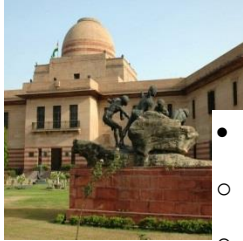


NATIONAL GALLERY OF MODERN ART (NGMA)

Prime Minister recently visited Jana Shakti, an exhibition at the National Gallery of Modern Art.



About National Gallery of Modern Art (NGMA):

- **Location:**
 - It is located in Delhi.
 - The building in which the gallery is situated was the **former residence of the Maharaja of Jaipur and hence is known as Jaipur House.**
- It is located at the **edge of the Rajpath and faces India Gate.**
- It was **established on March 29, 1954**, by the Indian Government.
- **Aim: To acquire and preserve modern art from 1850 onwards** and to present it to a global audience which will create an understanding and sensitivity towards a time that helped shape contemporary art in India.
- **NGMA is home to more than 14,000 works of art by artists such as Raja Ravi Verma, Nobel Laureate Rabindranath Tagore, Abindranath Tagore, Gaganendranath Tagore, Jamini Roy, Amrita Sher-Gill and Nandalal Bose, among others.**

What is Jana Shakti Art Exhibition?

- The exhibition has been **organised to mark the 100th episode of the Prime Minister's popular radio programme Mann Ki Baat.**
 - The exhibition **contains works by India's top artists on themes covered in Mann Ki Baat**, such as Swachhata, water conservation, agriculture, space, India's northeast, Nari Shakti, Yoga and Ayurveda.
 - The artworks on display in the exhibition **showcase a diverse range of mediums, including paintings, sculptures, photographs, installations, and new media.**
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NATIONAL PAYMENTS CORPORATION OF INDIA (NPCI)

The National Payments Corporation of India (NPCI) is looking at various opportunities for further tie-ups with global financial service entities to make RuPay cards at par with Visa or Mastercard.



About National Payments Corporation of India (NPCI):

- It is an **umbrella organisation** for operating retail payments and settlement systems in India.
- It is an **initiative of the Reserve Bank of India (RBI) and the Indian Banks' Association (IBA)** under the provisions of the **Payment and Settlement Systems Act, 2007**, to create a robust Payment & Settlement Infrastructure in India.
- It has been **incorporated as a "Not for Profit" Company** under the provisions of Section 25 of the Companies Act 1956 (now Section 8 of the Companies Act 2013).
- The Company is **focused on bringing innovations in the retail payment systems** through the use of technology for achieving greater efficiency in operations and widening the reach of payment.
- NPCI is **promoted by ten major banks**, including the State Bank of India, Punjab National Bank, Citibank, Bank of Baroda, and HSBC.
- The **regulatory board of the NPCI, headquartered in Mumbai**, includes nominees from the RBI along with nominees from ten core promoter banks.
- Payment systems that the NPCI can operate include National Financial Switch (NFS), Immediate Payment System (IMPS), Aadhaar-enabled Payments System (AEPS) and National Automated Clearing House (NACH).

Services Offered by NPCI:

- **Bharat Bill Payment Interface (BBPI):** It was developed by the NPCI to help the retail payments sector. With the introduction of the BBPI, a single platform has been made for aggregators and billpayers.

- **Immediate Payment Service (IMPS):** It gives you the option to transfer funds immediately. The facility is available at any given time. The beneficiary details must be added to transfer funds via IMPS. You can add the IFSC code and the account number to transfer funds via IMPS.
- **RuPay:** NPCI introduced RuPay so that average citizens can make financial decisions. RuPay is an affordable card and can be issued as credit cards, debit cards, and prepaid cards. More than 300 million RuPay cards are in India.
- **USSD Services:** Unstructured Supplementary Service Data (USSD) was introduced by the NPCI to allow individuals to make banking solutions without the need for the internet or smartphones.
- **BHIM:** BHIM uses UPI to complete payment transfers. You can make payments via BHIM by entering the Virtual Payment Address (VPA) or the registered mobile number. No smartphone is required to transfer funds via BHIM.
- **UPI:** United Payments Interface (UPI) allows you to transfer funds from your smartphone. However, you will need to link your bank account to complete payments via UPI. Money is transferred directly from one bank to another.

[‘AATMANIRBHARTA’ IN DEFENCE: MOD APPROVES 4TH POSITIVE INDIGENISATION LIST FOR DPSUS](#)

Why in News?

- To promote ‘Aatmanirbharta’ in defence and minimise imports by Defence Public Sector Undertakings (DPSUs), the Ministry of Defence has approved 4th Positive Indigenisation List (PIL).

What is a Positive Indigenisation List (PIL)?

- The concept of a PIL was introduced under the **Defense Acquisition Procedure (DAP) 2020**.
- Under the list, the Army, Navy, and Air Force will only procure the listed items from **domestic manufacturers** - DPSUs or players from the private sector.

The DAP 2020:

- The DAP 2020 [erstwhile Defence Procurement Procedure (DPP) - first initiated in 2002 and reformed in 2016] has been established as a **potential catalyst for the Atmanirbhar Bharat Abhiyaan**, in the sector of defence manufacturing.
- It aims to **ensure timely acquisition of military equipment, systems and platforms** as required by the Armed Forces with the highest degree of **probity, public accountability, transparency, fair competition and level-playing field**.
- It eases the **procurement and acquisition of upgraded technology**, products and services for the Tri-Services and other allied defence services.
- Through its many improved features, it hopes to provide a **boost to the Make in India** efforts in the field - **especially to MSME's**, with an ultimate aim to develop India as a global defence manufacturing hub.
- It will cover **all Capital Acquisitions** other than Works and Land undertaken by the Ministry of Defence.

News Summary Regarding 4th PIL for DPSUs:

- This fourth list is **in continuation to the previous three PILs** involving Line Replacement Units (LRUs)/Sub-systems/Assemblies/Sub-assemblies/Spares and Components.
- The 4th PIL includes 928 strategically-important items, with import substitution value worth Rs 715 crore.
- The DPSUs **will undertake indigenisation of these items** through different routes under 'Make' category and in-house development through the capabilities of MSMEs and private Indian industry.
- These will **only be procured from the Indian Industry** after the timelines indicated in the list, **thereby providing impetus to the growth in economy, enhanced investment** in defence and reduction in import dependence of DPSUs.
- In addition, this will **augment the design capabilities of the domestic defence industry** by involving academia and research institutions.

- The industry may look for Expression of Interest (EoIs)/Request for Proposal (RFPs) on the **Srijan Portal** - especially designed for this purpose and may come forward to participate in large numbers.
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HOW ARE NUTRIENTS IN MILLETS AFFECTED BY PROCESSING AND POLISHING?

About Millets:

- Millets are a rich source of Protein, Fibre, Minerals, Iron, Calcium and have a low glycaemic index.
- Millets are mostly grown during the Kharif season (**June-September**).
- Major Millets crops grown in India and their percentage share of production are Pearl Millet (**Bajra**) – 61% share, Jowar (**Sorghum**) – 27%, and Finger Millet (**Mandua/Ragi**) – 10%.
- According to the Agricultural and Processed Foods Development Authority, **India is the world's largest producer of millets**.
- In 2021-2022, the country accounted for 40.51% of the world's pearl millet production and 8.09% of sorghum.

Why Millets are Sough After?

- Millets have two broad features that render them attractive –
 - **Nutritional value** being comparable to that of the major extant food crops (and better on some counts)
 - Ability of millet crops to reliably **withstand harsh, resource-poor conditions**.
- They are drought-tolerant, adapted to growing in warm weather, and require low moisture (axiomatically, they are particularly efficient consumers of water) and loamy soil.
- According to the M.S. Swaminathan Research Foundation, millets also “**thrive on marginal land in upland and hilly regions**”.

Nutritional Value of Millets:

- The nutritional content of millets includes carbohydrates, proteins, fibre, amino acids, and various minerals.
- Different millet varieties have different nutrient profiles.
 - For example, pearl millet – one of the oldest cultivated varieties – has been found to have higher protein content than rice, maize, and sorghum, while being comparable to that of barley.
- Overall, **millets have been found to be important sources of micronutrients and phytochemicals.**
- This is why, according to various experts, millets deserve to be included in people's diets.

How does Processing Affect the Nutrients?

- Processing and preparing millets for consumption can affect nutrients in three ways –
 - Enhance them, Suppress/remove them, and Ignore them.
- **Husk**, an outer layer of the millets, is removed from the grains because it is composed of cellulosic matter that the human body can't digest.
- But at least one study has found that **when this is done to pearl millets, their phytic acid and polyphenol contents drop.**
- The second common step is to **decorticate the grain**, i.e. remove any other outer covering and expose the seed.
- While studies have found that mechanical and hand-worked decortication didn't have significantly different effects on the grain, **they both removed crude and dietary fibre.**
- The typical next steps are **milling**, to grind the grains into flour, and sieving to remove large 'impurities', including bran.
- One 2012 study of finger millet found that while sieving made the flour more digestible and its nutrients more accessible to the body but reduced nutrient content due to the loss of bran.

What is the Effect of Polishing?

- The longer the grains were milled, the more protein, fat, and fibre contents the process removed.
- A different 2012 study found that barnyard millet could be polished with a rice polisher for up to three minutes without significant nutrient loss.

- Polishing is the **process whereby brown rice, for example, is changed to white rice by rubbing off the bran and the germ.**

Steps taken by the Govt to Popularise Millets and other Cereals:

- The Union government had proposed to the United Nations for declaring **2023 as International Year of Millets.**
- The proposal of India was supported by 72 countries and United Nations General Assembly (UNGA) declared 2023 as International Year of Millets in March, 2021.
- Over 500 Startups are working in Millet value chain with the Indian Institute on Millet Research.
- More than Rs.6.2 crores has been disbursed to over 66 Startups while about 25 Startups have been approved for further funding.

ADOPT A HERITAGE SCHEME

Union Minister of Culture recently said that the ministry is likely to launch a revamped ‘Adopt a Heritage’ or ‘Monument Mitra’ scheme.



About Adopt a Heritage Scheme:

- It is an **initiative of the Ministry of Tourism in collaboration with the Ministry of Culture and the Archaeological Survey of India.**
- It was **launched in September 2017 on World Tourism Day.**
- Under it, the **government invites entities, including public sector companies, private sector firms, as well as individuals, to develop selected monuments and heritage and tourist sites across India.**
- The project aims to **encourage these entities to become ‘Monument Mitras’ and take up the responsibility of developing and upgrading the basic and advanced tourist amenities at these sites.**
- The Monument Mitras are **selected by the ‘oversight and vision committee,’ co-chaired by the Tourism Secretary and the Culture Secretary, on the basis of the bidder’s ‘vision’ for the development of all amenities at the heritage site.**

- The oversight committee **also has the power to terminate a memorandum of understanding** in case of non-compliance or non-performance.
- The **corporate sector is expected to use corporate social responsibility (CSR) funds** for the upkeep of the site.
- The **Monument Mitras, in turn, will get limited visibility on the site premises** and on the Incredible India website.

AADHAAR-ENABLED PAYMENT SYSTEM (AEPS)

Gaps in Aadhaar-enabled Payment System (AePS) are being abused by cybercriminals



What is AePS and how does it remove the need for an OTP?

- **AePS is a bank-led model** which allows online financial transactions at Point-of-Sale (PoS) and Micro ATMs through the business correspondent of any bank using Aadhaar authentication.
- The model removes the need for OTPs, bank account details, and other financial details.
- It allows fund transfers using only the bank name, Aadhaar number, and fingerprint captured during Aadhaar enrolment, according to the National Payments Corporation of India (NCPI).
- For AePs, these are the only inputs required for certain types of transactions, including cash deposit, cash withdrawal, balance inquiry, mini statement, Aadhaar to Aadhaar fund transfer, authentication, and BHIM Aadhaar pay.

Are AePS transactions enabled by default?

- Neither Unique Identification Authority of India (UIDAI) nor NPCI mentions clearly whether AePS is enabled by default. Cashless India, a website managed and run by MeitY, says **the service does not require any activation, with the only requirement being that the user's bank account should be linked with their Aadhaar number.**
- Users who wish to receive any benefit or subsidy under schemes notified under section 7 of the Aadhaar Act, **have to mandatorily submit their Aadhaar number to the banking service**

provider, according to UIDAI. Aadhaar is also the preferred method of KYC for banking institutions, thus enabling AePS by default for most bank account holders.

SAMUDRA SHAKTI – 23

INS Kavaratti, indigenously designed & built ASW Corvette, arrived at Batam, Indonesia to participate in the 4th edition of India-Indonesia Bilateral exercise Samudra Shakti-23 from 14-19 May 23



About:

- Exercise Samudra Shakti is aimed at **enhancing interoperability, jointness and mutual cooperation between both the navies.**
 - **The Harbour phase** will comprise Cross deck visits, professional Interactions, Subject Matter Expert Exchanges, and sports fixtures.
 - **During the Sea Phase**, weapon firing, Helicopter Operations, Anti-submarine warfare & air defence exercises and boarding operations are planned.
 - Samudra Shakti -23 will showcase the high level of interoperability between the two navies and their shared commitment towards peace and stability in the region.
 - **The Indonesian Navy** will be represented by KRI Sultan Iskandar Muda, CN 235 Maritime Patrol Aircraft and AS565 Panther Helicopter.
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