

Topics



- **Bustillos Lagoon.**
- **Hydrogen Line**
- **Litigotiation**
- **first past the post system?**
- **Chang'e missions?**
- **National Health Claim Exchange (NHCX)**
- **Mains**



By saurabh Pandey



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Target Mains -2024/25 -

Q "Explain the impact of drought on aquatic/marine ecology

प्रश्न "जलीय/समुद्री पारिस्थितिकी पर सूखे के प्रभाव की व्याख्या करें

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Custom can never overshadow constitution.
Discuss.

Custom is important role in societies, which reflects traditional practices, behaviour and norms. that characteristic of particular community.

However, Custom can never overshadow Constitution. Here are some factors are :-

Religious Customs ⇒ Child Marriage in India.

- Prohibition of Child Marriage Act 2006, which set minimum age for girl 18 and Boy 21.
- Prohibition of Sati Pratha 1907 by government.
- Constitutional Guarantee Fundamental Rights as Article 14, 15, 21.

Social Customs • Constitution overruled Subramanya Temple entry.

- Where women of Menstruating (10 to 50 yrs) were not allowed to entry in temple.
- Discrimination with Dalits in context of caste hierarchy.

Judicial Constitution are supreme law that provide legal framework and practices for government.
→ Customs impact on development of legal practices and principles
→ Protection of Rights regarding with every customs.

Challenges

- Diversity Societies and their custom evolved.
- through vary time, custom evolved.
- Fundamental Right Protection.
- Unaware about their effect of customs.

However, Customs never overshadow of Constitution which constitution undermines. ~~It~~ to ensure justice, equality, liberty and stability in the system.

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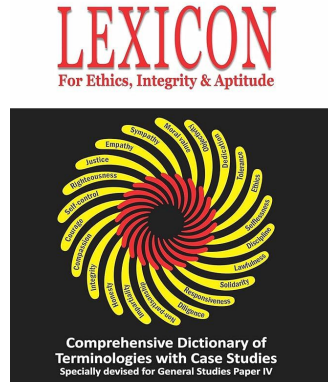
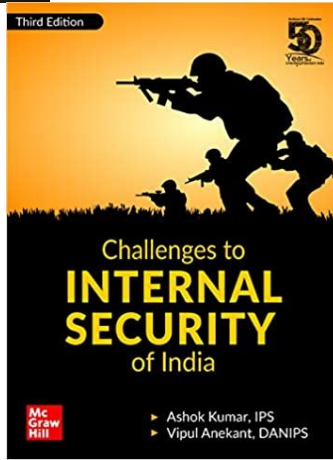
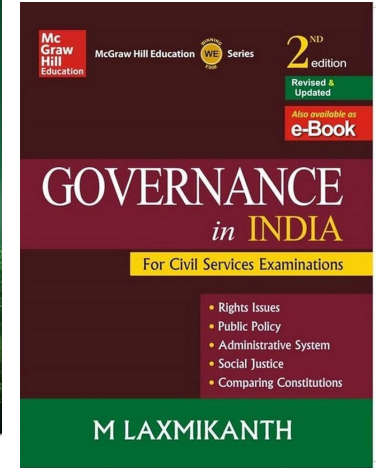
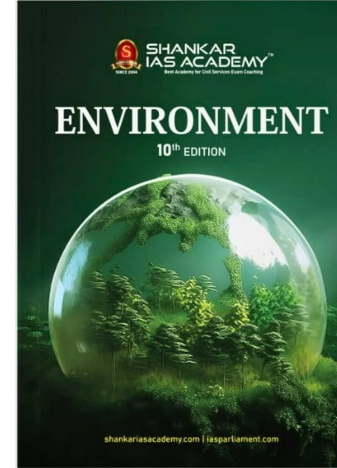
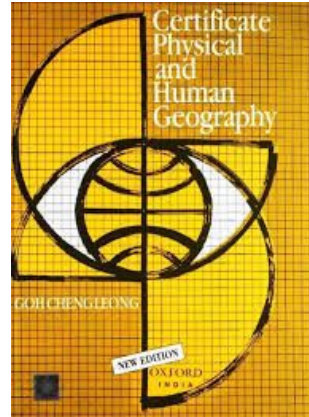
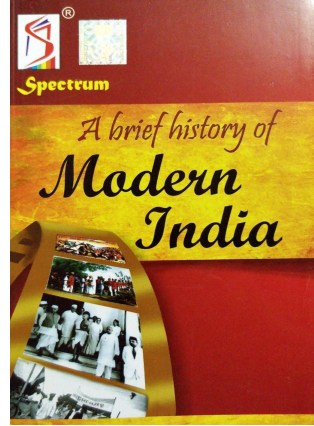
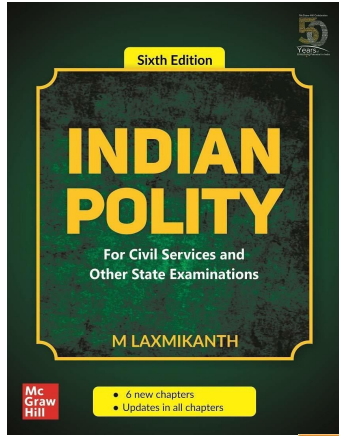
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BIG SHOT



▲ Municipal workers spread quicklime over dead fish on June 7, to reduce the stench. This is the dry bed of the Bustillos Lagoon. High temperatures have caused an intense drought, in Anahuac, Chihuahua state, Mexico. REUTERS

Mapping



- **dry bed of the Bustillos Lagoon.**
- **High temperatures have caused an intense drought, in Anahuac, Chihuahua state, Mexico.**
- **form of drought is afflicting nearly 90% of Mexico, the highest rate since 2011, according to government data.**
- **Chihuahua state has been hit particularly hard with most of its territory engulfed by the most extreme levels of dryness.**
- **“When the amount of water decreases, the pollutants become more concentrated and therefore they also affect the species that live here,**

WHAT IS IT?

Hydrogen line: a unique signal

Karthik Vinod

The hydrogen line is an important instrument in modern astronomy — from studying distant stars to looking for extraterrestrial intelligence (if it exists).

Each hydrogen atom is made of one proton and one electron. Both these particles have a property called spin. Colloquially, we can say the spin can point up or down at any given time. When the spins of both particles are pointing up (or down), they are said to be aligned. When they are pointing in opposite directions, they are anti-aligned.

When the spins are anti-aligned, the atom will have more energy than if they are aligned. The atom will shed this 'excess' energy when the electron flips its spin, emitting electromagnetic radiation of wavelength 21 cm.

In some detectors, this emission shows as a characteristic line, thus the name 'hydrogen line'.

Scientists discovered this emission in 1951 and it transformed radio astronomy. By looking for this emission, they could detect clouds of cold, neutral hydrogen atomic gas in interstellar space. Soon after, they were able to create a map of the Milky Way galaxy for the first time, and discover its spiral arms.

Today, astronomers are also using the 21 cm as a probe to spot



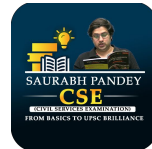
The Rosette Nebula is the large hydrogen, sulfur and oxygen gas cloud in the constellation of Monoceros. The nebula is 5,200 light years away from Earth. GETTY IMAGES/ISTOCKPHOTO

the first light emitted by the universe's earliest galaxies. Because the emission doesn't require complicated technologies to spot, astronomers also think it can be used to send information across space that, some day, an alien civilisation might detect.



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Hydrogen line

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Settling trade disputes through 'litigotiation'

Much of international diplomacy involves walking on eggshells. Major differences, especially on trade and commerce, are often allowed to hibernate while countries focus on the big picture of bilateral ties. Bold leaps of statecraft are sometimes needed to help industry on both sides to settle such trade frictions. Quite remarkably, India and the U.S. have managed to do exactly that in just under a year, burying differences in the seven-long outstanding trade disputes at the World Trade Organization (WTO).

In late March this year, the two countries settled their last lingering trade dispute on poultry products at the WTO. India and the U.S. notified the WTO of reaching a mutually agreed solution in the poultry dispute, withdrawing their respective pending WTO cases in the matter, following the settlement reached between the two countries last September. This comes on the heels of the settlement of six other WTO disputes between the two countries, following Prime Minister Narendra Modi's visit to the U.S. Yet the poultry dispute stands out for several reasons.

The dispute

To begin with, this dispute was filed more than a decade ago, relating to certain import restrictions taken by India against the imports of poultry products from the U.S. on grounds of avian influenza or bird flu. This is an unusually long time for a WTO dispute to remain unresolved, making it the oldest of the seven disputes between the two countries. Initiated by the U.S. in 2012, the dispute challenged India's import restrictions on poultry products on account of avian influenza which could potentially transmit to humans. This dispute marked one of the earliest instances where animal, and human health and safety-related measures, broadly referred to as 'sanitary and



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The artful settlement of complex disputes during litigation, or broadly 'litigotiation', was key to solving the long pending India-U.S. poultry dispute

phytosanitary (SPS) measures' initiated by a developing WTO member was brought before a WTO panel. The U.S.'s primary contention was that India, in deviating from internationally recognised standards set by the World Organization for Animal Health (formerly the OIE), failed to provide scientific justifications for its poultry measures, as mandated by the WTO's SPS Agreement.

Both the panel and the WTO Appellate Body ruled in favour of the U.S. Subsequently, India was given a year to modify or withdraw its inconsistent measures. The U.S. later alleged that India had still failed to meet its obligations, and filed a retaliation claim at the WTO. In response, India filed its own counter-dispute to establish that its revised measures conformed with WTO rules. Over the past decade, both these disputes have largely been kept in abeyance by the parties as they attempted to settle the matter mutually.

Now, with the fresh impetus and persistent efforts from both sides, India has dodged a yearly \$450 million claim, as part of the larger settlement of pending disputes between the two countries. In exchange, India has agreed to reduce tariffs on select products such as cranberries, blueberries, frozen turkey, and premium frozen duck meat destined for luxury hotels. This is a fair trade-off, given the overall balance of interests and the long pendency of the dispute.

While this dispute may not rank as the most economically significant for India, particularly when contrasted with some of the other WTO disputes settled with the U.S. involving challenges to various Indian foreign trade policy schemes such as special economic zones and export-oriented unit schemes, its resolution represents a significant diplomatic breakthrough. The uphill task for negotiators from both sides in resolving this dispute is evident from the fact that it could not be settled alongside the six other

pending disputes by mid-2023.

Collectively, the resolution of these seven disputes has achieved something unprecedented in international trade dispute settlement. It has demonstrated that despite complicated domestic compulsions, major trading partners can still rely on the advantages of diplomatic channels to effectively resolve sensitive trade matters. Along with India's participation in the U.S.-led Indo-Pacific Economic Framework, this puts wind in the sails of the India-U.S. partnership.

Takeaways from the outcome

Admittedly, settling disputes by arriving at a bilateral solution is not uncommon at the WTO. For example, the U.S. and the European Union's disputes over aircraft subsidies to Boeing and Airbus ultimately required a diplomatic resolution, despite several iterations of challenges before the WTO panels and the Appellate Body. In fact, WTO rules encourage countries to resolve disputes amicably, with litigation only to be pursued as a last resort. However, the significance of this settlement package lies in both the total number of disputes settled and the diversity and complexity of their subject matter – ranging from different types of subsidies to countervailing duties to SPS measures. In the absence of a functional Appellate Body (it became defunct in 2019), resolution of long-standing trade conflicts requires out-of-the-box solutions. It also points to a greater emphasis and thrust on using bilateral diplomatic channels to resolve such issues.

This outcome demonstrates that paralysis within a multilateral body need not prevent large trading partners from resolving differences through focused bilateral negotiations within the framework of litigation. This bodes well for newer attempts at fostering a more stable international trade environment where trade disputes are not allowed to simmer.



Litigotiation

- Litigotiation means a **combination of negotiation and litigation.**
- The term was coined by Professor Marc Galanter to describe the zig-zag course that **negotiation often takes in cases that have been filed in court** and therefore are punctuated by trips to the courthouse for motion hearings or to depositions for pre-trial discovery, and then back to the bargaining table.

Is it time for proportional representation

Which are the countries which follow proportional representation in their electoral democracies? Will it work in a large and diverse country like India? What is mixed member proportional representation?

EXPLAINER

Rangarajan R.

The story so far:

The results of the Lok Sabha elections were declared last week. The ruling National Democratic Alliance (NDA) has won 293 seats with a 43.3% vote share while the Opposition bloc (INDA (including Trinamool Congress) has secured 234 seats with a 41.6% vote share. Other regional parties and Independents polled around 1% but ended up with only 16 seats in total.

What is first past the post system?

We follow the First Past the Post System (FPTP) in our elections to the Lok Sabha and Legislative Assemblies. Under this system, the candidate who polls more than any other in a constituency is declared elected. This is the system that is followed for elections in democracies like the U.S., the U.K. and Canada. The primary advantage of the FPTP system is that it is simple and the most feasible method in a large country like India. Secondly, FPTP provides greater stability to the executive in our parliamentary democracy because the ruling party/coalition can enjoy a majority in the Lok Sabha. Legislative assembly without obtaining majority of the votes (more than 50%) across constituencies.

The issue with FPTP is that it may result in over or under representation of political parties when compared to their vote share. In the first three elections after independence, the Congress party won close to 70% of seats in the Lok Sabha with a 45-47% vote share. Table 1, depicts a sample of this scenario after the general elections of 2014 and 2019.

What is proportional representation?

The Proportional Representation (PR) system ensures representation of all parties based on their vote share. The most commonly used PR system is the 'party list PR' where voters vote for the party (and not individual candidates) and then the parties get seats in proportion to their vote share. There is usually a minimum threshold of 3-5% vote share for a party to be eligible for a seat. India is a federal country and this principle is implemented should ideally be carried out at each State/Union Territory (UT) level. The scenario as it would have played out after the 2024 election results based on applying the PR system at each State/UT level is summarised in Table 2.

As can be seen, the PR system would have resulted in representation of parties according to their vote share. For example, in Gujarat, Madhya Pradesh and Chhattisgarh, totalling 66 seats, the NDA won 64 seats with a vote share of 62%, 60% and 53% respectively. Under the PR system, the INDA bloc would have secured 23 seats in these States. The Biju Janata Dal (classified in 'Others') with a 42% vote share in Odisha would have secured nine seats as against no representation at present under the FPTP system. Similarly, the NDA and the All India Anna Dravida Munnetra Kazhagam (classified in 'Others') would have had representation in Tamil Nadu where the INDA bloc secured all 39 seats with a 47% vote share under the FPTP system.

The main criticism against the PR system is that it could potentially result in instability as no party/coalition may obtain a majority to form the government in our parliamentary democracy. Further, it may result in the proliferation of political parties based on regional, caste, religious and linguistic considerations that

An alternative seat-sharing mechanism

A Proportional Representation (PR) system ensures representation of all parties based on their vote share. The most commonly used PR system is the 'party list PR' where voters vote for the party, and the parties get seats in proportion to their votes share.

Table 1: The results of the 2014 and 2019 general elections

Political party (government)	2014 % of votes	2014 No. of seats	2019 % of votes	2019 No. of seats
Bharatiya Janata Party (BJP)	31%	282	37.3%	353
Indian National Congress (INC)	19.3%	44	19.5%	52
Bahujan Samaj Party (BSP) (Other Pradesh)	4.1%	0	3.6%	10
Samajwadi Party (UP and Pradesh)	3.4%	5	2.6%	5
Trinamool Congress (West Bengal)	3.8%	34	4.1%	22
All India Anna Dravida Munnetra Kazhagam (AIADMK) (Tamil Nadu)	1.7%	0	2.3%	24
Dravida Munnetra Kazhagam (DMK) (Tamil Nadu)	2.6%	16	2%	3
Telugu Desam Party (Andhra Pradesh)	2.6%	9	2.5%	22
Yashwantrao Chavan Party (Maharashtra)	1.9%	18	2.1%	18
Biju Janata Dal (BJD) (Odisha)	1.7%	20	1.7%	12
All other parties/independents	24.6%	78	20.9%	71
Total	100%	543	100%	543

Note: The conversion of vote share to seats is calculated at each State/UT level and aggregated. It is an overall calculation without the exclusion of smaller parties based on any threshold. *BJP has been added to the INDA.



Electors' Fervour: Supporters of the Samajwadi party celebrate after the counting of votes for the Lok Sabha elections, in Lucknow on June 4, 2024. GETTY IMAGES

Table 2: If the PR system is applied for the 2024 election

Political formation	% of votes	Actual number of seats	Seats as per PR
National Democratic Alliance (INDA)	43.3%	293*	243
INDA bloc	41.6%	234	225
Others/independents	15.1%	16	75
Total	100%	543	543



Complete sweep: TDP supporters celebrate in Hyderabad on June 4; Trinamool Congress supporter celebrates in Kolkata on June 4. NAGARA GOHIL/ANI

may promote casteist or communal voting patterns. However, the second criticism is not well founded since the present FPTP system has also not inhibited the formation of parties based on caste or communal considerations. This issue can be addressed by specifying minimum threshold for votes polled in order to make a party eligible for seats in legislative houses.

In order to maintain balance between stability and proportionate representation, the system of Mixed Member Proportional Representation (MMPR) can be considered. Under this system, there is one candidate who is elected through the FPTP system from each territorial constituency. There are also additional seats that are filled based on various parties' percentage of votes.

What are international practices?

Presidential democracies like Brazil and Argentina have the party list PR system. So do parliamentary democracies like South Africa, the Netherlands, Belgium and Spain. In Germany, that follows the MMPR system, out of the 598 seats in the Bundestag (their equivalent of the Lok Sabha), 299 seats (50%) are filled from

constituencies under the FPTP system. The voters also provide their preference for a party in the ballots. The balance 299 seats (50%) are filled by apportioning them amongst parties, that secure at least 5% votes, based on their percentage of votes. Similarly, in New Zealand, out of the total 120 seats in the House of Representatives, 72 seats (60%) are filled through the FPTP system from territorial constituencies. The balance 48 seats (40%) are allotted to various parties, that secure at least 5% votes, based on their vote share. This system is likely to provide the required stability in a parliamentary democracy like India while also ensuring representation for all parties based on their vote share.

What can be the way forward?

The law commission in its 170th report, 'Reform of the electoral laws' (1999), had recommended the introduction of the MMPR system on an experimental basis. It had suggested that 25% of seats may be filled through a PR system by increasing the strength of the Lok Sabha. While it had recommended to consider the entire nation as one unit for PR based on vote share, a more appropriate approach would be

to consider it at every State/UT level considering our federal polity. It is also pertinent to note that the delimitation exercise for increasing the number of seats is due based on the first Census to be conducted after 2026. The population explosion that happened in our country during the last few decades has been uneven among various regions. Determining the number of seats in Lok Sabha solely in proportion to population may go against the federal principles of our country and may lead to a feeling of disenchantment in the States that stand to lose through such representation. However, in the event of increasing the seats during such the delimitation exercise, the MMPR system may be considered for incremental seats or at least 25% of the total seats to be filled from each State/UT. This could assuage the apprehension of southern, northeastern and smaller States in the northern region by limiting the domination of larger States with increased seats solely through the FPTP system.

Rangarajan R is a former IAS officer and author of 'Polity Simplified: He currently runs civil-service aspirants at 'Officers IAS Academy'. Views expressed are solely his own.

THE GIST

The First Past the Post System (FPTP) is followed in our elections to the Lok Sabha and Legislative Assemblies. Under this system, the candidate who polls more than any other in a constituency is declared elected.

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What is proportional representation?

- The **Proportional Representation (PR) system ensures representation of all parties based on their vote share.**
- The **most commonly used PR system is the 'party list PR' where voters vote for the party** (and not individual candidates) and then the parties get seats in proportion to their vote share.
- There is usually **a minimum threshold of 3-5% vote share for a party to be eligible for a seat.** India is a federal country and this principle if implemented should ideally be carried out at each State/Union Territory (UT) level.



● What is first past the post system?

- We follow the First Past the Post System (FPTP) in our elections to the Lok Sabha and Legislative Assemblies.
- Under this system, **the candidate who polls more than any other in a constituency is declared elected.**
- This is the system that is **followed for elections in democracies like the U.S., the U.K. and Canada.**
- The primary advantage of the FPTP system is that it is simple and the most feasible method in a large country like India.
- Secondly, **FPTP provides greater stability to the executive in our parliamentary democracy** because the ruling party/coalition can enjoy a majority in the Lok Sabha/Legislative assembly without obtaining majority of the votes (more than 50%) across constituencies.



- The issue with FPTP is that **it may result in over or under representation of political parties** when compared to their vote share.
-

- The main criticism against the PR system is that it could potentially result in instability as no party/coalition may obtain a majority to form the government in our parliamentary democracy.
- Further, it may result in the proliferation of political parties based on regional, caste, religious and linguistic considerations that may promote casteist or communal voting patterns.
- However, the second criticism is not well founded since the present FPTP system has also not inhibited the formation of parties based on caste or communal considerations.

- This issue can be addressed by specifying minimum threshold for votes polled in order to make a party eligible for seats in legislative houses.
- In order to maintain balance between stability and proportionate representation, the system of Mixed Member Proportional Representation (MMPR) can be considered.
- Under this system, there is one candidate who is elected through the FPTP system from each territorial constituency.
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- **The law commission in its 170th report, 'Reform of the electoral laws' (1999), had recommended the introduction of the MMR system on an experimental basis.**
- **It had suggested that 25% of seats may be filled through a PR system by increasing the strength of the Lok Sabha.**
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- The **population explosion** that happened in our country during the last **five decades has been uneven among various regions.**
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- However, in the event of increasing the seats during such the delimitation exercise, **the MPR system may be considered for incremental seats or at least 25% of the total seats to be filled from each State/UT.**

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Why is China probing the far side of the moon?

What is the latest in its ambitious space odyssey? How did China's other moon mission fare?

Yamendran Mukundh

In the pre-dawn hours (IST) of June 4, a small spacecraft bearing lunar samples took off from the moon's far side, headed for an orbit that would bring it in contact with an orbiter waiting for it. There, the spacecraft 'handed over' the samples to a capsule on the orbiter, which will bring the samples back to the earth in a two-week journey. Scientists will then finally have access to pieces of moon soil and rocks from its far side. This is China's ambitious and ongoing Chang'e 6 mission.

What are the Chang'e missions?
China's moon missions are called Chang'e, named for the goddess of the moon in Chinese mythology. The Chinese National Space Administration (CNSA) launched the Chinese Lunar Exploration Programme (CLEP) in 2003, and the first Chang'e mission happened in 2007. Chang'e 1 revealed a map of the moon's surface.

With Chang'e 2, CLEP launched phase I of its moon missions, and equipped the orbiter with a better camera. Its images were used to prepare the Chang'e 3 mission's landing and rovers for their descent on the moon, which they successfully achieved on December 14, 2013, starting CLEP's phase II missions.

In 2019, Chang'e 4 carried the first lander and the rover to descend on the moon's far side and explore this more

Change 6 is attempting to replicate its predecessor's feat from the moon's far side. This time, the scientific goal is to understand why the far side is so different from the near side, which, after collecting and storing some lunar soil samples, launched itself into orbit. There, an orbiter collected the samples, transferred them to a returner, which brought them to the earth. The scientific goal here is to understand why the far side is so different from the near side.

Change 6 is attempting to replicate its predecessor's feat from the moon's far side. The scientific goal here is to understand why the far side is so different from the near side.

What is the far side?

The moon is tidally locked to the earth; the lunar hemisphere facing the earth will always face the earth, and the hemisphere facing away (far side) will always face away. The far side has rockier terrain and fewer smooth plains.

Thus, it's harder to land a spacecraft on the far side – more so since it's impossible to communicate directly from the earth with a spacecraft here: there's no line of sight. A workaround is to have a second spacecraft in space that relays signals between ground stations on the earth and the surface spacecraft. This makes the mission more complex.

The far side is expected to be a good place to install large telescopes, which would have a view of the universe unobstructed by the earth. ISRO and scientists at the Raman Research Institute, Bengaluru, are currently working on such a device, called PRATUSH.

What is the status of Chang'e 6?

CNSA launched the 8.2-tonne Chang'e 6 orbiter-lander assembly on May 3 and it entered a lunar orbit on May 8. On May 20, the lander complex split from the orbiter and descended over a high crater called Apollo on June 1.

CLEP scientists coordinated this part of the mission with help from the Queqiao 2 relay satellite, which the CNSA launched in February this year into an elliptical orbit around the moon. Once within Apollo, a drill plunged into the soil, and with help from a scoop extracted about 2 kg of material, and transferred it to the ascender. On June 4, the ascender took off from the moon orbit. There, it rendezvoused with the orbiter and transferred the samples to a capsule in the manner on June 6.

The returner is expected to bring them to the earth on June 25.

What might the samples reveal?

Since Chang'e 6 is a Chinese mission, the 'what depends on the samples as much as by whom' and 'why'.

CNSA hasn't been sharing periodic and detailed updates, as has been expected from other moon missions.

Once CNSA retrieves the sample-bearing capsule, Chinese scientists will have first crack at it before sharing access with foreign research groups based on their proposals. It's unknown whether any Indian research groups have applied for access.

Scientifically, the far side samples are expected to inform insight about why the moon is the way it is and the formation of planets. For example, scientists believe the terrain asymmetry between the two lunar hemispheres is because of heat released by the earth when the moon was forming and thermochemical characteristics near the moon's surface.

(The details in this article are as of 4 pm on June 6, 2024.)





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- **Chang'e 1 created a map of the moon's surface.**
- With Chang'e 2, CLEP launched phase I of its moon missions, and equipped the orbiter with a better camera. Its images were used to prepare the Chang'e 3 mission's lander and rover for their descent on the moon, **which they successfully achieved on December 14, 2013, starting CLEP's phase II missions.**

- **In 2019, Chang'e 4 carried the first lander and the rover to descend on the moon's far side and explore this more mysterious region.**
- Phase III began with the Chang'e 5 mission. In late 2020, it deployed a lander on the moon's near side.
- **It included a mission component called an ascender, which, after collecting and stowing some lunar soil samples, launched itself into orbit.**
- There, an orbiter collected the samples, transferred them to a returner, which brought them to the earth.
- Chang'e 6 is attempting to replicate its predecessor's feat but from the moon's far side.
- **The scientific goal here is to understand why the far side is so different from the near side.**

What is the far side?

- The moon is tidally locked to the earth: **the lunar hemisphere facing the earth will always face the earth, and the hemisphere facing away (far side) will always face away.** The far side has rockier terrain and fewer smooth plains.
- Thus, it's harder to land a spacecraft on the far side — **more so since it's impossible to communicate directly from the earth with a spacecraft here: there's no line of sight.**

- **A workaround is to have a second spacecraft in space that relays signals between ground stations on the earth and the surface spacecraft.**
- **This makes the mission more complex.**
- **The far side is expected to be a good place to install large telescopes, which would have a view of the universe unobstructed by the earth.**
- **ISRO and scientists at the Raman Research Institute, Bengaluru, are currently working on such a device, called PRATUSH.**

What is the National Health Claim Exchange?

Will the platform help patients access healthcare easily? Will it bring about transparency in the healthcare claims ecosystem? What are the hurdles to the Insurance Regulatory and Development Authority of India's objective of achieving Insurance for All by 2047?

Bindu Shajan Perappadan

The story so far:

The Health Ministry along with the Insurance Regulatory and Development Authority of India (IRDAI) are working on measures aimed at allowing patients to access quality healthcare swiftly and with reduced out-of-pocket expenditure. The Ministry and IRDAI are launching the National Health Claim Exchange (NHCX), a digital platform which will bring together insurance companies, healthcare sector service providers and government insurance scheme administrators.

How is the NHCX expected to work?

The NHCX will serve as a gateway for exchanging claims-related information among various stakeholders in the healthcare and health insurance ecosystem. The integration with NHCX is expected to enable seamless interoperability of health claims processing, enhancing efficiency and transparency in the insurance industry, benefiting policyholders and patients, said the Health Ministry.

'The primary challenge in health insurance lies in improving the relationship between hospitals and insurance companies'

Asked if the system will help to accommodate the dynamic and diverse healthcare system of India, S. Prakash, MD & CEO designate, Galaxy Health and Allied Insurance Company Limited, said the healthcare landscape has been evolving to align with IRDAI's objective of achieving 'Insurance for All by 2047'. "The insurance industry is poised to support the implementation of this system by facilitating streamlined interactions between hospitals and insurers, establishing a seamless, paperless, and secure contractual framework. Acting as a centralised hub for all health claims, the NHCX will significantly alleviate the administrative burden on hospitals, which currently contend with multiple portals for various insurers," he explained. Twelve insurance companies and one TPA (Third Party Administrator) have completed the NHCX integration.

What about cashless claims?

A timeline has been fixed for insurance claims of cashless claims. The insurance authority has said that all cashless claims have to be processed within three hours of the receipt of discharge authorisation from the hospital. The insurance regulator has set the insurance provider a deadline of July 31 to put systems and processes in place to ensure the smooth facilitation of this latest directive.

What are some other incentives on offer?

To encourage adoption of digital health transactions and digitisation of patient health records in the country, the National Health Authority had announced financial incentives under the Digital Health Incentive Scheme (DHIS) from January 2023. Under the DHIS, there is a provision that for every insurance claim transaction through NHCX, financial incentives of ₹500 per claim or 10% of the claim amount, whichever is lower, would be given to hospitals, according to a Health Ministry note.

Why is NHCX being brought in?

A paper titled, 'Health Insurance Coverage in

India: Insights for National Health Protection Scheme', noted that health insurance is an important policy strategy to provide health care services as well as reduce high out-of-pocket expenditure which burden individuals. It points out that for all India, the hospitalisation cases are highest when insured from private purchase (54.4 per 1,00,000 persons). In urban areas, cases for inpatient care are observed to be highest for those covered by government-funded schemes (60.4 cases per 1,00,000 persons). On the contrary, in rural areas, in-patient cases are substantially higher for those purchasing private insurance (73.5 cases per 1,00,000 persons). Also, overall in-patient cases are higher for urban areas compared to rural areas.

Arguing for the NHCX, the Health Ministry states that the platform will help in standardisation and interoperability of health claims and will bring in seamless exchange of data, documents and images between payer (insurance company/TPA/government scheme administrator) and provider (hospital/lab/poly clinic). Industry experts also note that the platform, through uniform data presentation and centralised validation of claims data, could bring in a more standardised approach to healthcare pricing.

What are the challenges?

Health insurance contributes to approximately 29% of the total general insurance premium income in India. The primary hurdle in health insurance today lies in improving the relationship between hospitals and insurance companies, said Dr. Prakash, adding that the push towards digitisation requires active involvement from both parties, necessitating upgrades to current IT systems and enhanced workforce training. "Issues such as discharge delays and miscommunication between hospitals and insurers further complicate matters. Building trust among policyholders hinges on delivering efficient services. The NHCX portal aims to streamline the claims process by bringing all stakeholders onto one platform, reducing claim times and standardising procedures. While challenges like data breaches are being effectively tackled, the NHCX stands as an ongoing benefit for all involved, facilitating smoother operations within the healthcare space," he said.



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National Health Claim Exchange (NHCX)

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How is the NHCX expected to work?

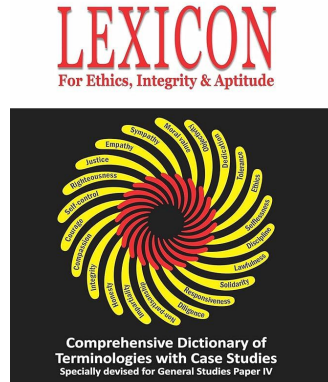
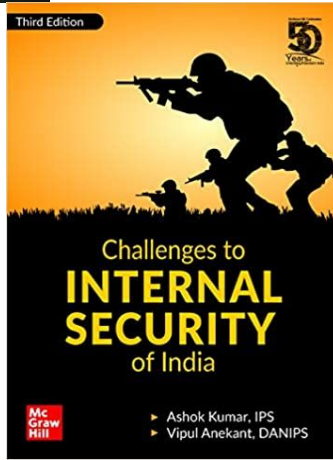
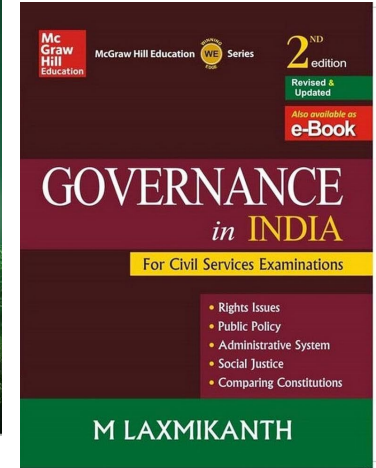
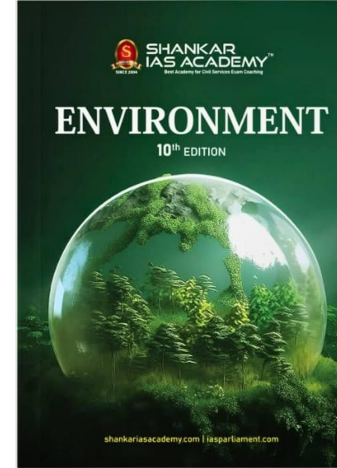
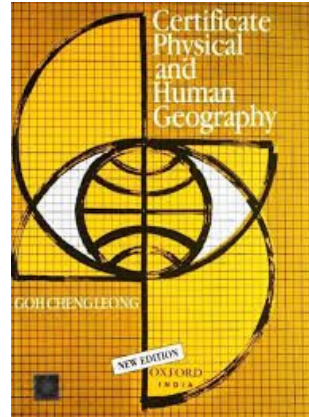
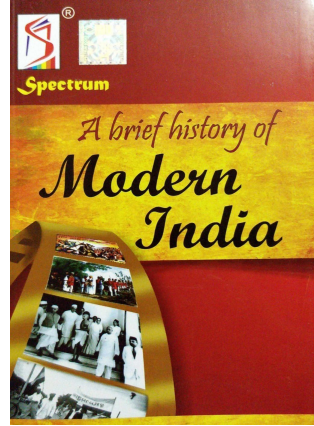
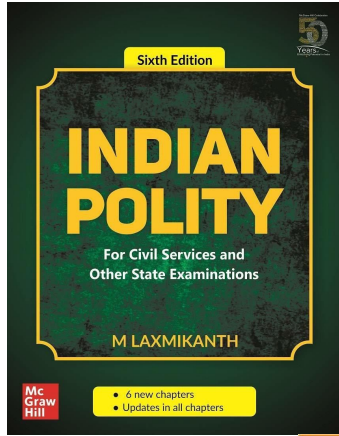
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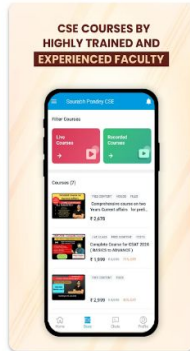
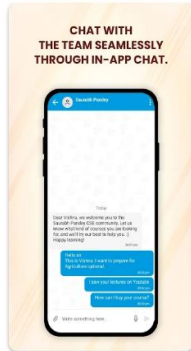
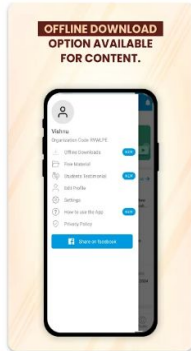
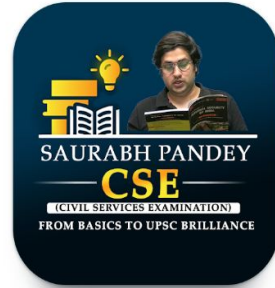
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