible democratic processes and universal adult franchise.
- The exercise helps minimize duplication, eliminate ineligible entries, and improve the integrity of voter databases.
- Electoral roll revision strengthens transparency and public confidence in the electoral process.
- The initiative reflects the ECI's continuous efforts to improve electoral management through systematic verification.

- Public participation is essential to ensure that every eligible citizen can exercise the right to vote.
- The exercise contributes to strengthening democratic governance and electoral integrity.

BACKGROUND / CONTEXT

Special Intensive Revision (SIR)

- A comprehensive revision of electoral rolls conducted by the **Election Commission of India (ECI)**.
- Objectives:
 - Inclusion of eligible voters.
 - Deletion of deceased, shifted, or otherwise ineligible electors.
 - Correction of electoral details.
 - Improvement of electoral roll accuracy.

Election Commission of India (ECI)

- Constitutional body established under **Article 324** of the Constitution.
- Responsible for:
 - Conduct of elections.
 - Preparation and revision of electoral rolls.
 - Superintendence, direction, and control of elections to Parliament, State Legislatures, and the offices of the President and Vice President.

Electoral Roll

- Official list of persons eligible to vote in a constituency.
- A citizen must be:
 - An Indian citizen.
 - 18 years or above.**
 - Ordinarily resident in the concerned constituency.

Universal Adult Suffrage

- Every citizen aged **18 years or above** has the right to vote, subject to constitutional and legal qualifications.

KEY HIGHLIGHTS

- **Exercise:** Special Intensive Revision (SIR) of electoral rolls.
- **Conducted By:** Election Commission of India.
- **Objective:** Ensure accurate, updated, and inclusive electoral rolls.
- **Constitutional Basis:** Article 324 of the Constitution.
- **Democratic Significance:** Strengthens electoral integrity and universal adult franchise.
- **Governance Impact:** Enhances transparency and credibility of elections.
- **Challenges:** Duplicate entries, migration, public awareness, and timely verification.
- **Way Forward:** Increase voter awareness, leverage digital technologies, strengthen field verification, and encourage maximum citizen participation.

PRELIMS BOOSTER BOX

- **Article 324:** Vests the superintendence, direction, and control of elections in the Election Commission of India.
- **Election Commission of India (ECI):** Constitutional body responsible for conducting elections.
- **Electoral Roll:** Official list of eligible voters for a constituency.
- **Voting Age in India: 18 years** (reduced from 21 years by the **61st Constitutional Amendment Act, 1988**).
- **Universal Adult Suffrage:** Right of every eligible adult citizen to vote without discrimination.
- **Representation of the People Act, 1950:** Deals with preparation and revision of electoral rolls.
- **Representation of the People Act, 1951:** Governs the conduct of elections and electoral disputes.
- **Ordinarily Resident:** Person normally residing in a constituency for electoral registration purposes.

- **Elector Photo Identity Card (EPIC):** Voter identity card issued by the Election Commission.
- **SIR:** Special Intensive Revision of Electoral Rolls.

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. Article 324 of the Constitution provides for the Election Commission of India.
2. The Representation of the People Act, 1950 primarily deals with the preparation and revision of electoral rolls.
3. The voting age in India was reduced from 21 years to 18 years through the 61st Constitutional Amendment Act, 1988.

Which of the statements given above is/are correct?

- (a) 1 only
(b) 1 and 2 only
(c) 2 and 3 only
(d) 1, 2 and 3

Answer: (d)

3. INDIA-ISRAEL BILATERAL INVESTMENT AGREEMENT (BIA) COMES INTO FORCE



- The India-Israel BIA provides legal protection to investors and facilitates greater bilateral investment flows.



- It establishes a transparent and stable investment regime while balancing investor rights with the host state's regulatory powers.
- The Agreement is expected to boost investments in sectors such as technology, innovation, agriculture, defence, renewable energy, and infrastructure.
- It strengthens economic ties by reducing investment risks and improving investor confidence.
- The BIA reflects India's evolving approach to investment treaties based on its **Model Bilateral Investment Treaty (BIT), 2016**.
- Enhanced investment cooperation supports economic growth, technology transfer, and employment generation.
- The Agreement further deepens the India-Israel Strategic Partnership through stronger economic engagement.
- It contributes to India's objective of attracting quality foreign investment while safeguarding national interests.

BACKGROUND / CONTEXT

Bilateral Investment Agreement (BIA)

- I. International treaty between two countries to promote and protect investments.
- II. Provides:
 - A. Protection against arbitrary expropriation.
 - B. Fair and equitable treatment.
 - C. Non-discriminatory treatment.
 - D. Transparent investment environment.
 - E. Dispute settlement mechanisms.

India's Model Bilateral Investment Treaty (BIT), 2016

- Serves as the basis for India's modern investment agreements.
- Balances investor protection with the government's right to regulate in public interest.

- Encourages sustainable and responsible investments.

India-Israel Economic Relations

- I. Strategic Partnership established in **2017**.
- II. Key sectors of cooperation:
 - A. Agriculture.
 - B. Defence.
 - C. Water management.
 - D. Innovation.
 - E. Cybersecurity.
 - F. Artificial Intelligence.
 - G. Renewable energy.
 - H. Startups.

Importance of Bilateral Investment Agreements

- Promote foreign direct investment (FDI).
- Improve investor confidence.
- Facilitate technology transfer.
- Support economic growth and job creation.
- Strengthen long-term economic partnerships.

KEY HIGHLIGHTS

- **Agreement:** India-Israel Bilateral Investment Agreement (BIA).
- **Objective:** Promote and protect bilateral investments.
- **Legal Significance:** Provides a transparent and predictable investment framework.
- **Economic Impact:** Encourages FDI, technology transfer, and industrial cooperation.
- **Strategic Importance:** Strengthens the India-Israel Strategic Partnership.
- **Key Sectors:** Technology, defence, agriculture, renewable energy, infrastructure, and innovation.
- **Challenges:** Global investment uncertainties, regulatory compliance, and dispute resolution.
- **Way Forward:** Promote high-quality investments, strengthen innovation



partnerships, facilitate ease of doing business, and expand bilateral economic cooperation.

PRELIMS BOOSTER BOX

- **BIA/BIT:** Bilateral Investment Agreement/Treaty for promotion and protection of investments.
- **India's Model BIT: 2016.**
- **FDI (Foreign Direct Investment):** Investment by an entity in one country into business interests in another country with lasting management interest.
- **Expropriation:** Government acquisition of private property for public purpose, generally subject to compensation.
- **Fair and Equitable Treatment (FET):** Standard ensuring non-arbitrary and transparent treatment of foreign investors.
- **National Treatment:** Foreign investors are treated no less favourably than domestic investors in like circumstances.
- **Most Favoured Nation (MFN):** Principle under which a country extends equal treatment to investors from treaty partners, where applicable.
- **India-Israel Strategic Partnership:** Established in 2017.
- **Major Areas of Cooperation:** Defence, agriculture, water, innovation, cybersecurity, and renewable energy.
- **Investment Treaty Objective:** Promote investment while preserving the sovereign right to regulate in public interest.

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. A Bilateral Investment Agreement (BIA) seeks to promote and protect investments between two countries.
2. India's Model Bilateral Investment Treaty (BIT) was adopted in 2016.
3. One objective of modern investment treaties is to balance investor protection with the host state's right to regulate in the public interest.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) 1, 2 and 3

Answer: (d)

4. "SLOGANEERING AND DISRUPTION NEVER MAKE A LEADER; FACTS, REASON AND IDEAS DO": LOK SABHA SPEAKER



- The Speaker stressed that parliamentary democracy functions effectively through informed debate, reasoned discussion, and constructive participation.
- The remarks underscore the importance of maintaining discipline and decorum during legislative proceedings.
- Meaningful deliberation enhances legislative quality, accountability, and public trust in democratic institutions.
- Healthy parliamentary debates facilitate scrutiny of government policies and strengthen representative democracy.
- The statement reflects the constitutional vision of Parliament as a forum for discussion, consensus-building, and law-making.
- It also highlights the ethical responsibilities of elected representatives in upholding democratic norms.



- Strengthening parliamentary practices contributes to good governance, transparency, and institutional stability.
- The message encourages evidence-based policymaking and constructive political engagement.

BACKGROUND / CONTEXT

Parliament of India

- I. Supreme legislative body of the Union.
- II. Consists of:
 - A. President.
 - B. Lok Sabha.
 - C. Rajya Sabha.
- III. Performs:
 - A. Law-making.
 - B. Executive accountability.
 - C. Financial control.
 - D. Deliberation on public issues.

Speaker of the Lok Sabha

- Elected by the members of the Lok Sabha.
- Presides over House proceedings.
- Ensures orderly conduct of business.
- Interprets and enforces the Rules of Procedure.
- Acts as the guardian of the rights and privileges of the House.

Parliamentary Democracy

- I. Based on:
 - A. Collective responsibility.
 - B. Majority rule with minority rights.
 - C. Accountability of the Executive to the Legislature.
 - D. Debate, discussion, and consensus-building.

Parliamentary Decorum

- I. Requires:
 - A. Respectful conduct.
 - B. Orderly debates.
 - C. Adherence to rules.

- D. Constructive participation by members.

KEY HIGHLIGHTS

- **Theme:** Constructive debate over disruption in Parliament.
- **Institution:** Parliament of India.
- **Constitutional Significance:** Strengthens legislative accountability and democratic governance.
- **Role of Speaker:** Maintains order, impartiality, and smooth functioning of the House.
- **Governance Impact:** Promotes evidence-based policymaking and informed legislative scrutiny.
- **Democratic Value:** Encourages reasoned debate, consensus-building, and responsible leadership.
- **Challenges:** Frequent disruptions, declining debate time, and reduced legislative scrutiny.
- **Way Forward:** Strengthen parliamentary ethics, encourage informed discussions, improve committee functioning, and promote consensus-oriented legislative processes.

PRELIMS BOOSTER BOX

- **Article 79:** Parliament consists of the President, Rajya Sabha, and Lok Sabha.
- **Article 93:** Provides for the election of the Speaker and Deputy Speaker of the Lok Sabha.
- **Article 118:** Parliament may make rules for regulating its procedure and conduct of business.
- **Speaker of Lok Sabha:** Presiding officer of the Lok Sabha and guardian of its privileges.
- **Collective Responsibility: Article 75(3)** – Council of Ministers is collectively responsible to the Lok Sabha.
- **Question Hour:** First hour of a parliamentary sitting for seeking accountability from the Executive.
- **Zero Hour:** Period immediately after Question Hour for raising urgent public matters (not



mentioned in the Constitution or Rules of Procedure).

- **Parliamentary Committee:** Smaller body constituted to examine bills, budgets, and policy matters in detail.
- **Quorum:** One-tenth of the total membership of the House.
- **Parliamentary Privileges:** Special rights and immunities enjoyed by Parliament and its members for effective functioning.

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

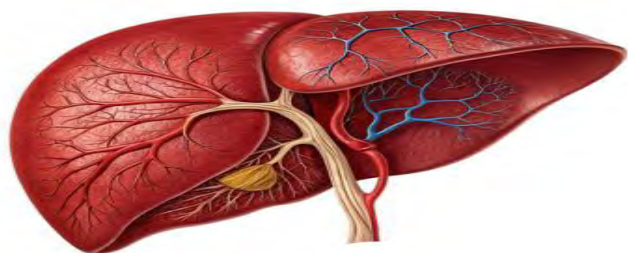
1. Article 93 of the Constitution provides for the election of the Speaker and Deputy Speaker of the Lok Sabha.
2. The Council of Ministers is collectively responsible to the Lok Sabha under Article 75(3).
3. Zero Hour is specifically provided for in the Constitution of India.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) 1, 2 and 3

Answer: (b)

5. INDIA'S LIVER EPIDEMIC, DIABETES SURGE PART OF A LARGER METABOLIC NEXUS; CALLS FOR MISSION-MODE PUBLIC AWARENESS



- India is witnessing a rapid increase in metabolic disorders, particularly diabetes, obesity, and fatty liver disease.
- These conditions share common risk factors such as unhealthy diet, physical inactivity, obesity, and insulin resistance.
- Early screening, timely diagnosis, and lifestyle interventions are critical to reducing disease burden and associated complications.
- The need for public awareness reflects the shift from curative to preventive and promotive healthcare.
- Addressing metabolic diseases can reduce healthcare costs, improve productivity, and enhance quality of life.
- The initiative aligns with India's efforts to strengthen primary healthcare and combat the growing burden of non-communicable diseases.
- It also supports the achievement of national health goals through community participation and behaviour change.
- A coordinated multi-sectoral approach involving health, nutrition, education, and public awareness is essential for effective disease prevention.

BACKGROUND / CONTEXT

Metabolic Disorders

- I. Group of disorders affecting the body's normal metabolic processes.
- II. Common disorders include:
 - A. Diabetes Mellitus.
 - B. Obesity.
 - C. Metabolic Dysfunction-Associated Steatotic Liver Disease (MASLD).
 - D. Dyslipidaemia.
 - E. Hypertension.

Metabolic Dysfunction–Associated Steatotic Liver Disease (MASLD)

- Formerly known as **Non-Alcoholic Fatty Liver Disease (NAFLD)**.
- Characterized by excessive fat accumulation in the liver unrelated to significant alcohol consumption.
- Strongly associated with obesity, diabetes, and metabolic syndrome.

Diabetes Mellitus

- Chronic disease characterized by elevated blood glucose levels.
- **Type 2 Diabetes** is the most common form and is closely linked to lifestyle and metabolic risk factors.

National Programme for Prevention and Control of Non-Communicable Diseases (NP-NCD)

- I. Implemented by the **Ministry of Health and Family Welfare**.
- II. Focuses on:
 - A. Prevention.
 - B. Early diagnosis.
 - C. Screening.
 - D. Treatment and management of major NCDs.

KEY HIGHLIGHTS

- **Issue:** Rising burden of liver diseases and diabetes as interconnected metabolic disorders.
- **Focus:** Prevention through lifestyle modification, awareness, and early screening.
- **Health Significance:** Reduces long-term complications and improves public health outcomes.
- **Governance Impact:** Strengthens preventive healthcare and primary health services.

- **Economic Impact:** Lowers healthcare expenditure and improves workforce productivity.
- **Strategic Importance:** Supports national efforts to combat non-communicable diseases.
- **Challenges:** Sedentary lifestyles, unhealthy diets, obesity, delayed diagnosis, and limited public awareness.
- **Way Forward:** Expand screening programmes, promote healthy lifestyles, strengthen primary healthcare, encourage regular physical activity, and launch sustained public awareness campaigns.

PRELIMS BOOSTER BOX

- **MASLD:** Metabolic Dysfunction–Associated Steatotic Liver Disease (formerly NAFLD).
- **Type 2 Diabetes:** Most common form of diabetes associated with insulin resistance.
- **Insulin Resistance:** Condition in which body cells respond poorly to insulin.
- **Metabolic Syndrome:** Cluster of conditions including obesity, hypertension, high blood sugar, and abnormal lipid levels.
- **BMI (Body Mass Index):** Indicator used to classify overweight and obesity.
- **NCDs:** Non-Communicable Diseases such as diabetes, cardiovascular diseases, cancers, and chronic respiratory diseases.
- **NP-NCD:** National Programme for Prevention and Control of Non-Communicable Diseases.
- **Primary Prevention:** Measures aimed at preventing the occurrence of disease.
- **Secondary Prevention:** Early detection and treatment to prevent disease progression.
- **Lifestyle Modification:** Healthy diet, regular physical activity, weight management, and avoidance of tobacco and harmful alcohol use.

PadhAI-GENERATED UPSC MCQ



Consider the following statements:

1. Metabolic Dysfunction–Associated Steatotic Liver Disease (MASLD) was formerly known as Non-Alcoholic Fatty Liver Disease (NAFLD).
2. Type 2 Diabetes is commonly associated with insulin resistance.
3. The National Programme for Prevention and Control of Non-Communicable Diseases (NP-NCD) focuses only on the treatment of diabetes.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) 1, 2 and 3

Answer: (b)