



# Daily PIB Summary

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## 1. THE MIDDLE CLASS JOURNEY: PROGRESS POWERED BY POLICY



### Who Constitutes the Middle Class?

- I. Though there is no universally accepted definition, the middle class generally includes households with:
  - A. Stable incomes
  - B. Access to education and healthcare
  - C. Rising consumption capacity
  - D. Aspirations for upward social mobility

### Importance of the Middle Class

- I. Acts as:
  - A. A major consumer base.
  - B. A source of skilled workforce.
  - C. A driver of savings and investments.
  - D. A pillar of economic and social stability.

## KEY POLICY DRIVERS OF MIDDLE-CLASS GROWTH

### Economic Reforms

- I. Liberalization and market-oriented reforms have:
  - A. Expanded employment opportunities.
  - B. Increased income levels.
  - C. Enhanced private sector growth.

### Digital Transformation

#### Digital India Programme

- I. Improved:
  - A. Digital access.
  - B. Online service delivery.
  - C. Financial inclusion.

### Unified Payments Interface (UPI)

- I. Revolutionized:
  - A. Digital payments.
  - B. Financial transactions.

### Financial Inclusion

#### Pradhan Mantri Jan Dhan Yojana

- I. Expanded access to:
  - A. Banking services.
  - B. Savings and credit facilities.

### Housing

#### Pradhan Mantri Awas Yojana

- I. Supports:
  - A. Affordable housing for eligible beneficiaries.

### Infrastructure Development

- I. Investments in:
  - A. Roads
  - B. Railways
  - C. Airports

- D. Urban infrastructure
- II. Have improved:
  - A. Connectivity and economic opportunities.

## Education and Skill Development

### Skill India Mission

- I. Enhances:
  - A. Employability.
  - B. Workforce productivity.

## MIDDLE CLASS AS AN ENGINE OF GROWTH

### Consumption

- I. Drives demand for:
  - A. Goods and services.

### Entrepreneurship

- I. Encourages:
  - A. Start-ups and innovation.

### Tax Base

- I. Contributes significantly to:
  - A. Government revenues.

### Human Capital

- I. Supports:
  - A. Knowledge-based economic growth.

## CHALLENGES

- Rising cost of living.
- Urban housing affordability concerns.
- Employment quality and job security.

- Healthcare and education expenditure.
- Income inequality.

## WAY FORWARD

- I. Strengthen:
  - A. Job creation and entrepreneurship.
- II. Improve:
  - A. Urban infrastructure and public services.
- III. Expand:
  - A. Social security and financial protection.
- IV. Promote:
  - A. Skill development and digital literacy.

## KEY HIGHLIGHTS

- **Theme:** Progress Powered by Policy.
- **Focus Group:** India's middle class.
- **Drivers:** Economic reforms, digitalization, infrastructure, financial inclusion.
- **Key Programmes:** Digital India, PMJDY, PMAY, Skill India.
- **Importance:** Consumption, innovation, and economic growth.
- **Challenge:** Balancing aspirations with affordability.
- **Goal:** Inclusive and sustainable development.

## PRELIMS BOOSTER BOX

- **Digital India:** Enhances digital governance and connectivity.
- **UPI:** Real-time digital payment system.
- **PM Jan Dhan Yojana:** Financial inclusion initiative.

- **PM Awas Yojana:** Affordable housing scheme.
- **Skill India Mission:** Skill development and employability.
- **Middle Class Role:** Consumption, investment, and entrepreneurship.
- **Importance:** Key driver of India's economic growth.

## PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. The Unified Payments Interface (UPI) facilitates real-time digital financial transactions.
2. Pradhan Mantri Jan Dhan Yojana aims to promote financial inclusion.
3. Infrastructure development can contribute to the growth of the middle class by improving economic opportunities.

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 APPROVES ACQUISITION OF MACQUARIE AIRFINANCE BY DUBAI AEROSPACE ENTERPRISE (DAE) LTD THROUGH DAE EIRECAM DAC



دبي لصناعات الطيران  
*Dubai Aerospace Enterprise*

### Key Highlights

- I. CCI approved the proposed acquisition.
- II. The transaction involves:
  - A. Dubai Aerospace Enterprise (DAE) Ltd.
  - B. Macquarie AirFinance.
  - C. DAE Eirecam DAC as the acquisition vehicle.
- III. The deal strengthens DAE's position in the global aircraft leasing market.

### Purpose of the Acquisition

- I. Expand:
  - A. Aircraft leasing portfolio.
- II. Increase:
  - A. Global aviation financing capabilities.
- III. Strengthen:
  - A. Presence in commercial aviation asset management.

## BACKGROUND / CONTEXT

### Competition Commission of India (CCI)

#### Competition Commission of India

- Statutory body established under:

#### Competition Act, 2002

- I. Objective:
  - A. Prevent anti-competitive practices.
  - B. Promote and sustain market competition.
  - C. Protect consumer interests.

### Combination Regulation

Under the Competition Act, certain mergers, acquisitions, and amalgamations are termed:

#### Combinations

- Such transactions require CCI approval if they cross prescribed thresholds.

### Dubai Aerospace Enterprise (DAE)

#### Dubai Aerospace Enterprise

- I. Global aviation services corporation.
- II. Operates in:
  - A. Aircraft leasing
  - B. Aviation finance
  - C. Asset management

### Macquarie AirFinance

#### Macquarie AirFinance

- I. Engaged in:
  - A. Aircraft leasing and aviation financing.
- II. Serves:
  - A. Airlines and aviation operators worldwide.

## AIRCRAFT LEASING INDUSTRY

### What is Aircraft Leasing?

- I. Airlines often lease aircraft instead of purchasing them outright.
- II. Benefits include:
  - A. Lower upfront capital requirements.
  - B. Greater fleet flexibility.
  - C. Reduced financial risk.

### Importance

- I. Supports:
  - A. Growth of the aviation sector.
- II. Facilitates:
  - A. Fleet modernization and expansion.

## SIGNIFICANCE OF THE APPROVAL

### Competition Regulation

- I. Demonstrates:
  - A. Oversight of major corporate transactions.

## Aviation Sector Growth

- I. Encourages:
  - A. Investment and consolidation in aviation finance.

## Global Capital Flows

- I. Reflects:
  - A. Increasing cross-border investment activity.

## Consumer Interest

- I. Ensures:
  - A. Market competition is not adversely affected.

## KEY HIGHLIGHTS

- **Regulator:** Competition Commission of India (CCI).
- **Acquirer:** Dubai Aerospace Enterprise (DAE) Ltd.
- **Target:** Macquarie AirFinance.
- **Acquisition Vehicle:** DAE Eirecam DAC.
- **Sector:** Aircraft leasing and aviation finance.
- **Relevant Law:** Competition Act, 2002.
- **Importance:** Regulation of mergers and acquisitions.

## PRELIMS BOOSTER BOX

- **CCI:** Competition Commission of India.
- **Governing Law:** Competition Act, 2002.
- **Key Function:** Regulates anti-competitive practices and combinations.
- **Combination:** Merger, acquisition, or amalgamation requiring approval.

- **Acquirer:** Dubai Aerospace Enterprise (DAE).
- **Target Company:** Macquarie AirFinance.
- **Sector:** Aircraft leasing and aviation finance.

## PadhAI-GENERATED UPSC MCQ

### Consider the following statements:

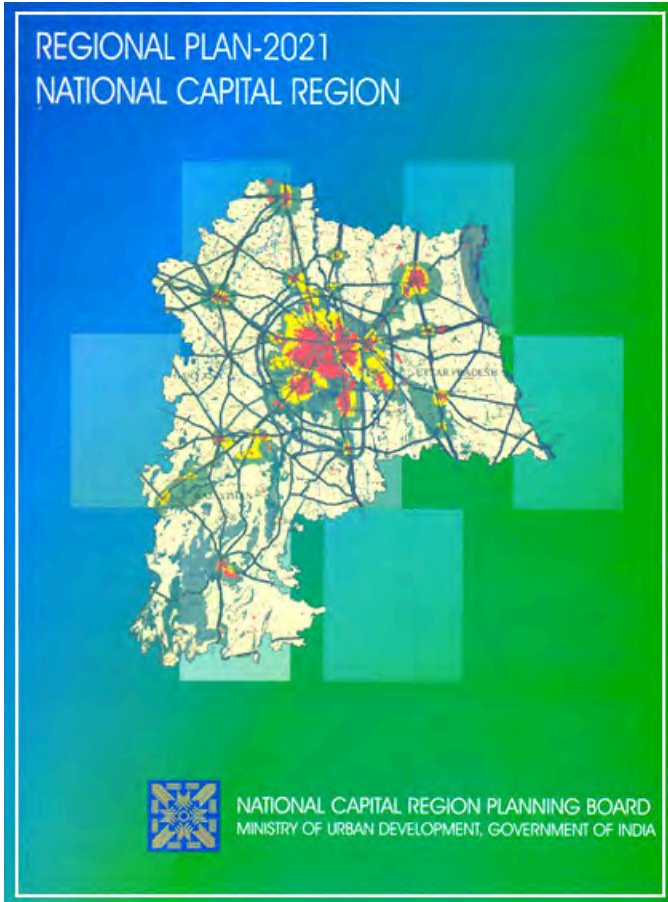
1. The Competition Commission of India was established under the Competition Act, 2002.
2. Certain mergers and acquisitions are categorized as "combinations" under the Competition Act.
3. Aircraft leasing allows airlines to operate aircraft without necessarily purchasing them outright.

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. CABINET APPROVES SCHEME FOR SUPPORT TO NCRPB FOR REPLACEMENT OF OLD TRUCKS AND BUSES IN DELHI-NCR AREA



#### Key Highlights

- I. Financial support to NCRPB for replacing ageing commercial vehicles.
- II. Focus on:
  - A. Old trucks
  - B. Old buses
- III. Part of broader efforts to combat air pollution in the National Capital Region (NCR).

#### Objectives

- I. Reduce:
  - A. Vehicular emissions.

- II. Improve:
  - A. Ambient air quality.
- III. Promote:
  - A. Cleaner and fuel-efficient vehicles.
- IV. Support:
  - A. Sustainable urban transport.

## BACKGROUND / CONTEXT

### National Capital Region Planning Board (NCRPB)

#### National Capital Region Planning Board

- Established under the:

#### National Capital Region Planning Board Act, 1985

- I. Responsible for:
  - A. Regional planning and coordinated development of the NCR.

### National Capital Region (NCR)

#### National Capital Region

- I. Includes:
  - A. Delhi and adjoining areas of
  - B. Haryana
  - C. Uttar Pradesh
  - D. Rajasthan

### Vehicular Pollution in Delhi-NCR

- I. One of the major contributors to:
  - A. Air pollution.
  - B. Particulate Matter (PM<sub>2.5</sub> and PM<sub>10</sub>) emissions.
  - C. Nitrogen Oxides (NO<sub>x</sub>) emissions.

- II. Older vehicles generally:
  - A. Emit more pollutants.
  - B. Have lower fuel efficiency.

## RELATED INITIATIVES

### Vehicle Scrapping Policy

- Encourages phasing out of old and polluting vehicles.

### FAME Scheme

- Promotes adoption of electric and clean mobility solutions.

### National Clean Air Programme

- Targets reduction of air pollution in major cities.

## SIGNIFICANCE

### Environmental Benefits

- I. Reduction in:
  - A. Air pollutants and greenhouse gas emissions.

### Public Health

- I. Improved air quality can reduce:
  - A. Respiratory illnesses.
  - B. Cardiovascular diseases.

### Sustainable Mobility

- I. Encourages:
  - A. Modern and cleaner transport systems.

## Regional Development

- Supports coordinated environmental management in NCR.

## CHALLENGES

- High replacement costs.
- Ensuring adequate adoption of cleaner technologies.
- Coordination among multiple NCR states.
- Development of supporting infrastructure.

## KEY HIGHLIGHTS

- **Approved By:** Union Cabinet.
- **Implementing Agency:** NCRPB.
- **Focus:** Replacement of old trucks and buses.
- **Region:** Delhi-NCR.
- **Objective:** Reduce vehicular pollution.
- **Related Policy:** Vehicle Scrapping Policy.
- **Importance:** Cleaner air and sustainable transport.

## PRELIMS BOOSTER BOX

- **NCRPB:** National Capital Region Planning Board.
- **Governing Law:** NCRPB Act, 1985.
- **Region Covered:** Delhi, Haryana, Uttar Pradesh, and Rajasthan (NCR areas).
- **Major Issue:** Vehicular pollution in Delhi-NCR.
- **Related Initiative:** Vehicle Scrapping Policy.
- **Air Pollution Programme:** National Clean Air Programme (NCAP).

- **Goal:** Cleaner transport and improved air quality.

## PadhAI-GENERATED UPSC

### MCQ

Consider the following statements:

1. The National Capital Region Planning Board (NCRPB) was established under the NCRPB Act, 1985.
2. Vehicular emissions are among the major contributors to air pollution in Delhi-NCR.
3. The Vehicle Scrapping Policy aims to phase out old and polluting vehicles.

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)**

## 4.INDIA REMAINS ENGAGED WITH THE U.S. ON SECTION 301 PROCEEDINGS AND FOR FINALISATION OF A FRAMEWORK AGREEMENT



### Key Highlights

- I. Continued engagement between India and the United States on trade matters.
- II. Focus on:
  - A. Resolution of trade concerns.
  - B. Market access issues.
  - C. Bilateral economic cooperation.
  - D. Finalization of a framework agreement.

### Objectives

- I. Strengthen:
  - A. India–U.S. trade relations.
- II. Resolve:
  - A. Pending trade disputes.
- III. Promote:
  - A. Stable and predictable trade environment.
- IV. Enhance:
  - A. Investment and economic cooperation.

## BACKGROUND / CONTEXT

### What is Section 301?

#### Section 301 of the U.S. Trade Act of 1974

- I. Empowers the United States Trade Representative (USTR) to investigate and respond to:
  - A. Unfair trade practices.
  - B. Trade barriers affecting U.S. commerce.
- II. Measures may include:
  - A. Tariffs.
  - B. Trade restrictions.
  - C. Negotiated settlements.

## India–U.S. Trade Relations

### India – United States Relations

- I. One of the world's most important bilateral economic partnerships.
- II. Key areas include:
  - A. Goods trade.
  - B. Services trade.
  - C. Technology.
  - D. Defence.
  - E. Energy.
  - F. Investment.

### Framework Agreement

- I. Intended to:
  - A. Provide a structured mechanism for economic cooperation.
  - B. Address trade concerns through dialogue.
  - C. Facilitate long-term partnership.

## SIGNIFICANCE

### Economic Importance

- I. Supports:
  - A. Growth in bilateral trade and investment.

### Strategic Importance

- I. Strengthens:
  - A. Comprehensive Global Strategic Partnership.

### Trade Stability

- I. Helps:

- A. Reduce uncertainty for businesses and investors.

## Global Supply Chains

- I. Enhances:
  - A. Economic resilience and diversification.

## CHALLENGES

- Market access concerns.
- Tariff and non-tariff barriers.
- Regulatory differences.
- Digital trade and technology-related issues.
- Balancing domestic policy priorities with international commitments.

## WAY FORWARD

- I. Continue:
  - A. Constructive bilateral dialogue.
- II. Promote:
  - A. Rules-based trade cooperation.
- III. Expand:
  - A. Sectoral partnerships in technology, manufacturing, and services.
- IV. Strengthen:
  - A. Institutional mechanisms for dispute resolution.

## KEY HIGHLIGHTS

- **Countries Involved:** India and the United States.
- **Issue:** Section 301 proceedings.
- **U.S. Law:** Trade Act of 1974.
- **Objective:** Resolve trade concerns and finalize framework agreement.

- **Focus Areas:** Trade, investment, market access, economic cooperation.
- **Importance:** Strengthening bilateral economic partnership.
- **Approach:** Dialogue and negotiated solutions.

## PRELIMS BOOSTER BOX

- **Section 301:** Provision under the U.S. Trade Act of 1974.
- **Authority:** U.S. Trade Representative (USTR).
- **Purpose:** Investigate and address perceived unfair trade practices.
- **India–U.S. Relations:** Comprehensive Global Strategic Partnership.
- **Key Areas:** Trade, technology, defence, energy, investment.
- **Framework Agreement:** Mechanism for structured economic cooperation.
- **Significance:** Trade stability and stronger bilateral ties.

## PadhAI-GENERATED UPSC

### MCQ

Consider the following statements:

1. Section 301 is a provision under the U.S. Trade Act of 1974.
2. The U.S. Trade Representative (USTR) is responsible for conducting Section 301 investigations.
3. Section 301 proceedings may lead to tariffs or negotiated trade settlements.

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.NPCI INTERNATIONAL AND ACLEDA BANK LAUNCH CROSS-BORDER UPI PAYMENTS IN CAMBODIA VIA KHQR, CAMBODIA'S NATIONAL QR CODE



### Key Highlights

- UPI payments are now interoperable with Cambodia's KHQR system.
- Indian users can pay directly through UPI applications.
- Strengthens digital payment connectivity between India and Cambodia.
- Promotes fast, secure, and low-cost cross-border transactions.

### Objectives

- I. Facilitate:
  - A. Seamless cross-border retail payments.
- II. Promote:
  - A. Financial connectivity and digital inclusion.
- III. Enhance:

- A. Convenience for tourists, businesses, and travelers.
- IV. Expand:
  - A. Global acceptance of India's UPI ecosystem.

- B. Improve interoperability across payment providers.

## BACKGROUND / CONTEXT

### What is UPI?

#### Unified Payments Interface (UPI)

- I. Developed by:  
**National Payments Corporation of India**
- II. Real-time payment system enabling:
  - A. Instant fund transfers.
  - B. Mobile-based digital payments.
  - C. Interoperable banking transactions.

### NPCI International Payments Limited (NIPL)

#### NPCI International Payments Limited

- I. International arm of NPCI.
- II. Responsible for:
  - A. Expanding UPI globally.
  - B. Facilitating international payment partnerships.

### What is KHQR?

#### KHQR

- I. Cambodia's national QR code payment framework.
- II. Developed to:
  - A. Standardize QR-based digital payments.

### ACLEDA Bank

#### ACLEDA Bank Plc

- One of Cambodia's leading commercial banks.
- Plays a major role in the country's digital payment ecosystem.

## SIGNIFICANCE

### Internationalization of UPI

- Expands India's digital public infrastructure globally.

### Ease of Travel

- Enables Indian travelers to make payments without currency exchange hassles.

### Financial Connectivity

- Strengthens India–Cambodia economic and technological cooperation.

### Digital Economy Growth

- Promotes cashless transactions and fintech innovation.

### Soft Power and Digital Diplomacy

- Enhances India's leadership in digital payment systems.

## UPI'S GLOBAL EXPANSION

Countries/regions where UPI-linked payment arrangements have been introduced include:

- Singapore
- United Arab Emirates
- France
- Sri Lanka
- Mauritius
- Nepal
- Bhutan
- Now expanding further into Cambodia.

## KEY HIGHLIGHTS

- **Indian Entity:** NPCI International Payments Limited (NIPL).
- **Cambodian Partner:** ACLEDA Bank.
- **Payment System:** UPI.
- **QR Standard:** KHQR.
- **Purpose:** Cross-border digital payments.
- **Benefit:** Seamless payments for Indian users in Cambodia.
- **Significance:** Global expansion of India's Digital Public Infrastructure.

## PRELIMS BOOSTER BOX

- **UPI:** Unified Payments Interface.
- **Developer:** National Payments Corporation of India (NPCI).
- **International Arm:** NPCI International Payments Limited (NIPL).
- **KHQR:** Cambodia's National QR Code Standard.
- **Partner Bank:** ACLEDA Bank Plc.
- **Key Benefit:** Cross-border interoperable QR payments.

- **Importance:** Internationalization of India's Digital Public Infrastructure (DPI).

## PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. Unified Payments Interface (UPI) was developed by the National Payments Corporation of India (NPCI).
2. NPCI International Payments Limited (NIPL) is responsible for promoting UPI internationally.
3. KHQR is Cambodia's national QR code payment standard.

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)**