



Daily PIB Summary

13 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. GUARDIANS OF INDIA'S MARITIME FRONTIERS



- India's maritime forces protect over **7,500 km of coastline**, island territories, and vast maritime zones.
- The **Indian Navy** is responsible for defending the nation against external maritime threats, maintaining sea control, and ensuring freedom of navigation.
- The **Indian Coast Guard (ICG)** performs law enforcement, maritime safety, search and rescue (SAR), pollution response, anti-smuggling, anti-poaching, and coastal security functions.
- Both organizations work together to safeguard **Sea Lines of Communication (SLOCs)**, offshore energy installations, ports, and the **Exclusive Economic Zone (EEZ)**.
- India conducts anti-piracy patrols, Humanitarian Assistance and Disaster Relief (HADR) missions, and evacuation operations, enhancing its role as a **net security provider** in the Indian Ocean.
- Indigenous naval platforms, advanced surveillance systems, and maritime domain awareness strengthen operational preparedness.

- Maritime cooperation with friendly countries through joint exercises and information sharing contributes to regional peace and stability.
- These efforts support India's vision of **SAGAR (Security and Growth for All in the Region)** and a **free, open, inclusive, and rules-based Indo-Pacific**.

BACKGROUND / CONTEXT

Indian Navy

- I. Maritime branch of the **Indian Armed Forces**.
- II. Functions:
 - A. Defend India's maritime interests.
 - B. Deter external threats.
 - C. Protect Sea Lines of Communication (SLOCs).
 - D. Conduct HADR and maritime diplomacy.
 - E. Secure offshore assets and island territories.

Indian Coast Guard (ICG)

- I. Established under the **Coast Guard Act, 1978**.
- II. Functions under the **Ministry of Defence**.
- III. Responsibilities include:
 - A. Coastal security.
 - B. Maritime law enforcement.
 - C. Search and Rescue (SAR).
 - D. Marine environmental protection.
 - E. Anti-smuggling operations.
 - F. Assistance to fishermen.

SAGAR

- I. **Security and Growth for All in the Region**.
- II. Announced in **2015**.
- III. India's maritime vision promoting:
 - A. Regional cooperation.
 - B. Maritime security.
 - C. Sustainable development.
 - D. Capacity building.

KEY HIGHLIGHTS

- **Maritime Guardians:** Indian Navy and Indian Coast Guard.
- **Primary Objective:** Safeguard India's maritime frontiers and strategic interests.
- **Strategic Importance:** Protects trade routes, energy security, and maritime sovereignty.
- **Economic Importance:** Supports the Blue Economy, fisheries, offshore resources, and maritime trade.
- **Security Role:** Counter-piracy, coastal security, anti-smuggling, anti-terrorism, and maritime surveillance.
- **Diplomatic Role:** Enhances defence cooperation and maritime partnerships in the Indo-Pacific.
- **Challenges:** Maritime terrorism, piracy, illegal fishing, climate-related disasters, cyber threats, and strategic competition.
- **Way Forward:** Modernize naval capabilities, strengthen indigenous shipbuilding, improve Maritime Domain Awareness (MDA), expand coastal surveillance, and deepen regional maritime cooperation.

PRELIMS BOOSTER BOX

- **Indian Coast Guard (ICG):** Established under the **Coast Guard Act, 1978**.
- **Administrative Ministry (ICG):** Ministry of Defence.
- **Indian Navy:** Maritime branch of the Indian Armed Forces.
- **SAGAR: Security and Growth for All in the Region,** India's maritime vision launched in **2015**.
- **Exclusive Economic Zone (EEZ):** Maritime zone extending up to **200 nautical miles** from the baseline under the **United Nations Convention on the Law of the Sea (UNCLOS)**, where a coastal state has sovereign rights over natural resources.

- **Sea Lines of Communication (SLOCs):** Major maritime routes used for international trade and naval movement.
- **Maritime Domain Awareness (MDA):** Comprehensive understanding of activities in the maritime domain affecting security, economy, or environment.
- **Blue Economy:** Sustainable use of ocean resources for economic growth, livelihoods, and ecosystem health.
- **HADR:** Humanitarian Assistance and Disaster Relief operations undertaken during natural disasters and humanitarian crises.
- **Net Security Provider:** A country that contributes proactively to regional peace, stability, and maritime security.

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. The **Indian Coast Guard** was established under the **Coast Guard Act, 1978**.
2. The **Exclusive Economic Zone (EEZ)** extends up to **200 nautical miles** from a coastal state's baseline under **UNCLOS**.
3. **SAGAR** stands for **Security and Growth for All in the Region**.

Which of the statements given above is/are correct?

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

Answer: (d)

2. CCI IMPOSES PENALTY ON HP INDIA AND CERTAIN RESELLERS FOR ANTI-COMPETITIVE PRACTICES IN SUPPLY OF 'SUPPLIES' PRODUCTS



- The CCI found that HP India and certain resellers had entered into arrangements that restricted competition in the market for printer supplies.
- The anti-competitive conduct involved practices that limited the ability of resellers to compete independently, thereby affecting market competition.
- Such arrangements can lead to reduced consumer choice, higher prices, and barriers to fair market access.
- The Commission imposed monetary penalties and directed the parties to cease and desist from anti-competitive conduct.
- The order underscores the importance of maintaining competitive markets and preventing restrictive trade practices.
- It also serves as a deterrent against businesses engaging in agreements that adversely affect competition.
- The decision strengthens confidence in India's competition law enforcement framework.
- It highlights the role of CCI in promoting market efficiency and consumer welfare.

BACKGROUND / CONTEXT

Competition Commission of India (CCI)

- I. Established under the **Competition Act, 2002**.
- II. Became fully operational in **2009**.
- III. Objective:
 - A. Prevent practices having an adverse effect on competition.
 - B. Promote and sustain competition.
 - C. Protect consumer interests.
 - D. Ensure freedom of trade.

Competition Act, 2002

The Act addresses:

- **Anti-competitive agreements** (Section 3).
- **Abuse of dominant position** (Section 4).
- **Regulation of combinations (mergers and acquisitions)** (Sections 5 & 6).

Anti-Competitive Agreements

These include agreements that:

- Fix prices.
- Limit production or supply.
- Allocate markets.
- Rig bids.
- Impose certain vertical restrictions that cause an appreciable adverse effect on competition.

Vertical Agreements

- Agreements between enterprises operating at different levels of the supply chain (e.g., manufacturer and distributor/reseller).
- They are assessed under **Section 3(4)** of the Competition Act to determine whether they cause an appreciable adverse effect on competition.

KEY HIGHLIGHTS

- **Regulator:** Competition Commission of India (CCI).
- **Company:** HP India and certain resellers.
- **Issue:** Anti-competitive practices in the supply of printer supplies products.



- **Legal Framework:** Competition Act, 2002.
- **Objective of CCI Action:** Protect competition, consumer interests, and market efficiency.
- **Economic Significance:** Promotes fair pricing, innovation, and efficient markets.
- **Consumer Significance:** Ensures greater consumer choice and prevents unfair market restrictions.
- **Challenges:** Detecting complex anti-competitive arrangements, especially in digital and technology markets.
- **Way Forward:** Strengthen competition compliance, enhance market surveillance, encourage fair business practices, and increase awareness of competition law among businesses.

PRELIMS BOOSTER BOX

- **Competition Commission of India (CCI):** Statutory body established under the **Competition Act, 2002**.
- **Competition Act, 2002:** Replaced the **Monopolies and Restrictive Trade Practices (MRTP) Act, 1969**.
- **Section 3:** Deals with anti-competitive agreements.
- **Section 3(4):** Covers vertical agreements (e.g., manufacturer–distributor arrangements).
- **Section 4:** Deals with abuse of dominant position.
- **Sections 5 & 6:** Regulate combinations (mergers, acquisitions, and amalgamations).
- **Appreciable Adverse Effect on Competition (AAEC):** The legal test used to assess whether an agreement harms competition in the market.
- **Vertical Agreement:** Agreement between enterprises at different stages of the production or distribution chain.
- **Consumer Welfare:** A primary objective of competition law, ensuring fair prices, quality, innovation, and choice.

- **Market Competition:** Encourages efficiency, innovation, and economic growth while preventing monopolistic or restrictive practices.

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. The **Competition Commission of India (CCI)** was established under the **Competition Act, 2002**.
2. **Section 3** of the Competition Act deals with **anti-competitive agreements**.
3. **Section 4** of the Competition Act deals with the **abuse of dominant position**.

Which of the statements given above is/are correct?

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

Answer: (d)

3. HINDI RESPECTS THE EXISTENCE OF DIVERSE LANGUAGES AND BINDS EVERYONE IN A COMMON THREAD OF UNITY: SHRI GAJENDRA SINGH SHEKHAWAT



- Hindi was described as a language that promotes national integration while respecting the existence and growth of all Indian languages.



- The emphasis was on strengthening **multilingualism**, rather than replacing or diminishing regional languages.
- India's linguistic diversity is viewed as an important component of its cultural and civilizational heritage.
- The statement aligns with the **National Education Policy (NEP) 2020**, which promotes multilingual education and the use of Indian languages.
- Promoting Indian languages contributes to cultural preservation, knowledge dissemination, and inclusive development.
- The Constitution provides safeguards for linguistic minorities and recognizes multiple Indian languages.
- Language is regarded as a medium for strengthening national unity while preserving regional identities.
- The initiative supports wider use of Indian languages in education, governance, technology, and cultural exchange.

BACKGROUND / CONTEXT

Constitutional Provisions on Language

- Article 343**
 - A. Declares **Hindi in Devanagari script** as the **Official Language of the Union**.
 - B. Provides for the continued use of English for official purposes as prescribed by law.
- Article 344**
 - A. Provides for the constitution of the **Official Language Commission** and a Parliamentary Committee on Official Language.
- Articles 345–347**
 - A. Empower States to adopt one or more official languages.
 - B. Provide safeguards relating to language use within States.
- Article 348**

- A. Specifies that proceedings in the **Supreme Court, High Courts**, and authoritative texts of Central laws are generally in **English**, unless Parliament provides otherwise.

V. **Article 350A**

- A. Directs States to provide adequate facilities for instruction in the mother tongue at the primary stage for children belonging to linguistic minority groups.

VI. **Article 350B**

- A. Provides for the **Special Officer for Linguistic Minorities**.

VII. **Article 351**

- A. Directs the Union to promote the spread and development of Hindi while enriching it by drawing upon other Indian languages.

Eighth Schedule

- Recognizes **22 Scheduled Languages**.
- These languages receive constitutional recognition and support for their development.

National Education Policy (NEP) 2020

- Promotes:
 - A. Multilingualism.
 - B. Mother tongue/local language in education.
 - C. Preservation and promotion of Indian languages.
 - D. Development of Indian languages through technology and research.

KEY HIGHLIGHTS

- **Theme:** Hindi as a unifying language while respecting linguistic diversity.
- **Constitutional Basis:** Articles **343–351** and the **Eighth Schedule**.
- **Policy Alignment:** National Education Policy (NEP) 2020.



- **Cultural Significance:** Preserves India's multilingual heritage and promotes unity in diversity.
- **Educational Significance:** Encourages learning in the mother tongue and multilingual education.
- **Governance Significance:** Supports inclusive communication and wider citizen participation.
- **Challenges:** Balancing promotion of Hindi with protection and development of regional and tribal languages.
- **Way Forward:** Strengthen multilingual education, digitize Indian language resources, promote translation and language technologies, and ensure equal opportunities for all Indian languages.

PRELIMS BOOSTER BOX

- **Article 343:** Hindi in Devanagari script is the Official Language of the Union.
- **Article 344:** Official Language Commission and Parliamentary Committee on Official Language.
- **Articles 345–347:** Official languages of States and safeguards relating to languages.
- **Article 348:** Language of the Supreme Court, High Courts, and authoritative texts of Central laws.
- **Article 350A:** Instruction in the mother tongue at the primary stage for linguistic minorities.
- **Article 350B:** Special Officer for Linguistic Minorities.
- **Article 351:** Directive for the development and promotion of Hindi while drawing upon other Indian languages.
- **Eighth Schedule:** Recognizes **22 Scheduled Languages**.
- **NEP 2020:** Promotes multilingualism and education in Indian languages.
- **Official Language vs National Language:** The Constitution of India does not declare any language as the "National Language." Hindi is the **Official Language of the Union**, while

English continues to be used for official purposes as provided by law.

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. **Article 343** declares Hindi in the Devanagari script as the **Official Language of the Union**.
2. **Article 351** directs the Union to promote the spread and development of Hindi while enriching it by drawing upon other Indian languages.
3. The **Constitution of India declares Hindi as the National Language of India**.

Which of the statements given above is/are correct?

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

Answer: (a)

4. NSFDC'S CONCESSIONAL CREDIT SCHEMES BOOST ENTREPRENEURSHIP AND SOCIO-ECONOMIC EMPOWERMENT OF SCHEDULED CASTES



- NSFDC provides **concessional loans** to eligible Scheduled Caste beneficiaries for self-employment and income-generating activities.



- The schemes support entrepreneurship in sectors such as agriculture, transport, trade, manufacturing, services, and small businesses.
- Financial assistance is routed through **State Channelizing Agencies (SCAs)**, banks, Regional Rural Banks (RRBs), and other implementing agencies.
- Besides credit support, NSFDC also promotes **skill development**, entrepreneurship training, and capacity building.
- The schemes aim to reduce poverty, generate employment, and improve the socio-economic status of Scheduled Castes.
- Special emphasis is placed on supporting **women entrepreneurs**, youth, and marginalized communities.
- The initiative aligns with the Government's objectives of **social justice, financial inclusion, and inclusive growth**.
- By facilitating access to affordable finance, NSFDC helps beneficiaries become self-reliant and economically empowered.

BACKGROUND / CONTEXT

National Scheduled Castes Finance and Development Corporation (NSFDC)

- **Established: 1989.**
- **Administrative Ministry: Ministry of Social Justice and Empowerment.**
- A **Government of India** enterprise (Section 8 company under the Companies Act).
- **Objective:** Promote economic development of Scheduled Castes through concessional finance, skill development, and entrepreneurship support.

Objectives

- Provide concessional credit for self-employment.
- Promote entrepreneurship among Scheduled Castes.

- Facilitate skill development and entrepreneurship training.
- Improve income generation and livelihoods.
- Reduce socio-economic disparities.

Major Areas of Assistance

- Agriculture and allied activities.
- Transport sector.
- Small businesses.
- Manufacturing.
- Services.
- Micro and small enterprises.
- Education loans.
- Skill development programmes.

KEY HIGHLIGHTS

- **Institution:** National Scheduled Castes Finance and Development Corporation (NSFDC).
- **Established: 1989.**
- **Administrative Ministry:** Ministry of Social Justice and Empowerment.
- **Target Group:** Eligible Scheduled Caste beneficiaries.
- **Nature of Assistance:** Concessional credit, entrepreneurship promotion, skill development, and self-employment support.
- **Economic Significance:** Enhances financial inclusion, employment generation, and entrepreneurship.
- **Social Significance:** Promotes social justice and economic empowerment of marginalized communities.
- **Challenges:** Credit awareness, timely loan disbursement, market access, and enterprise sustainability.
- **Way Forward:** Expand digital loan delivery, strengthen entrepreneurship mentoring, improve market linkages, integrate with skill development initiatives, and enhance financial literacy among beneficiaries.

PRELIMS BOOSTER BOX

- **NSFDC:** National Scheduled Castes Finance and Development Corporation.
- **Established:** 1989.
- **Administrative Ministry:** Ministry of Social Justice and Empowerment.
- **Legal Status:** Section 8 company under the **Companies Act, 2013** (originally incorporated under the Companies Act, 1956; it now continues under the 2013 Act).
- **Target Beneficiaries:** Scheduled Castes.
- **State Channelizing Agencies (SCAs):** State-level agencies through which NSFDC implements most of its schemes.
- **Concessional Credit:** Loans provided at interest rates lower than prevailing market rates.
- **Financial Inclusion:** Ensuring access to affordable financial services for all sections of society.
- **Entrepreneurship Development:** Programmes that support enterprise creation through finance, training, and market linkages.
- **Article 46:** Directive Principle directing the State to promote the educational and economic interests of **Scheduled Castes, Scheduled Tribes, and other weaker sections** and protect them from social injustice and exploitation.

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. The **National Scheduled Castes Finance and Development Corporation (NSFDC)** functions under the **Ministry of Social Justice and Empowerment**.
2. NSFDC provides **concessional credit** to eligible Scheduled Caste beneficiaries for self-employment and entrepreneurship.
3. **Article 46** of the Constitution directs the State to promote the educational and economic interests of Scheduled Castes and other weaker sections.

Which of the statements given above is/are correct?

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

Answer: (d)

5. SIGNIFICANT SUCCESS IN PROMOTING ENTREPRENEURSHIP, SELF-EMPLOYMENT AND SOCIO-ECONOMIC EMPOWERMENT OF ELIGIBLE SC PERSONS THROUGH CONCESSIONAL CREDIT-BASED SCHEMES OF NSFDC



- NSFDC provides **concessional loans** to eligible Scheduled Caste beneficiaries for self-employment and income-generating activities.
- Financial assistance supports sectors such as agriculture, transport, manufacturing, trade, services, and micro-enterprises.
- Loans are routed through **State Channelizing Agencies (SCAs)**, banks, Regional Rural Banks (RRBs), and other implementing agencies.
- Apart from credit, NSFDC offers **skill development**, entrepreneurship training, financial literacy, and capacity-building programmes.



- Special emphasis is placed on supporting **women entrepreneurs**, youth, and other marginalized sections within the Scheduled Castes.
- The schemes help reduce poverty, create employment opportunities, and improve beneficiaries' income levels.
- The initiative advances the constitutional goal of **social justice** and promotes inclusive economic growth.
- It contributes to building self-reliance among Scheduled Caste entrepreneurs.

BACKGROUND / CONTEXT

National Scheduled Castes Finance and Development Corporation (NSFDC)

- **Established: 1989.**
- **Administrative Ministry: Ministry of Social Justice and Empowerment.**
- A **Government of India enterprise (Section 8 Company).**
- **Objective:** Promote economic development of Scheduled Castes through concessional finance, entrepreneurship, and skill development.

Major Areas of Assistance

- Agriculture and allied activities.
- Transport sector.
- Manufacturing.
- Trade and commerce.
- Service sector.
- Micro and small enterprises.
- Education loans.
- Skill development programmes.

Objectives

- Promote entrepreneurship.
- Facilitate access to affordable institutional credit.
- Enhance self-employment opportunities.
- Improve socio-economic conditions.

- Encourage sustainable livelihoods.

KEY HIGHLIGHTS

- **Institution:** National Scheduled Castes Finance and Development Corporation (NSFDC).
- **Established:** 1989.
- **Administrative Ministry:** Ministry of Social Justice and Empowerment.
- **Target Beneficiaries:** Eligible Scheduled Caste persons.
- **Nature of Assistance:** Concessional credit, entrepreneurship promotion, skill development, and self-employment support.
- **Economic Significance:** Enhances entrepreneurship, employment generation, and financial inclusion.
- **Social Significance:** Promotes social justice, economic empowerment, and inclusive development.
- **Challenges:** Limited awareness, delays in credit delivery, market access constraints, and enterprise sustainability.
- **Way Forward:** Expand digital loan delivery, strengthen entrepreneurship mentoring, improve market linkages, integrate with Skill India and MSME initiatives, and enhance financial literacy among beneficiaries.

PRELIMS BOOSTER BOX

- **NSFDC:** National Scheduled Castes Finance and Development Corporation.
- **Established:** 1989.
- **Administrative Ministry:** Ministry of Social Justice and Empowerment.
- **Legal Status:** Section 8 Company under the Companies Act.
- **State Channelizing Agencies (SCAs):** Primary state-level agencies implementing NSFDC schemes.
- **Concessional Credit:** Loans provided at interest rates lower than prevailing market rates.



- **Article 46:** Directs the State to promote the educational and economic interests of **Scheduled Castes, Scheduled Tribes, and other weaker sections**, and protect them from social injustice and exploitation.
- **Article 338:** Provides for the **National Commission for Scheduled Castes (NCSC)**.
- **Financial Inclusion:** Ensuring access to affordable financial services for all sections of society.
- **Entrepreneurship Development:** Promotion of enterprise creation through finance, training, and market support.

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. The **National Scheduled Castes Finance and Development Corporation (NSFDC)** functions under the **Ministry of Social Justice and Empowerment**.
2. NSFDC provides **concessional credit** and entrepreneurship support to eligible Scheduled Caste beneficiaries.
3. **Article 46** of the Constitution directs the State to promote the educational and economic interests of Scheduled Castes, Scheduled Tribes, and other weaker sections.

Which of the statements given above is/are correct?

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

Answer: (d)