



# Daily PIB Summary

---

21 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. JOURNEYS OF GRIT, PATHWAYS OF GROWTH



- I. The theme celebrates individuals who have overcome socio-economic challenges through determination and government support.
- II. It highlights success stories from:
  - A. Self-Help Groups (SHGs).
  - B. Rural entrepreneurship.
  - C. Skill development programmes.
  - D. Financial inclusion initiatives.
  - E. Micro and small enterprises.
- III. Government schemes have enabled beneficiaries through:
  - A. Skill training.
  - B. Access to institutional credit.
  - C. Digital financial services.
  - D. Market linkages.
  - E. Entrepreneurship development.

- IV. These initiatives have enhanced employment opportunities, women's empowerment, and rural incomes.
- V. The stories demonstrate the role of community participation and capacity building in achieving inclusive growth.
- VI. They align with the vision of **Viksit Bharat, Atmanirbhar Bharat, and Sabka Saath, Sabka Vikas, Sabka Vishwas, Sabka Prayas.**

### BACKGROUND / CONTEXT

#### Inclusive Development

Inclusive development focuses on ensuring that economic growth benefits all sections of society, particularly:

- Women.
- Rural communities.
- Scheduled Castes (SCs).
- Scheduled Tribes (STs).
- Youth.
- Marginalized groups.

#### Role of Entrepreneurship

Entrepreneurship contributes to:

- Employment generation.
- Income enhancement.
- Innovation.
- Local economic development.
- Women's empowerment.

### RELATED GOVERNMENT INITIATIVES

#### DAY–National Rural Livelihoods Mission (DAY-NRLM)

- **Launched: 2011.**
- **Ministry:** Ministry of Rural Development.
- Promotes women-led **Self-Help Groups (SHGs)**, financial inclusion, and sustainable livelihoods.

#### Pradhan Mantri Mudra Yojana (PMMY)

- I. **Launched: 2015.**
- II. Provides collateral-free loans to micro and small enterprises under:





- A. Shishu.
- B. Kishor.
- C. Tarun.

## Skill India Mission

- **Launched: 15 July 2015.**
- Enhances employability through industry-oriented skill development.

## PM Vishwakarma

- Supports artisans and craftspeople through skill upgradation, toolkit incentives, concessional credit, and market access.

## KEY HIGHLIGHTS

- **Theme:** Journeys of Grit, Pathways of Growth.
- **Focus:** Empowerment through skills, entrepreneurship, and livelihoods.
- **Social Significance:** Promotes women's empowerment, financial inclusion, and community development.
- **Economic Significance:** Encourages self-employment, MSME growth, and rural economic transformation.
- **Governance Significance:** Demonstrates the impact of welfare schemes on inclusive development.
- **Challenges:** Limited market access, digital divide, skill gaps, access to finance, and infrastructure constraints.
- **Way Forward:** Strengthen entrepreneurship ecosystems, expand digital and financial literacy, improve market linkages, promote value addition, and enhance convergence among livelihood schemes.

## PRELIMS BOOSTER BOX

- **DAY-NRLM: Deendayal Antyodaya Yojana–National Rural Livelihoods Mission,** implemented by the **Ministry of Rural Development** to promote women-led SHGs and sustainable livelihoods.

- **Self-Help Group (SHG):** Voluntary group, usually of women, engaged in savings, credit, and livelihood activities.
- **Pradhan Mantri Mudra Yojana (PMMY):** Provides collateral-free loans to non-corporate, non-farm micro enterprises.
- **MUDRA Loan Categories:** **Shishu** (up to ₹50,000), **Kishor** (₹50,000–₹5 lakh), **Tarun** (₹5–10 lakh).
- **Skill India Mission:** National programme launched in **2015** to improve employability through vocational training.
- **PM Vishwakarma:** Scheme launched in **2023** for traditional artisans and craftspeople.
- **Financial Inclusion:** Ensuring access to affordable banking, credit, insurance, pensions, and digital payment services.
- **MSME:** Micro, Small and Medium Enterprises—key drivers of employment and economic growth.
- **Atmanirbhar Bharat:** Vision to build a self-reliant and globally competitive India.
- **SDG 8:** Promote sustained, inclusive and sustainable economic growth, productive employment, and decent work for all.

## PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. **DAY-NRLM** promotes women-led Self-Help Groups (SHGs) and sustainable rural livelihoods.
2. **Pradhan Mantri Mudra Yojana (PMMY)** provides collateral-free loans to micro and small enterprises.
3. **PM Vishwakarma** aims to support traditional artisans through skill development, credit support, and market linkages.

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. FIVE NEW SPECIES OF ALLOGRAPHA DISCOVERED IN THE WESTERN GHATS



- Researchers identified **five previously unknown species** belonging to the genus ***Allographa***.
- The discovery was made in the **Western Ghats**, a UNESCO World Heritage Site and one of the world's **36 Biodiversity Hotspots**.
- *Allographa* belongs to a group of **lichen-forming fungi**, organisms formed through a **symbiotic association between a fungus and a photosynthetic partner (algae or cyanobacteria)**.

- Lichens are highly sensitive to environmental changes and are widely used as **bioindicators of air quality and ecosystem health**.
- The discovery enriches India's documented biodiversity and strengthens the importance of conserving forest ecosystems.
- It also contributes to global knowledge on fungal diversity and taxonomy.

### BACKGROUND / CONTEXT

#### What are Lichens?

- Lichens are composite organisms formed by a **mutually beneficial (symbiotic) relationship** between:
  - A **fungus (mycobiont)**, and
  - An **alga or cyanobacterium (photobiont)**.
- The fungus provides protection, water, and minerals, while the algal partner produces food through photosynthesis.

#### Importance of Lichens

- Indicators of **air pollution** and environmental quality.
- Pioneer species in ecological succession.
- Aid in **soil formation** by weathering rocks.
- Provide habitat and food for several organisms.
- Produce compounds with medicinal and industrial applications.

### ABOUT THE WESTERN GHATS

- Stretch approximately **1,600 km** along India's western coast.
- Pass through **Gujarat, Maharashtra, Goa, Karnataka, Kerala, and Tamil Nadu**.
- Recognized as:
  - A **UNESCO World Heritage Site**.
  - One of the **36 Global Biodiversity Hotspots**.
- Home to:
  - Thousands of endemic species.
  - Tropical evergreen forests.



- C. Numerous rivers originating from the mountain range.

## KEY HIGHLIGHTS

- **Discovery:** Five new species of *Allographa*.
- **Location:** Western Ghats.
- **Category:** Lichen-forming fungi.
- **Scientific Significance:** Enhances understanding of fungal diversity and taxonomy.
- **Ecological Significance:** Highlights the role of lichens as bioindicators of ecosystem health.
- **Conservation Significance:** Reinforces the importance of protecting biodiversity-rich ecosystems.
- **Challenges:** Habitat degradation, climate change, air pollution, deforestation, and limited taxonomic expertise.
- **Way Forward:** Strengthen biodiversity surveys, conserve forest habitats, promote fungal research, improve taxonomic capacity, and integrate lichens into long-term ecological monitoring.

## PRELIMS BOOSTER BOX

- Genus: *Allographa*** – a genus of lichen-forming fungi.
- Lichen:** Symbiotic association between a fungus and an alga or cyanobacterium.
- Bioindicator:** An organism used to assess environmental quality; lichens are especially sensitive to air pollution, particularly sulphur dioxide.
- Western Ghats:**
  - Approximate Length: **1,600 km**.
  - UNESCO World Heritage Site.
  - One of the **36 Global Biodiversity Hotspots**.
- Biodiversity Hotspot:** Region with exceptionally high endemic species and significant habitat loss; concept developed by **Norman Myers**.

- Endemic Species:** Species naturally found only in a particular geographic area.
- Taxonomy:** Branch of biology dealing with identification, naming, and classification of organisms.
- Symbiosis:** Close association between different organisms; in lichens, it is generally **mutualistic**.
- Western Ghats Rivers:** Godavari, Krishna, Kaveri, Tungabhadra, Periyar, and many others originate from the Western Ghats.
- Convention on Biological Diversity (CBD):** International treaty adopted in **1992** for biodiversity conservation, sustainable use, and fair sharing of benefits.

## PadhAI-GENERATED UPSC MCQ

Consider the following statements:

- Lichens** are formed through a symbiotic association between a **fungus** and an **alga or cyanobacterium**.
- Lichens are widely used as **bioindicators of air quality**.
- The **Western Ghats** are recognized as both a **UNESCO World Heritage Site** and one of the **36 Global Biodiversity Hotspots**.

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. FUNDS FOR DAY–NRLM (DEENDAYAL ANTYODAYA YOJANA – NATIONAL RURAL LIVELIHOODS MISSION)



- I. **DAY–NRLM** is the flagship rural livelihoods programme of the **Ministry of Rural Development (MoRD)**.
- II. The mission aims to organize rural poor households, especially women, into **Self-Help Groups (SHGs)** and their federations.
- III. Funds are utilized for:
  - A. Formation and strengthening of SHGs.
  - B. Revolving Fund (RF) and Community Investment Fund (CIF).
  - C. Bank credit linkage.
  - D. Livelihood diversification.
  - E. Skill development and entrepreneurship.
  - F. Capacity building of community institutions.
- IV. The programme supports the vision of **Lakhpati Didi**, enabling women SHG members to earn sustainable annual incomes.
- V. It also promotes digital financial inclusion, social empowerment, and community-led development.

### BACKGROUND / CONTEXT

#### DAY–NRLM

- **Full Name:** Deendayal Antyodaya Yojana – National Rural Livelihoods Mission.
- **Launched:** 2011 (as NRLM); renamed **DAY–NRLM** in 2015.
- **Ministry:** Ministry of Rural Development.
- **Target Group:** Rural poor households, with a primary focus on women.

#### Objectives

- Reduce rural poverty through sustainable livelihoods.
- Promote women-led Self-Help Groups.
- Enhance access to institutional finance.
- Encourage entrepreneurship and skill development.
- Strengthen community institutions.

#### FUNDING PATTERN

- **General States: 60:40** (Centre : State).
- **North-Eastern & Himalayan States: 90:10.**
- **Union Territories (without Legislature): 100% Central Assistance.**

For 2026–27:

- **DAY–NRLM Programme Component: ₹17,280 crore.**
- **North-East Region Component: ₹1,920 crore.**

#### KEY COMPONENTS

##### Self-Help Groups (SHGs)

- Mobilization of rural women into savings and credit groups.

##### Financial Inclusion

- Bank linkage.
- Revolving Fund (RF).
- Community Investment Fund (CIF).

##### Livelihood Promotion

- Agriculture.
- Livestock.
- Food processing.



- Rural enterprises.
- Producer Groups and Farmer Producer Organizations (FPOs).

### Skill Development

- Entrepreneurship training.
- Market linkage.
- Digital literacy.

### KEY HIGHLIGHTS

- **Scheme:** DAY–NRLM.
- **Ministry:** Ministry of Rural Development.
- **Primary Objective:** Poverty reduction through women-led community institutions and sustainable livelihoods.
- **2026–27 Allocation:** ₹17,280 crore (Programme Component) + ₹1,920 crore (North–East Region).
- **Social Significance:** Women's empowerment, financial inclusion, and social mobilization.
- **Economic Significance:** Rural entrepreneurship, income enhancement, and employment generation.
- **Challenges:** Regional disparities, limited market access, digital divide, and uneven institutional capacity.
- **Way Forward:** Increase credit access, strengthen SHG federations, promote value addition, integrate digital platforms, and expand convergence with agriculture, MSMEs, and skill development programmes.

### PRELIMS BOOSTER BOX

- DAY–NRLM:** Flagship rural livelihoods mission under the **Ministry of Rural Development**.
- Launch:** 2011 (renamed **Deendayal Antyodaya Yojana** in 2015).
- Target Beneficiaries:** Rural poor households, especially **women**.
- Funding Pattern:**
  - General States – **60:40**
  - North–Eastern & Himalayan States – **90:10**

C. Union Territories (without Legislature) – **100% Central Assistance**

- Self-Help Group (SHG):** Community-based savings and credit group, generally consisting of **10–20 women**.
- Revolving Fund (RF):** Financial assistance to SHGs for strengthening internal lending.
- Community Investment Fund (CIF):** Capital support to SHGs through higher-level federations for livelihood activities.
- Lakshpati Didi Initiative:** Aims to enable women SHG members to earn **at least ₹1 lakh annual household income**.
- Financial Inclusion:** Ensuring access to banking, credit, insurance, pensions, and digital financial services.
- SDG 1 & SDG 5:** DAY–NRLM contributes to **No Poverty** and **Gender Equality**.

### PadhAI-GENERATED UPSC MCQ

Consider the following statements:

- DAY–NRLM** is implemented by the **Ministry of Rural Development**.
- The scheme primarily focuses on organizing rural poor women into **Self-Help Groups (SHGs)**.
- The funding pattern for **North–Eastern States** under DAY–NRLM is **90:10** between the Centre and the State.

Which of the statements given above is/are correct?

- 1 and 2 only
- 2 and 3 only
- 1 and 3 only
- 1, 2 and 3

**Answer: (d)**



## 4. INDIA'S RENEWABLE ENERGY INSTALLED CAPACITY SURGES NEARLY FOURFOLD TO 288.58 GW SINCE 2014



- I. India's renewable energy sector has witnessed unprecedented growth, with installed capacity reaching **288.58 GW**.
- II. The expansion has been driven by rapid growth in:
  - A. Solar Energy.
  - B. Wind Energy.
  - C. Large Hydropower.
  - D. Bioenergy.
  - E. Small Hydro Power.
- III. Government initiatives such as the **National Solar Mission, PM-KUSUM, PLI Scheme for Solar PV Modules, Green Energy Corridors**, and **National Green Hydrogen Mission** have accelerated renewable energy deployment.
- IV. The increase has improved:
  - A. Energy security.
  - B. Reduction in carbon emissions.
  - C. Green employment.
  - D. Investment in clean technologies.
- V. India remains one of the fastest-growing renewable energy markets globally.

### BACKGROUND / CONTEXT

### Renewable Energy

Renewable energy is generated from naturally replenishing sources such as:

- Solar.
- Wind.
- Hydropower.
- Biomass.
- Ocean energy.

These sources produce significantly lower greenhouse gas emissions compared to fossil fuels.

### India's Renewable Energy Targets

- **500 GW of non-fossil fuel-based installed electricity capacity by 2030.**
- **Net Zero emissions by 2070.**
- Reduction in emissions intensity of GDP under India's **Nationally Determined Contributions (NDCs)**.

### MAJOR GOVERNMENT INITIATIVES

#### National Solar Mission (NSM)

- Launched in **2010**.
- Part of the **National Action Plan on Climate Change (NAPCC)**.
- Promotes large-scale solar energy deployment.

#### PM-KUSUM

- **Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan.**
- Promotes solar pumps and decentralized renewable energy for farmers.

#### National Green Hydrogen Mission

- Launched in **2023**.
- Aims to make India a global hub for green hydrogen production and exports.

#### Green Energy Corridor

- Develops transmission infrastructure for integrating renewable energy into the national grid.

## PLI Scheme for High-Efficiency Solar PV

### Modules

- Encourages domestic manufacturing of solar photovoltaic modules.

### KEY HIGHLIGHTS

- **Installed Renewable Energy Capacity: 288.58 GW.**
- **Growth:** Nearly fourfold since 2014.
- **Lead Ministry:** Ministry of New and Renewable Energy (MNRE).
- **Major Sources:** Solar, Wind, Large Hydro, Bioenergy, Small Hydro.
- **Environmental Significance:** Reduces greenhouse gas emissions and supports climate action.
- **Economic Significance:** Generates green jobs, attracts investments, and reduces dependence on imported fossil fuels.
- **Strategic Significance:** Enhances energy security and supports sustainable development.
- **Challenges:** Grid integration, energy storage, land acquisition, transmission infrastructure, and intermittency of renewable sources.
- **Way Forward:** Expand battery and pumped storage systems, strengthen Green Energy Corridors, encourage domestic manufacturing, promote offshore wind, and accelerate smart grid deployment.

### PRELIMS BOOSTER BOX

- **Renewable Energy:** Energy derived from naturally replenishing sources such as solar, wind, hydro, biomass, and ocean energy.
- **Ministry of New and Renewable Energy (MNRE):** Nodal ministry for renewable energy development in India.
- **National Solar Mission (NSM):** Launched in 2010 under the **National Action Plan on Climate Change (NAPCC)**.

- **National Action Plan on Climate Change (NAPCC):** Launched in 2008 with **eight National Missions**, including the National Solar Mission.
- **PM-KUSUM:** Scheme promoting solar pumps and decentralized renewable energy for farmers.
- **National Green Hydrogen Mission:** Launched in 2023 to promote green hydrogen production, utilization, and exports.
- **Green Energy Corridor:** Transmission infrastructure project for integrating renewable energy into the power grid.
- **PLI Scheme for High-Efficiency Solar PV Modules:** Incentivizes domestic manufacturing of solar photovoltaic modules.
- **India's Target: 500 GW of non-fossil fuel-based installed electricity capacity by 2030.**
- **Net Zero Target:** India aims to achieve **net-zero greenhouse gas emissions by 2070**.
- **Nationally Determined Contributions (NDCs):** Climate commitments submitted by countries under the **Paris Agreement (2015)**.

### PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. The **National Solar Mission** is one of the eight missions under the **National Action Plan on Climate Change (NAPCC)**.
2. **PM-KUSUM** promotes solar-powered irrigation pumps and decentralized renewable energy for farmers.
3. India has committed to achieving **500 GW of non-fossil fuel-based installed electricity capacity by 2030**.

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. NATIONAL CYBER CRIME DATA



- I. Cybercrime incidents have increased with the rapid adoption of digital payments, e-commerce, social media, and online banking.
- II. Common cybercrimes include:
  - A. Online financial fraud.
  - B. Phishing.
  - C. Identity theft.
  - D. UPI and QR code scams.
  - E. Investment fraud.
  - F. Sextortion.
  - G. Ransomware attacks.
  - H. Social media impersonation.
- III. The Government has strengthened the national cybercrime ecosystem through:
  - A. **Indian Cyber Crime Coordination Centre (I4C).**
  - B. **National Cyber Crime Reporting Portal.**
  - C. **Citizen Financial Cyber Fraud Reporting and Management System.**
  - D. **Cyber Crime Helpline – 1930.**
- IV. Coordination among Central agencies, States, banks, telecom service providers, and fintech

companies has improved the response to cyber fraud.

- V. Public awareness campaigns are being conducted to improve cyber hygiene and digital safety.

## BACKGROUND / CONTEXT

### Cyber Crime

Cybercrime refers to offences committed using computers, digital devices, communication networks, or the internet.

Major categories include:

- Financial fraud.
- Data theft.
- Identity theft.
- Cyber stalking.
- Child exploitation.
- Cyber terrorism.
- Malware and ransomware attacks.
- Online cheating.

## MAJOR GOVERNMENT INITIATIVES

### Indian Cyber Crime Coordination Centre (I4C)

- I. **Launched: 2018.**
- II. **Ministry:** Ministry of Home Affairs (MHA).
- III. Functions:
  - A. National coordination against cybercrime.
  - B. Capacity building.
  - C. Research and innovation.
  - D. Cybercrime investigation support.

### National Cyber Crime Reporting Portal

- I. Official portal for reporting cybercrimes, especially:
  - A. Financial fraud.
  - B. Crimes against women and children.

### Cyber Crime Helpline – 1930

- Dedicated national helpline for reporting online financial frauds.





- Enables rapid coordination to freeze fraudulent transactions.

## Citizen Financial Cyber Fraud Reporting and Management System

- Facilitates immediate reporting of financial cyber fraud.
- Works with banks, payment systems, and law enforcement agencies to block fraudulent fund transfers.

## LEGAL FRAMEWORK

### Information Technology Act, 2000

- I. India's primary legislation governing cyber offences and electronic governance.
- II. Covers:
  - A. Hacking.
  - B. Identity theft.
  - C. Data protection-related offences.
  - D. Electronic records.
  - E. Digital signatures.

### Bharatiya Nyaya Sanhita (BNS), 2023

- Contains provisions dealing with cheating, forgery, identity-related offences, and technology-enabled crimes alongside the IT Act.

## KEY HIGHLIGHTS

- **Lead Ministry:** Ministry of Home Affairs.
- **Nodal Agency:** Indian Cyber Crime Coordination Centre (I4C).
- **Objective:** Prevent, detect, investigate, and prosecute cybercrimes.
- **Social Significance:** Protects citizens from online fraud and digital exploitation.
- **Economic Significance:** Enhances trust in digital payments and the digital economy.
- **Technological Significance:** Strengthens cybersecurity infrastructure and cyber resilience.
- **Challenges:** Rapidly evolving cyber threats, cross-border crimes, low cyber awareness,

cryptocurrency misuse, and shortage of trained cyber investigators.

- **Way Forward:** Enhance cyber literacy, strengthen international cooperation, improve AI-based fraud detection, build cyber forensic capacity, and promote secure digital practices.

## PRELIMS BOOSTER BOX

- **Indian Cyber Crime Coordination Centre (I4C):** Established in **2018** under the **Ministry of Home Affairs** as the national nodal agency for combating cybercrime.
- **National Cyber Crime Reporting Portal:** <https://cybercrime.gov.in> – Official portal for reporting cyber offences.
- **Cyber Crime Helpline: 1930** – National helpline for reporting online financial fraud.
- **Information Technology Act, 2000:** India's principal law governing cyber offences, electronic records, and digital signatures.
- **CERT-In (Indian Computer Emergency Response Team):** National nodal agency for responding to cybersecurity incidents under the **Ministry of Electronics and Information Technology (MeitY)**.
- **National Critical Information Infrastructure Protection Centre (NCIIPC):** Protects India's critical information infrastructure; functions under the **National Technical Research Organisation (NTRO)**.
- **Phishing:** Fraudulent attempt to obtain sensitive information by impersonating a trusted entity.
- **Ransomware:** Malware that encrypts a victim's data and demands payment for its release.
- **Cyber Hygiene:** Safe online practices such as using strong passwords, enabling multi-factor authentication, updating software, and avoiding suspicious links.
- **Digital Arrest Scam:** A cyber fraud where fraudsters impersonate law enforcement officials to intimidate victims into transferring money.

## PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. The **Indian Cyber Crime Coordination Centre (I4C)** functions under the **Ministry of Home Affairs**.
2. The **Cyber Crime Helpline 1930** is meant for reporting online financial fraud.
3. **CERT-In** functions under the **Ministry of Electronics and Information Technology (MeitY)**.

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)**