



Daily PIB Summary

30th May 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. PM SVANidhi: Advancing Financial Inclusion for Street Vendors



Ministry of Housing and Urban Affairs
Government of India

What is PM SVANidhi?

- **PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)** was launched in **June 2020** by the Ministry of Housing and Urban Affairs.
- It is a **Central Sector Scheme** designed to provide affordable working capital loans to street vendors.

Objectives

- I. Provide:
 - A. Collateral-free working capital loans
- II. Promote:
 - A. Digital transactions
- III. Encourage:
 - A. Timely repayment and credit discipline
- IV. Facilitate:
 - A. Financial inclusion of informal-sector workers

Key Features

Collateral-Free Loans

- First loan up to **₹10,000**
- Second loan up to **₹20,000**

- Third loan up to **₹50,000** (for eligible beneficiaries with good repayment records)

Interest Subsidy

- Interest subsidy of **7% per annum** on timely repayment.

Digital Transaction Incentives

- Cashback incentives for adopting digital payment platforms.

Credit Progression

- Vendors who repay on time become eligible for higher loan amounts.

Beneficiaries

- I. Street vendors engaged in:
 - A. Vending fruits and vegetables
 - B. Street food
 - C. Small retail trade
 - D. Mobile vending and other informal urban businesses

SIGNIFICANCE

Financial Inclusion

- I. Brings previously unbanked vendors into:
 - A. Banking networks
 - B. Digital payment systems
 - C. Formal credit channels

Reduction in Informal Borrowing

- I. Helps vendors avoid:
 - A. High-interest informal moneylenders

Digital Empowerment

- I. Encourages:
 - A. UPI transactions
 - B. QR-code payments
 - C. Digital financial literacy

Urban Livelihood Security

- I. Supports:
 - A. Self-employment
 - B. Micro-enterprises
 - C. Income generation in urban areas

IMPLEMENTATION FRAMEWORK

Nodal Ministry

Ministry of Housing and Urban Affairs

- Responsible for implementation and monitoring of the scheme.

Role of Urban Local Bodies (ULBs)

- Identification of eligible vendors
- Facilitation of loan applications
- Awareness and outreach activities

Financial Institutions Involved

- Scheduled Commercial Banks
- Regional Rural Banks
- Small Finance Banks
- Microfinance Institutions
- NBFCs

CHALLENGES

- Identification of all eligible vendors

- Digital literacy gaps
- Documentation-related hurdles
- Awareness among beneficiaries in some urban areas

KEY HIGHLIGHTS

- **Scheme:** PM SVANidhi
- **Launch:** June 2020
- **Ministry:** Ministry of Housing and Urban Affairs
- **Nature:** Central Sector Scheme
- **Target Group:** Street Vendors
- **Benefits:** Credit access, digital payments, financial inclusion
- **Goal:** Self-reliant and financially empowered urban informal workforce

PRELIMS BOOSTER BOX

- **Full Form:** PM Street Vendor's AtmaNirbhar Nidhi
- **Launch Year:** 2020
- **Type:** Central Sector Scheme
- **Nodal Ministry:** Ministry of Housing and Urban Affairs
- **Loan Type:** Collateral-free working capital loan
- **Interest Subsidy:** 7% on timely repayment
- **Focus:** Financial inclusion and digital empowerment

PadhAI-GENERATED UPSC MCQ

Consider the following statements regarding PM SVANidhi:

1. It is a Central Sector Scheme launched in 2020.

2. It provides collateral-free working capital loans to street vendors.
3. Beneficiaries are incentivized to adopt digital transactions.

Which of the statements given above is/are correct?

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

Answer: (c)

2. GOVERNMENT TEMPORARILY EXEMPTS CUSTOMS DUTY ON COTTON IMPORTS FROM 1 JUNE TO 31 OCTOBER 2026



Key Decision

- I. Customs duty on cotton imports has been waived for a limited period:
 - A. **1 June 2026 – 31 October 2026**
- II. The exemption is intended to address:
 - A. Domestic supply constraints

- B. Rising input costs for textile manufacturers

Objectives

- I. Ensure:
 - A. Adequate supply of raw cotton
- II. Support:
 - A. Textile and garment manufacturing
- III. Maintain:
 - A. Competitiveness of Indian textile exports
- IV. Balance:
 - A. Farmer welfare and industry requirements

BACKGROUND / CONTEXT

Cotton in India

Cotton

- I. Cotton is one of India's most important commercial crops.
- II. Major cotton-producing states include:
 - A. Gujarat
 - B. Maharashtra
 - C. Telangana
 - D. Punjab
 - E. Haryana

Importance of the Textile Sector

- I. The textile industry is among India's largest:
 - A. Employment-generating sectors
 - B. Export-oriented industries
- II. Supports:
 - A. Millions of farmers
 - B. Spinners
 - C. Weavers
 - D. Garment manufacturers

Customs Duty

- I. Customs duty is a tax imposed on imported goods.
- II. Temporary exemption can:
 - A. Reduce import costs
 - B. Increase domestic availability
 - C. Ease pressure on industries dependent on imported raw materials

SIGNIFICANCE OF THE MOVE

For the Textile Industry

- I. Ensures:
 - A. Availability of quality cotton
- II. Reduces:
 - A. Input costs
- III. Improves:
 - A. Export competitiveness

For Consumers

- I. Helps moderate:
 - A. Price increases in textile products

For the Economy

- I. Supports:
 - A. Manufacturing growth
 - B. Export performance
 - C. Employment generation

For Farmers

- I. Government has emphasized maintaining a balance between:
 - A. Fair remuneration for cotton growers
 - B. Raw material needs of the textile industry

POTENTIAL CHALLENGES

- I. Concerns among farmers regarding:
 - A. Impact on domestic cotton prices
- II. Need to ensure:
 - A. Adequate market support for cotton producers
- III. Monitoring of:
 - A. Global cotton price fluctuations

KEY HIGHLIGHTS

- **Decision:** Customs duty exemption on cotton imports.
- **Period:** 1 June–31 October 2026.
- **Objective:** Support textile industry and ensure cotton availability.
- **Sector affected:** Cotton and textiles.
- **Benefit:** Lower input costs and improved competitiveness.
- **Challenge:** Balancing industry needs with farmer interests.
- **Approach:** Temporary and calibrated policy intervention.

PRELIMS BOOSTER BOX

- **Commodity:** Cotton
- **Measure:** Customs duty exemption
- **Duration:** June–October 2026
- **Beneficiaries:** Textile and garment industry
- **Major producing states:** Gujarat, Maharashtra, Telangana
- **Importance:** Raw material for textiles
- **Goal:** Supply stability and export competitiveness

PadhAI-GENERATED UPSC MCQ

Consider the following statements regarding cotton and the textile sector in India:

1. Cotton is an important commercial crop and a key raw material for the textile industry.
2. Customs duty exemption on imports can reduce input costs for domestic industries.
3. The textile sector is a significant source of employment and exports in 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: (d)

3.ARCELORMITTAL NIPPON STEEL INDIA SECURES FIRST-EVER STRATEGIC INVESTMENT PLAN APPROVAL UNDER PM-SETU; ANDHRA PRADESH EMERGES AS PIONEER OF INDUSTRY-LED ITI TRANSFORMATION



Key Highlights

- I. First Strategic Investment Plan approved under PM-SETU.
- II. Industry participation in vocational education is being strengthened.
- III. Focus on:
 - A. Modernizing ITIs
 - B. Industry-relevant curricula
 - C. Employability enhancement
 - D. Advanced manufacturing skills

Objectives of the Initiative

- I. Bridge the gap between:
 - A. Industry requirements and workforce skills
- II. Improve:
 - A. Quality of vocational education
- III. Promote:
 - A. Industry-academia collaboration
- IV. Enhance:
 - A. Employment opportunities for youth

BACKGROUND / CONTEXT

PM-SETU

PM-SETU

- I. A government initiative aimed at strengthening:
 - A. Skill ecosystems
 - B. Industry participation in vocational education
 - C. Workforce readiness for future industries
- II. Encourages:
 - A. Strategic investments by industry partners in skill development infrastructure

Industrial Training Institutes (ITIs)

Industrial Training Institutes

- I. Provide:
 - A. Vocational and technical training
- II. Focus on:
 - A. Employable skills for various industrial sectors

Industry-Led ITI Transformation

- I. Involves:
 - A. Upgrading training infrastructure
 - B. Revising curricula according to industry needs
 - C. Introducing modern technologies and equipment
 - D. Facilitating apprenticeships and placements

Role of Andhra Pradesh

Andhra Pradesh

- I. Emerging as a model for:
 - A. Industry-government collaboration in skill development
- II. Demonstrates:
 - A. Effective integration of vocational education with industrial growth

SIGNIFICANCE

For Skill Development

- I. Creates:
 - A. Job-ready workforce
- II. Improves:
 - A. Technical competencies

For Industry

- I. Ensures:
 - A. Availability of skilled manpower
- II. Reduces:
 - A. Skill shortages in advanced manufacturing sectors

For Youth

- I. Enhances:
 - A. Employability
 - B. Career opportunities
 - C. Industry exposure

For the Economy

- I. Supports:
 - A. Manufacturing growth
 - B. Industrial competitiveness
 - C. Human capital development

KEY HIGHLIGHTS

- **Company:** ArcelorMittal Nippon Steel India.
- **Initiative:** PM-SETU.
- **Achievement:** First Strategic Investment Plan approval.
- **State:** Andhra Pradesh.
- **Focus:** Industry-led ITI modernization.
- **Goal:** Skilled workforce and improved employability.
- **Importance:** Aligning vocational education with industry demand.

PRELIMS BOOSTER BOX

- **PM-SETU:** Skill ecosystem strengthening initiative.
- **ITI:** Industrial Training Institute.
- **Approach:** Industry-led vocational training.
- **Focus:** Employability and technical skills.
- **State Highlight:** Andhra Pradesh.
- **Sector:** Manufacturing and workforce development.
- **Benefit:** Industry-ready skilled manpower.

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. Industrial Training Institutes (ITIs) primarily provide vocational and technical education.
2. Industry-led ITI transformation seeks to align training programs with market and industrial requirements.

3. Strong industry participation in skill development can improve employability outcomes.

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. 'KHET BACHAO ABHIYAN' TO BE CARRIED OUT ACROSS THE COUNTRY FROM JUNE 1 TO JUNE 30



Objectives of the Campaign

- I. Create awareness among farmers regarding:
 - A. Pest and disease management
 - B. Balanced use of fertilizers
 - C. Soil health management
 - D. Sustainable agricultural practices
- II. Encourage:
 - A. Timely field monitoring
 - B. Integrated crop protection measures

Key Activities

- Farmer awareness programmes
- Field demonstrations
- Training on crop protection
- Dissemination of scientific advisories
- Promotion of Integrated Pest Management (IPM)

Expected Outcomes

- Reduction in crop losses
- Improved farm productivity
- Better soil and crop health
- Increased adoption of scientific farming techniques

BACKGROUND / CONTEXT

Integrated Pest Management (IPM)

Integrated Pest Management

- I. An eco-friendly approach to pest control that combines:
 - A. Biological methods
 - B. Cultural practices
 - C. Mechanical measures
 - D. Judicious use of pesticides

Importance of Crop Protection

- I. Protects:
 - A. Agricultural yields
 - B. Farmer incomes
 - C. National food security
- II. Helps prevent:
 - A. Pest outbreaks
 - B. Disease spread
 - C. Excessive pesticide dependence

Balanced Fertiliser Use

- I. Promotes:
 - A. Efficient nutrient management
- II. Prevents:
 - A. Soil degradation
 - B. Environmental pollution

Link with Sustainable Agriculture

- I. Supports:
 - A. Long-term productivity
 - B. Resource conservation
 - C. Climate-resilient farming systems

SIGNIFICANCE

For Farmers

- I. Access to:
 - A. Scientific advisories
 - B. Improved crop management techniques
- II. Reduction in:
 - A. Production risks and losses

For Agriculture

- I. Enhances:
 - A. Crop productivity
 - B. Resource-use efficiency

For Food Security

- I. Helps maintain:
 - A. Stable agricultural production
- II. Supports:
 - A. National food supply chains

KEY HIGHLIGHTS

- **Campaign:** Khet Bachao Abhiyan.
- **Duration:** 1 June – 30 June.
- **Coverage:** Nationwide.
- **Focus:** Crop protection and farmer awareness.
- **Approach:** Scientific and sustainable farming practices.
- **Importance:** Higher productivity and reduced crop losses.
- **Goal:** Strengthening agricultural resilience and food security.

PRELIMS BOOSTER BOX

- **Khet Bachao Abhiyan:** Nationwide crop protection campaign.
- **Duration:** June 1–30.
- **Focus:** Pest and disease management.
- **IPM:** Integrated Pest Management.
- **Objective:** Reduce crop losses and improve productivity.
- **Related Theme:** Sustainable agriculture.
- **Benefit:** Enhanced farm resilience and food security.

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. Integrated Pest Management (IPM) emphasizes the use of multiple pest-control methods rather than sole dependence on chemical pesticides.
2. Balanced fertilizer use contributes to soil health and sustainable agriculture.
3. Effective crop protection measures can improve agricultural productivity and food security.

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.VICE ADMIRAL SANJAY VATSAYAN TAKES OVER AS FLAG OFFICER COMMANDING-IN-CHIEF, WESTERN NAVAL COMMAND



Key Appointment

- I. Vice Admiral Sanjay Vatsayan has taken over as:
 - A. Flag Officer Commanding-in-Chief (FOC-in-C)
 - B. Western Naval Command (WNC)

Role of FOC-in-C

- I. Commands:
 - A. Naval operations under the Western Naval Command
- II. Responsible for:

- A. Maritime security
- B. Operational preparedness
- C. Strategic naval deployments
- D. Protection of India's western maritime frontier

Importance

- I. Strengthens:
 - A. India's maritime security architecture
- II. Ensures:
 - A. Operational readiness of naval assets in the Arabian Sea and adjoining waters

BACKGROUND / CONTEXT

Western Naval Command (WNC)

Western Naval Command

- I. Headquarters:
 - A. Mumbai
- II. It is the:
 - A. Largest and most operationally significant command of the Indian Navy

Area of Responsibility

- Western seaboard of India
- Arabian Sea
- Strategic sea lanes of communication
- Maritime approaches to India's western coast

Indian Navy

Indian Navy

- I. Maritime arm of the Indian Armed Forces.

- II. Responsible for:
 - A. Maritime defence
 - B. Protection of territorial waters
 - C. Safeguarding maritime trade routes
 - D. Humanitarian Assistance and Disaster Relief (HADR)

Military Decorations

PVSM

- **Param Vishisht Seva Medal**
- Awarded for distinguished service of the most exceptional order.

AVSM

- **Ati Vishisht Seva Medal**
- Awarded for distinguished service of an exceptional order.

NM

- **Nao Sena Medal**
- Awarded for devotion to duty or acts of courage in the Navy.

STRATEGIC SIGNIFICANCE OF WESTERN NAVAL COMMAND

Maritime Security

- Guards critical shipping routes in the Arabian Sea.

Energy Security

- Protects sea lanes through which a large share of India's energy imports pass.

Regional Stability

- Supports India's strategic presence in the western Indian Ocean Region (IOR).

Naval Preparedness

- Maintains readiness against conventional and non-conventional maritime threats.

KEY HIGHLIGHTS

- **Officer:** Vice Admiral Sanjay Vatsayan.
- **Position:** Flag Officer Commanding-in-Chief.
- **Command:** Western Naval Command.
- **Headquarters:** Mumbai.
- **Service:** Indian Navy.
- **Region:** Western seaboard and Arabian Sea.
- **Importance:** Maritime security and strategic naval operations.

PRELIMS BOOSTER BOX

- **WNC HQ:** Mumbai
- **FOC-in-C:** Flag Officer Commanding-in-Chief
- **Service:** Indian Navy
- **Area:** Arabian Sea and western maritime frontier
- **PVSM:** Param Vishisht Seva Medal
- **AVSM:** Ati Vishisht Seva Medal
- **NM:** Nao Sena Medal

PadhAI-GENERATED UPSC MCQ

Consider the following statements:

1. The Western Naval Command is headquartered in Mumbai.
2. The Western Naval Command is responsible for safeguarding India's western maritime interests.
3. The Param Vishisht Seva Medal (PVSM) is awarded for distinguished service of the most exceptional order.

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)