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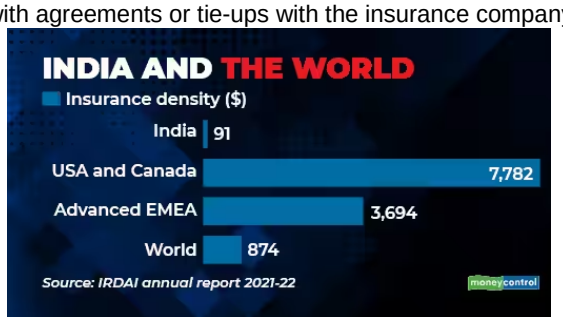
DAILY pre PARE
Current affairs summary for prelims

27 January, 2024

100% Cashless Treatment across the Country

Context: *General and health insurance providers are elevating the health insurance sector by introducing a nationwide 100% cashless treatment initiative starting January 25th.*

- **Overview of the Initiative:**
  - The Insurance Regulatory and Development Authority of India (IRDAI) has initiated a significant step in the health insurance sector.
  - The move aims to introduce 100% cashless treatment across the country, starting from January 25.
- **Objectives and Impact:**
  - Expected to boost insurance penetration in India.
  - Aims to streamline and expedite the claim process for policyholders and hospitals, reducing delays and disputes common in reimbursement methods.
- **Working of 100% Cashless Treatment:**
  - Under the 'Cashless Everywhere' system, policyholders can receive treatment in any hospital without making any upfront payments.
  - Cashless facility is available even if the chosen hospital is not in the insurance company's network.
  - The policyholder is not required to pay any advance money; the insurance company settles the bill on the discharge day.
- **Procedure and Guidelines:**
  - Policyholders need to inform the insurance company at least 48 hours before admission.
  - In case of emergency treatment, the insurance company should be notified within 48 hours of admission.
  - Claims should adhere to policy terms, and cashless facility eligibility follows the operating guidelines of the insurance company.
- **Technological Support:**
  - The 100% cashless system is supported by a technological platform, aided by the National Health Authority.
  - Standardization of rates and services is crucial for the successful implementation of the new cashless payment system.
- **Current Scenario:**
  - As of the fiscal year 2022-23, 56% of health claims were settled through the cashless route, according to the IRDAI Annual Report.
  - Cashless facility is currently available only at hospitals with agreements or tie-ups with the insurance company.



- **Expected Benefits and Stakeholder Perspectives:**
  - The 100% cashless system is seen as a win-win for hospitals, policyholders, and insurers.
  - Anticipated increase in health insurance uptake due to ease of claims settlement.
  - Potential reduction in fraud, enhancing trust in the insurance system.
- **Claim Settlement Statistics:**
  - During 2022-23, insurers settled 2.36 crore health insurance claims, paying Rs 70,930 crore.
  - The average amount paid per claim was Rs 30,087, with 56% settled through cashless mode and 42% through reimbursement mode.
- **Future Outlook:** The health insurance segment is expected to surpass the Rs one lakh crore mark in premium mobilization during fiscal 2023-24, with Rs 79,559 crore mobilized in the nine-month period ending December 2023.

'Sapinda' Marriages

Context: *The Delhi High Court rejected a challenge to the constitutionality of Section 5(v) of the Hindu Marriage Act, which prohibits marriage between two Hindus if they are "sapindas" unless their custom permits it.*

- **Definition of Sapinda Marriage:**
  - Sapinda marriage involves individuals related within a specified degree of closeness, as defined in Section 3 of the HMA.
  - Sapindas are individuals sharing a common lineal ascendant within the limits of sapinda relationship.
- **Prohibitions under Section 5(v):**
  - On the mother's side, a Hindu individual cannot marry within three generations of their line of ascent.
  - On the father's side, the prohibition extends to individuals within five generations of the individual.
- **Void Marriage and Exceptions:**
  - Violation of Section 5(v) for sapinda marriage without established custom results in the marriage being declared void.
  - **Exception**: Custom permitting sapinda marriages, defined in Section 3(a) of the HMA, must be continuously observed, gaining legitimacy as per certain conditions.
- **Challenges and Grounds for Law Challenge:**
  - In 2007, a woman's marriage was declared void for sapinda relationship without proof of custom.
  - The petitioner challenged the constitutional validity of Section 5(v), arguing a violation of the right to equality under Article 14.
  - Claimed prevalence of sapinda marriages without proof of custom and cited family consent as proof of legitimacy.
- **Court's Ruling and Reasoning:**
  - The Delhi HC found no merit in the petitioner's arguments.
  - Lack of stringent proof of an established custom to justify sapinda marriage.
  - Court emphasized the regulation of partner choice in marriage, rejecting claims of a violation of the right to equality.
- **International Perspective on Incestuous Marriages:**
  - In European countries like France, Belgium, and Portugal, laws on incestuous relationships are less stringent.
  - Republic of Ireland recognizes same-sex marriages but has not updated laws on incest.
  - Italian law criminalizes incest only if it causes a "public scandal."

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- In the United States, incestuous marriages are banned in all 50 states, except in New Jersey and Rhode Island for consenting adults.

India-France Relations

Context: *On this Republic Day, French President Emmunel Macron was invited as the chief guest for the ceremony.*

➢ **History of India-France Relations:**

- **Post India's Independence:**
  - Diplomatic ties were established after India gained independence.
  - Indian air fleet integrated French aircraft and helicopters since the 1960s.
  - France supplied nuclear fuel to the Tarapur power plant in 1984 after the U.S. withdrew support.
- **Post Cold War Era:**
  - India and France entered into a Strategic Partnership in 1998.
  - Principal pillars include defense, security, space, and civil nuclear cooperation.

➢ **Areas of Cooperation Between India and France:**

- **Geo-Political:**
  - France supported India's UNSC membership and reforms in the United Nations.
  - Key support for India's accession to MTCR, Wassenaar Arrangement, and Australia Group.
  - France invited as the Republic Day chief guest multiple times.
- **Geo-Strategic:**
  - France offered strategic assets in the Indo-Pacific, deploying Indian Air Force planes to Reunion Island.
  - France part of the India-France-Australia Trilateral Dialogue for an inclusive Indo-Pacific.
- **Defense and Security:**
  - France is a key defense partner, supplying Rafale and Mirage 2000 fighter aircraft and Scorpene submarines.
  - Joint military exercises like Varuna, Garuda, and Shakti.
  - Joint patrolling in the Indian Ocean Region, enhancing maritime domain awareness.
- **Economic Cooperation:**
  - Bilateral trade reached USD 13.4 billion in 2022-23, with France as the 11th largest foreign investor in India.
  - Over 1,000 French establishments in India, employing around 300,000 individuals.
- **Energy and Climate:**
  - French support crucial for India's exemption from the NSG in 2008 and active backing for India's NSG entry.
  - Significant roles played in establishing the International Solar Alliance.
- **Science and Technology:**
  - Collaboration on space missions, including Joint Earth Observation Mission and Mars Mission.
  - Joint construction of the world's largest nuclear park in Jaitapur, Maharashtra.
- **Diaspora**: Around 109,000 Indians in France, with significant Indian-origin populations in French Overseas Territories.

➢ **Significance of India-France Relations:**

- **Securing the Indo-Pacific:** Crucial for maintaining stability and countering Chinese aggression in the Indo-Pacific.
- **Strategic Autonomy:** Not constrained by Anglo-Saxon views or anti-western sentiments, maintaining strategic autonomy.
- **Entry to Key Organizations:** France's support crucial for India's entry into organizations like the UNSC and NSG.
- **Global Stability:** Essential for checking Russia's assertiveness in Europe and countering China's assertiveness in Asia.
- **Horizon 2047 Agreement:** Lays down the future roadmap of collaboration in emerging domains like supercomputing and artificial intelligence.

➢ **Challenges in India-France Relationship:**

- **Absence of Free Trade Agreement:** Lack of an FTA impacting deepening economic relations.
- **Trade Imbalances and IPR Issues:** Trade imbalances and concerns over intellectual property rights protection.
- **Stalled Projects:** Non-operationalization of negotiated projects, such as the Jaitapur nuclear project.
- **Differences in Geopolitical Approaches:** Varied stances on geopolitical issues like Russia's invasion of Ukraine and China's BRI.
- **Emerging Geopolitical Scenario:** Disturbances in the Middle East and uncertainties in the global geopolitical landscape.

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NEWS IN BETWEEN THE LINES

Payment Aggregator

Recently, Zomato's subsidiary Zomato Payments Pvt. Ltd. (ZPPL) has been granted certificate of authorisation from the Reserve Bank of India (RBI) to operate as an 'Online Payment Aggregator' in India.

About Payment Aggregator:

- A payment aggregator (PA) is a **third-party service provider** that connects merchants to payment processors.
- It **allows merchants to accept payments from customers** by integrating it into its websites or apps.
- It enables **various types of transactions, including online and offline payments**, without merchants needing to set up individual bank-based merchant accounts.
- It is incorporated under the **Companies Act 2013** in India.
- It **requires a license from the Reserve Bank of India** (RBI) to operate, regardless of whether it is a bank or non-bank entity.
- Some examples of PAs in India include **Amazon (Pay) India**, **Google India**, **Razorpay**, **Pine Labs**, among others.
- Many payment aggregators **own payment gateways** to offer exclusive services to their merchant customers.

Gallantry Award

Recently, the President of India has approved gallantry awards to 80 military personnel, including 12 posthumous, for the 75th Republic Day.

Gallantry Award:

- A Gallantry Award is a **prestigious award** given to police officers in India for displaying bravery, courage and devotion to duty.
- This award is **announced twice a year**, first on the occasion of the Republic Day and then on the occasion of Independence Day.
- It is **classified into two categories**: gallantry in the face of the enemy and gallantry other than in the face of the enemy.
- The first category of the award comprises the **Param Vir Chakra** (PVC), **Mahavir Chakra** (MVC) and **Vir Chakra**.
- The second category comprises the **Ashok Chakra**, **Kirti Chakra** and **Shaurya Chakra.**
- The **Ashoka Chakra is the highest** peacetime Gallantry Award and given for courageous action, valour or self-sacrifice away from the battlefield.
- The **Kirti Chakra is the second-highest** peacetime Gallantry Award and the **Shaurya Chakra is the third-highest**.

Vellayani Lake

Recently, the three college students have drowned in the Vellayani lake.

About Vellayani Lake:

- Vellayani Lake, also known as **Vellayani Kayal, is a freshwater lake** in Thiruvananthapuram, Kerala.
- It is the **second largest freshwater** lake in Kerala and the **largest in the Thiruvananthapuram** district.
- The lake also **hosts the annual Ayyankali boat race during Onam**
- It is a major **source of drinking water** for the Kalliyoor, Venganoor and Vizhinjam gram panchayats and **also used for irrigation**.
- The lake is home to **92 species of wetland birds** and **37 species of fish**.
- It is threatened by pollution, encroachment and sand mining.

Rat-Hole Mining

Recently, the six workers were killed and four seriously injured after a fire broke out in a rat-hole coal mine in Wokha district of Nagaland.

About Rat-Hole Mining:

- Rat-hole mining is a **primitive and hazardous method** of coal mining.
- It involves digging very small tunnels, **usually 3-4 feet high**, which workers enter to extract coal.
- **Box-Cutting method creates rectangular** openings leading to vertical pits and smaller horizontal tunnels for coal extraction.
- There are two types of rat-holes: **Vertical shafts** and **Horizontal holes**.
- It is **practiced mostly in Northeastern states**, especially in **Meghalaya** and **Nagaland**.
- The National Green Tribunal (NGT) had imposed ban rat-hole mining in **2014** due to hazards and environmental concerns, upheld in 2015.
- Supreme Court overturned the **ban on private** and community mining in **2019**, penalizing the Meghalaya government with a Rs 300 crore fine.

SmartCore

Recently, the researchers at TU Graz in Austria have received funding for the project SmartCore to examine real-life applications for their successful 'artifi□cial skin' prototype that can reportedly 'feel' more than the real thing.

About SmartCore:

- SmartCore is a **revolutionary three-in-one hybrid material** developed by Dr. Anna Maria Coclite and her team at TU Graz, Austria.
- It closely **resembles human skin** and simultaneously **senses pressure**, **moisture** and **temperature**, converting them into electronic signals.

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	▪ With 2,000 sensors per square millimeter, SmartCore surpasses **the sensitivity of the human fingertip**. ▪ It is **exceptionally thin,** measuring only 0.006 millimeters, making it significantly thinner than human skin. ▪ It combines **piezoelectric material** (for sensing force or pressure) with a smart polymer (changing thickness based on humidity and temperature). ▪ It can be used in various fields, including **aiding amputees** by covering prosthetics to restore sensation, **assisting burn victims** in regaining sensation and integrating with smartwatches for continuous health monitoring.
Place in News **Lake Victoria**	Recently, the Centre for Science and Environment (CSE) and National Environment Management Council (NEMC), Tanzania conducted a multination stakeholder consultation in Dar es Salaam to decide on strategies to restore the lake Victoria. **About the Lake Victoria:** ▪ Lake Victoria is the **world's second-largest freshwater lake** after the **lake superior** and the **largest lake in Africa continent**. ▪ It is **located in East Africa** and is **bordered by Tanzania, Uganda and Kenya**. ▪ It is also **known as Victoria Nyanza in Kenya**, **Nalubaale in Uganda** and **Ukerewe in Tanzania.** ▪ The lake is a **source of the White Nile River**, which flows northward and later merges with the Blue Nile in Sudan to create the Nile River.
Place in News **Switzerland**	Recently, the Swiss Economy Minister revealed that Switzerland and India have reached consensus on a free-trade agreement after 16 years of negotiations. **Switzerland (Capital: Bern)** **Location:** Switzerland, a landlocked country is located in Central Europe. **Boundaries:** Switzerland shares its border with **Austria** and **Liechtenstein** (East), **France** (West), **Germany** (North) and **Italy** (South). **Physical Features:** ▪ Switzerland is known for its diverse physical features, including the **Swiss Alps** in the south and central regions, the **Jura Mountains** in the northwest and the **Swiss Plateau** in the north and northeast. ▪ Major rivers include the **Rhine**, which forms part of Switzerland's northern border and the **Rhone**, which **flows through Lake Geneva.** ▪ **The Dufourspitze is a mountain in the Alps and the highest peak in Switzerland.**

POINTS TO PONDER

- When was the Beti Bachao, Beti Padhao (BBBP) Scheme launched? **- January 22, 2015**
- Which dynasty's inscriptions are examples of the mediaeval variety of recently discovered Grantham inscriptions? **- Cholas**
- Who appoints the chairperson of the National Financial Reporting Authority (NFRA)? **-The Central Government**
- Who performs the symbolic act of stirring the kadhai (wok) during the Halwa Ceremony? **- The Finance Minister**
- Which contingents are representing the Indian and Egyptian armies in Exercise Cyclone**? - Indian Parachute Regiment (Special Forces) and Egyptian Commando Squadron**