



Daily PIB Summary

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1. BHARAT MARITIME INSURANCE POOL APPROVED: ₹12,980 CRORE SOVEREIGN BACKING TO SECURE INDIA'S SEA TRADE



- The BMI Pool will provide **comprehensive marine insurance coverage** for ships, cargo, and liabilities.
- Designed to address disruptions caused by **geopolitical tensions, conflicts, and high-risk maritime zones**.
- Reduces reliance on **foreign insurers and volatile global reinsurance markets**.
- Ensures continuity of **India's trade flows, ~90% of which move via sea routes**.
- Strengthens India's **financial resilience and maritime risk management framework**.
- Supports sectors like **shipping, logistics, and ports**, crucial for economic growth.
- Overall, reflects a strategic push toward **Aatmanirbharta in critical financial and trade infrastructure**.

BACKGROUND / CONTEXT

Maritime Insurance

- I. Covers risks related to:
 - A. Ship damage (Hull insurance)
 - B. Cargo loss/damage
 - C. Third-party liabilities

Insurance Pool Mechanism

- I. A system where:
 - A. Multiple insurers **share risks collectively**
- II. Useful in:
 - A. High-risk sectors like maritime trade

Sovereign Guarantee

- I. Government assurance to:
 - A. Cover potential losses
- II. Enhances:
 - A. Credibility and stability of the pool

Strategic Context

- I. India's trade:
 - A. ~90% by volume handled via maritime routes
- II. Vulnerable to:
 - A. War risks
 - B. Piracy
 - C. Insurance withdrawal in crisis zones

KEY HIGHLIGHTS

- **Policy Decision:** Cabinet approval for BMI Pool.
- **Financial Strength:** ₹12,980 crore sovereign guarantee.
- **Coverage Scope:** Ships, cargo, and liabilities.
- **Trade Security:** Ensures continuity of maritime trade.
- **Self-Reliance:** Reduces dependence on foreign insurers.
- **Challenges:** Managing high-risk exposures and global volatility.
- **Way Forward:** Strengthen domestic reinsurance capacity and global coordination.

PRELIMS BOOSTER BOX

- **BMI Pool:** Maritime insurance pooling mechanism
- **Guarantee:** ₹12,980 crore
- **Coverage:** Hull, cargo, liability
- **Trade Fact:** ~90% of India's trade (by volume) via sea
- **Concept:** Risk pooling
- **Threats:** War, piracy, geopolitical risks
- **Goal:** Trade resilience and insurance continuity

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. Maritime insurance covers ships, cargo, and related liabilities.
2. Insurance pooling helps distribute risks among multiple insurers.

3. Sovereign guarantee reduces the credibility of financial mechanisms.

Which of the statements given above is/are correct?

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

Answer: (a)

2.RM-LED IGOM REVIEWS WEST ASIA SITUATION: INDIA STEPS UP STRATEGIC PREPAREDNESS



- The IGoM reviewed developments in **West Asia**, a region critical for India's energy and diaspora interests.
- Assessed preparedness in areas like **energy supplies, trade routes, and evacuation planning**.
- Focus on safeguarding **Indian nationals and assets abroad**.

- Evaluated potential impacts on **oil prices, shipping routes, and supply chains**.
- Ensures coordinated response among ministries for **crisis management**.
- Reflects proactive governance in handling **external geopolitical shocks**.
- Overall, highlights India's emphasis on **strategic autonomy, energy security, and citizen protection**.

- A. Impact on shipping and logistics

Policy Framework

- I. Linked to:
 - A. National security strategy
 - B. Disaster and crisis management mechanisms

BACKGROUND / CONTEXT

West Asia's Strategic Importance

- I. Key region for:
 - A. India's **energy imports (oil & gas)**
 - B. Large Indian diaspora
- II. Major trade and shipping routes:
 - A. Strait of Hormuz

Inter-Ministerial Group of Ministers (IGoM)

- I. A high-level coordination mechanism:
 - A. Brings together multiple ministries
- II. Ensures:
 - A. Unified response to crises

India's Concerns

- I. Energy security:
 - A. Dependence on imported crude oil
- II. Diaspora safety:
 - A. Millions of Indians working in the region
- III. Trade disruptions:

KEY HIGHLIGHTS

- **Strategic Review:** Assessment of West Asia developments.
- **Energy Security:** Monitoring oil supply and price risks.
- **Diaspora Protection:** Focus on safety and evacuation plans.
- **Supply Chains:** Ensuring uninterrupted trade routes.
- **Inter-Ministerial Coordination:** Whole-of-government approach.
- **Challenges:** Geopolitical instability and market volatility.
- **Way Forward:** Diversify energy sources and strengthen contingency planning.

PRELIMS BOOSTER BOX

- **IGoM:** Inter-Ministerial Group of Ministers
- **Region:** West Asia (Middle East)
- **Key Route:** Strait of Hormuz
- **Concern:** Oil supply disruptions
- **Diaspora:** Large Indian population in Gulf
- **Concept:** Energy security
- **Approach:** Crisis coordination

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. West Asia is crucial for India's energy imports.
2. The Strait of Hormuz is a major global oil transit route.
3. Inter-Ministerial Groups are formed to ensure coordination among different government departments.

Which of the statements given above is/are correct?

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

Answer: (a)

3.GOVERNMENT SETS UP TPEC FOR AI GOVERNANCE: EXPERT BODY TO SHAPE INDIA'S AI POLICY FRAMEWORK



- TPEC will guide the development of a **robust, ethical, and accountable AI governance framework.**

- Focus on balancing **innovation with regulation and risk mitigation.**
- Will advise on issues like **data governance, algorithmic transparency, and AI ethics.**
- Supports India's ambition to become a **global leader in Artificial Intelligence.**
- Encourages a **multi-stakeholder approach involving academia, industry, and government.**
- Addresses emerging concerns like **bias, privacy, and misuse of AI technologies.**
- Overall, strengthens India's institutional capacity for **responsible and inclusive AI development.**

BACKGROUND / CONTEXT

AI Governance

- I. Refers to:
 - A. Frameworks to regulate and guide AI development and use
- II. Includes:
 - A. Ethics, accountability, transparency

Need for AI Regulation

- I. Challenges:
 - A. Data privacy concerns
 - B. Algorithmic bias
 - C. Security risks
- II. Requires:
 - A. Balanced regulatory approach

Institutional Role

- I. The Ministry of Electronics and Information Technology leads digital and AI policy in India.
- II. Works with:
 - A. Experts, industry, and research institutions

Global Context

- I. Countries developing:
 - A. AI governance frameworks
- II. Focus on:
 - A. Responsible AI and digital sovereignty

KEY HIGHLIGHTS

- **New Body:** Formation of TPEC for AI governance.
- **Policy Advisory:** Supports regulatory and ethical frameworks.
- **Innovation Balance:** Promotes growth with safeguards.
- **Stakeholder Approach:** Involves academia, industry, and government.
- **Global Positioning:** Strengthens India's AI leadership.
- **Challenges:** Rapid technological change and regulatory gaps.
- **Way Forward:** Develop adaptive, inclusive, and future-ready policies.

PRELIMS BOOSTER BOX

- **TPEC:** Technology and Policy Expert Committee
- **Ministry:** Electronics and IT (MeitY)
- **Focus:** AI governance

- **Issues:** Bias, privacy, transparency
- **Concept:** Responsible AI
- **Approach:** Multi-stakeholder
- **Goal:** Ethical AI ecosystem

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. AI governance includes ethical and regulatory frameworks for artificial intelligence.
2. Algorithmic bias refers to unfair outcomes produced by AI systems.
3. AI governance frameworks discourage innovation.

Which of the statements given above is/are correct?

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

Answer: (a)

4.PARLIAMENT ADJOURNED SINE DIE: SESSION CONCLUDES WITHOUT FIXED REASSEMBLY DATE



- Adjournment sine die signifies **end of a parliamentary session without a fixed date for resumption.**
- Conducted by the **Presiding Officers** of respective Houses.
- Usually followed by **formal prorogation by the President.**
- Reflects completion of **legislative business, debates, and discussions.**
- Important procedural step in **parliamentary functioning and legislative cycle.**
- Impacts pending bills, questions, and committee work.
- Overall, highlights functioning of **parliamentary democracy and legislative processes.**

BACKGROUND / CONTEXT

Adjournment vs Prorogation vs Dissolution

- I. **Adjournment:**
 - A. Temporary suspension of a sitting
- II. **Adjournment Sine Die:**
 - A. Termination of session without fixing next meeting date
- III. **Prorogation:**
 - A. Formal end of session by the President under **Article 85**
- IV. **Dissolution:**
 - A. Applies only to Lok Sabha
 - B. Ends its tenure and triggers elections

Parliamentary Procedure

- I. Sessions include:
 - A. Budget Session
 - B. Monsoon Session
 - C. Winter Session

Role of Presiding Officers

- I. Speaker (Lok Sabha)
- II. Chairman (Rajya Sabha)
- III. Responsible for:
 - A. Conduct of proceedings and adjournment

KEY HIGHLIGHTS

- **Session End:** Parliament adjourned sine die.
- **Procedural Step:** Precedes prorogation by President.
- **Legislative Cycle:** Concludes current session's business.
- **Institutional Role:** Presiding Officers manage adjournment.
- **Governance Impact:** Pending matters may lapse or carry forward.
- **Challenges:** Disruptions affecting productivity.
- **Way Forward:** Improve legislative efficiency and debate quality.

PRELIMS BOOSTER BOX

- **Article 85:** President summons and prorogues Parliament
- **Adjournment Sine Die:** No date for next sitting
- **Prorogation:** End of session by President

- **Dissolution:** Ends Lok Sabha term
- **Houses:** Lok Sabha & Rajya Sabha
- **Sessions:** Budget, Monsoon, Winter
- **Authority:** Presiding Officers

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. Adjournment sine dies ends a session without fixing a date for the next meeting.
2. Prorogation of Parliament is done by the President of India.
3. Dissolution applies to both Lok Sabha and Rajya Sabha.

Which of the statements given above is/are correct?

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

Answer: (a)

5. WOMEN NEARLY ONE-THIRD OF CSE 2025 SUCCESSFUL CANDIDATES: BROADER GEOGRAPHICAL INCLUSION IN CIVIL SERVICES



- Women constitute a significant share (~one-third) of **Civil Services Examination (CSE) 2025** successful candidates.
- Indicates progress in **gender inclusion in governance and public administration**.
- Growing participation from **tier-2, tier-3 cities and rural areas**.
- Reflects improved access to **education, digital resources, and coaching platforms**.
- Strengthens diversity and representation in **bureaucratic decision-making**.
- Aligns with broader goals of **inclusive growth and social empowerment**.
- Overall, signals transformation in India's administrative landscape toward **equity and wider opportunity access**.

BACKGROUND / CONTEXT

Civil Services Examination (CSE)

- I. Conducted by:
 - A. Union Public Service Commission
- II. Recruits for:
 - A. IAS, IPS, IFS and other services

Gender Inclusion in Civil Services

- I. Increasing representation of:
 - A. Women candidates
- II. Reflects:
 - A. Policy support for women empowerment

Changing Aspirational Geography

- I. Rise of candidates from:
 - A. Rural and non-metro areas
- II. Enabled by:
 - A. Digital learning platforms
 - B. Improved connectivity

Policy Linkages

- I. Initiatives:
 - A. Beti Bachao Beti Padhao
 - B. Digital India
- II. Promote:
 - A. Education and access

KEY HIGHLIGHTS

- **Gender Representation:** Women form nearly one-third of selected candidates.
- **Geographical Diversity:** Increased participation from non-metro regions.
- **Inclusion:** Reflects broader social empowerment.
- **Digital Enablement:** Role of online education and resources.
- **Governance Impact:** Diverse bureaucracy improves policymaking.
- **Challenges:** Gender gaps in higher positions and access disparities.
- **Way Forward:** Strengthen education, mentorship, and inclusive policies.

PRELIMS BOOSTER BOX

- **CSE:** Civil Services Examination
- **Conducting Body:** UPSC
- **Services:** IAS, IPS, IFS
- **Trend:** Rising women participation
- **Policy:** Women empowerment initiatives
- **Factor:** Digital access
- **Outcome:** Inclusive governance

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. Civil Services Examination is conducted by the Union Public Service Commission.
2. Increasing participation of women in civil services contributes to inclusive governance.

3. Civil Services Examination recruits only for the Indian Administrative Service.

Which of the statements given above is/are correct?

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

Answer: (a)