

### NATIONAL PAYMENTS CORPORATION OF INDIA

Recently, the National Payments Corporation of India (NPCI) unveiled several new products with an aim to create an inclusive, resilient, and sustainable digital payments ecosystem.



#### Key points about new products:

- **While Credit Line:** It would enable **pre-sanctioned credit lines** from banks via UPI.
- **UPI LITE X**
  - It would facilitate **offline payments**, and **UPI Tap & Pay** would enhance QR Code and Near Field Communication (NFC) technology adoption for digital payment.
  - In addition to the conventional Scan and Pay method, users now have the option to **simply tap NFC-enabled QR codes** at merchant locations to complete their payments.
- **Hello UPI**
  - Conversational Payments on UPI would enable **users to make voice-enabled UPI payments via UPI Apps, telecom calls, and IoT devices** in Hindi and English and will soon be available in several other regional languages.
- **BillPay Connect:** Conversational Bill Payments can be made across India through a nationalised number made available by Bharat BillPay.

#### About National Payments Corporation of India:

- 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).

- It 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.
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## WIDE FIELD SURVEY TELESCOPE

China is set to launch the Wide Field Survey Telescope (WFST) in September.



### About Wide Field Survey Telescope:

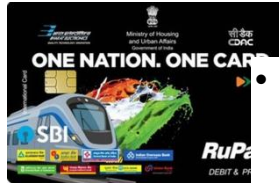
- It is the largest **time-domain** survey facility in the Northern Hemisphere.
- **Objectives:**
  - The core scientific objective is to **explore and monitor dynamic astronomical events** and conduct time-domain astronomical observation research.
  - This will enable researchers to **detect faint and distant celestial signals**, including those from galaxies beyond the Milky Way and galaxy clusters.
  - It will also seek out **planets or their moons** in the Kuiper Belt and beyond.
  - It has set out to find and track 10 lakh solar system objects for a comprehensive view of the solar system and its evolution.
- The telescope is **located** at the Lenghu astronomical observation base in northwest **China's Qinghai Province**.

The base, which sits at an average altitude of about 4,000 meters, offers optimal conditions for stargazing due to its clear night skies, stable atmospheric conditions, dry climate, and minimal artificial light pollution.

- It is recognised as one of the best observatory sites on the Eurasian continent.
  - The WFST project was launched in July 2019 through a collaboration between the University of Science and Technology of China and the Purple Mountain Observatory under the Chinese Academy of Sciences.
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## NATION FIRST TRANSIT CARD

State Bank of India has launched its 'Nation First Transit Card', a RuPay prepaid instrument under the National Common Mobility Card (NCMC) that can be used nationwide.



### About Nation First Transit Card:

It aims to facilitate a seamless and convenient customer commuting experience and ensure easy digital ticketing fare payments in metro, buses, water ferries, parking, etc., through a single card.

- In addition, individuals can also use this card for making retail and e-commerce payments.
- It is powered by RuPay and National Common Mobility Card (NCMC) technology.

### Key Facts about National Common Mobility Card (NCMC):

- NCMC feature enables the Bank's customers to use their Debit Cards as travel cards for travelling on Metro Rail and Buses where this facility is enabled.
- The idea of NCMC was floated by the Nandan Nilekani committee set up by the Reserve Bank of India (RBI).
- NCMC is an initiative of the Ministry of Housing and Urban Affairs in India designed to promote cashless transactions and offer a unified payment platform for commuters.
- It was launched on March 4, 2019.
- NCMC is an automatic fare collection system. It will turn smartphones into an interoperable transport card that commuters can use eventually to pay for Metro, bus and suburban railway services.

RuPay Card is an Indian domestic card scheme conceived and launched by the National Payments Corporation of India (NPCI).

- It is an affordable card and can be issued as credit cards, debit cards, and prepaid cards.
- It works to enable electronic payment at all Indian banks and financial institutions.

## INDO-TIBETAN BORDER POLICE

The Indo-Tibetan Border Police has decided to set up more border outposts and deploy newly recruited troops in the Arunachal Pradesh sector of the Chinese frontier.



### About Indo-Tibetan Border Police:

- It is **one of the Central Armed Police Forces of India.**
- The ITBP is **responsible for guarding the India-China border**, stretching over 3,488 km from the Karakoram Pass in Ladakh to Jachep La in Arunachal Pradesh.
- Apart from this, the Force **also has important roles in many internal security duties and operations against Left Wing Extremism in the state of Chhattisgarh.**
- ITBP **also conducts relief and rescue operations as 'First Responders' for natural calamities in the Himalayan region.**

### History:

- It was **raised in 1962 in the wake of the Sino-Indian War of 1962** for deployment along India's border with China's Tibet Autonomous Region.
- ITBP was **initially raised under the CRPF Act.** However, **in 1992, parliament enacted the ITBPF Act** and the rules there under were framed in 1994.
- **In 2004, ITBP was declared as a full-fledged central armed police force under the Ministry of Home Affairs.**
- **Motto of the Force: "Shaurya-Dridhata-Karma Nishtha"** (Valour – Determination – Devotion to Duty).
- **Parent ministry: Ministry of Home Affairs.** **Headquarters: New Delhi**
- It is **headed by a Director General under the Ministry of Home Affairs.**
- **Most of the ITBP's Border Out Posts (BOPs) are located at altitudes ranging from 9,000 ft to 18,800 ft where temperatures drop to minus 45 degrees Celsius in extreme winters.**
- **ITBP personnel undergo rigorous training in high-altitude warfare and mountaineering to operate effectively in challenging terrains.**

## WHAT ARE DARK PATTERNS?

The Central Government recently sought public comments on the draft guidelines for the prevention and regulation of “dark patterns” on the Internet.



### About Dark Patterns:

- Dark patterns are **deceptive and manipulative user interface (UI) design techniques** employed by websites, apps, and other digital platforms **to trick or manipulate users into taking actions they may not intend to take** or to make decisions that are not in their best interest.

The term “dark patterns” was coined in 2010 by Harry Brignull, a user experience specialist.

- These patterns are often used to encourage users to sign up for services, make purchases, or share personal information, among other things.
- Dark patterns exploit cognitive biases and psychological principles to influence user behaviour.
- They can range from subtle and mildly misleading to overtly aggressive tactics.
- There are 12 kinds of dark patterns: Friend spam, forced continuity, disguised ads, confirm shaming, bait and switch, hidden costs, roach motel, privacy zuckering, misdirection, price comparison prevention, trick questions, and sneak into basket.
- For Example: 'Confirm shaming' means using a phrase, video, audio or any other means to create a sense of fear, shame, ridicule or guilt in the mind of the user so as to nudge the user to act in a certain way.

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## COMPETITION COMMISSION OF INDIA (CCI)

The Competition Commission of India recently released draft norms for the regulation of combinations that would help bring high-value mergers and acquisitions with substantial India operations, particularly those in the tech sector, within the antitrust regulator’s ambit.



## About the Competition Commission of India (CCI):

- CCI, a statutory body of the Government of India, was established in March 2009 under the **Competition Act, 2002**.
- The goal of CCI is to create and sustain fair competition in the economy that will provide a ‘level playing field’ to the producers and make the markets work for the welfare of consumers.
- The priority of the Commission is to eliminate practices having adverse effects on competition, promote and sustain competition, protect the interests of consumers, and ensure freedom of trade in the markets of India.

**Mandate:** To implement provisions of The Competition Act, 2002, which –

- prohibits anti-competitive agreements and abuse of dominant position by enterprises;
- regulates mergers and acquisitions (M&A), which can have an adverse effect on competition within India. Thus, deals beyond a certain threshold are required to get clearance from CCI.
- It oversees the operations of big enterprises to ensure they are not abusing their ‘dominant position’ or power by controlling supply, setting up high purchase prices, or adopting practices that are unethical and may harm budding enterprises.

## Composition:

- It has the composition of a **quasi-judicial body**, with **one chairperson and six additional members**.
- All members of the CCI are **appointed by the Central Government**.
- **Headquarters: New Delhi.**

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## PRIME MINISTER’S VISIT TO JAKARTA - 20TH ASEAN-INDIA SUMMIT

### Why in news?

- Prime Minister Modi visited Jakarta, Indonesia at the invitation of Joko Widodo, President of the Republic of Indonesia.
- During his visit, PM attended the **20th ASEAN-India Summit** and **18th East Asia Summit** being hosted by Indonesia as current Chair of ASEAN.



- The current ASEAN-India Summit was the first Summit since the elevation of India-ASEAN relations to a **Comprehensive Strategic Partnership in 2022.**

## About

- The Association of Southeast Asian Nations (ASEAN) is a regional grouping that aims to promote economic and security cooperation among its ten members:
  - Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, the Philippines, Singapore, Thailand, and Vietnam.
  - Timor-Leste joined the ASEAN in 2022 as an Observer. ASEAN has agreed in principle to accept **Timor-Leste as its 11th member.**
  - The decision was made in Phnom Penh, Cambodia, where the 40th and 41st ASEAN summits were held.
- ASEAN countries have a total population of 662 million people and a combined gross domestic product (GDP) of \$3.2 trillion as of 2022.
- ASEAN has an anthem, a flag and biannual summits (twice a year) with a rotating chairmanship.
- **Establishment:**
  - It was established on 8 August 1967 in Bangkok, Thailand, with the signing of the ASEAN Declaration (Bangkok Declaration) by the founding fathers of ASEAN: Indonesia, Malaysia, Philippines, Singapore and Thailand.
- **Aim**
  - The motto of ASEAN is “One Vision, One Identity, One Community”.
- **Secretariat**
  - ASEAN Secretariat is located in Jakarta, Indonesia.

## What is India’s link with ASEAN?

- **ASEAN and Act East Policy**
  - ASEAN is central to India’s Act East policy, which focuses on the extended neighbourhood in the Asia-Pacific region.
- **India among the dialogue partners**

- India is part of the ASEAN Plus Six grouping, which includes China, Japan, South Korea, New Zealand and Australia as well.
  - **Trade and Investment**
  - In 2010, India-ASEAN FTA in goods were signed. FTA in services were signed in 2014.
  - ASEAN is India's **4th largest trading partner**. Total trade stood at \$110.4 billion in 2021-22.
  - **Institutional cooperation**
  - India – ASEAN summit-level partnership in 2002;
  - The year 2022 marked 30 years of ASEAN-India relations and it was designated as **ASEAN-India Friendship Year**.
  - Ties were elevated to a strategic partnership in 2012 and Comprehensive Strategic Partnership in 2022.
  - India and ASEAN have strengthened defence cooperation by the ASEAN Defense Ministers' Meeting Plus (ADMM+).
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## PRIME MINISTER'S VISIT TO JAKARTA–18TH EAST ASIA SUMMIT

### Why in news?

- Prime Minister Modi attended the 18th East Asia Summit (EAS) in Jakarta.

### East Asia Summit

#### ● About

- The East Asia Summit (EAS) is a forum for leaders of countries in the Indo-Pacific region to discuss political, security, and economic challenges.
- The EAS was established in 2005 by the Association of Southeast Asian Nations (ASEAN) and is held annually.
- The EAS was launched in Kuala Lumpur, Malaysia in 2005.

### Members

- The EAS was originally attended by 16 countries from East Asia, Southeast Asia, South Asia, and Oceania.
  - In 2011, membership expanded to 18 countries, including Russia and the United States.
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- Currently, EAS is a forum of 18 countries that represent 54% of the world's population and 58% of global GDP. The 18 countries are:
  - **Ten member states of the ASEAN** – Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, the Philippines, Singapore, Thailand, and Vietnam;
  - along with Australia, China, Japan, India, New Zealand, Republic of Korea, Russia and United States.
- The EAS is the **only leaders-led forum that brings together** the US, China, Russia, India, RoK, and Australia.

### **To become a member of the EAS, countries must:**

- Sign the ASEAN Treaty of Amity and Cooperation (TAC)
- Be a formal dialogue partner of ASEAN
- Have substantive cooperative relations with ASEAN
- **Six priority areas of regional cooperation within the framework of the EAS**
  - Environment and Energy,
  - Education,
  - Finance,
  - Global Health Issues and Pandemic Diseases,
  - Natural Disaster Management, and
  - ASEAN Connectivity
- **India and EAS**
  - India is member of EAS since 2005.
  - At the 4th EAS in Thailand in 2009, leaders endorsed the proposal to revive **Nalanda University**.
  - The idea was first proposed by former President APJ Abdul Kalam in 2006.