



UPSC CURRENT AFFAIRS 27-01-2024

Q1:

Consider the following statements about health insurance:

- 1. General and Health Insurance companies have decided to process 100% cashless claims for all sectors.**
- 2. During the previous fiscal year, more than 50% cases were settled on cashless basis.**

Which of the above statements are correct?

- A:** Only 1
B: Only 2
C: Both 1 and 2
D: Neither 1 nor 2

Answer: D

Explanation:

The Insurance Regulatory and Development Authority of India (IRDAI) has taken a significant step in the health insurance sector by initiating a plan to implement 100% cashless treatment across the country starting from January 25. This move **aims to enhance insurance penetration in India** and streamline the claim process for both policyholders and hospitals. **Hence statement 1 is incorrect.**

According to the IRDAI Annual Report for the fiscal year 2022-23, 56% of health claims were settled through the cashless route. Currently, the cashless facility is limited to hospitals with specific agreements or tie-ups with the insurance companies. **Hence statement 2 is incorrect.**



Q2:

Consider the following statements about Sapinda Marriages:

- 1. Sapinda marriages are defined in the Section 3 of Hindu Marriage Act.**
- 2. The customs and rituals for sapinda marriages are not defined in any modern legal text in India.**
- 3. Various counties have legalized incestuous marriage.**

How many of the above statements are correct?

A: Only one

B: Only two

C: All three

D: None

Answer: B

Explanation:

Sapinda marriage, governed by Section 3 of the Hindu Marriage Act (HMA), pertains to individuals closely related within specified degrees. **Hence statement 1 is correct.**

Infringing Section 5(v) without an established custom renders the marriage void, unless there is continuous observance of customs allowing sapinda marriages, as per Section 3(a) of the HMA. **Hence statement 2 is incorrect.**

Notably, in the United States, incestuous marriages are generally prohibited, except in New Jersey and Rhode Island for consenting adults. **Hence statement 3 is correct.**

Q3:

Consider the following countries:

- 1. Belgium**
- 2. Monaco**
- 3. Andorra**
- 4. Luxembourg**



5. Italy

How many of the above countries share border with France?

A: Only three

B: Only four

C: All five

D: None

Answer: C

Explanation:

Situated on the western edge of Europe, France is bordered by the Bay of Biscay to the west, the English Channel to the northwest, and the North Sea to the north. In the northeast, it shares borders with Belgium and Luxembourg, and in the east, it borders Germany, Switzerland, and Italy. To the south, France is surrounded by the Mediterranean Sea, Monaco, Spain, and Andorra. Additionally, France has maritime borders with the United Kingdom. **Hence (c) is the correct answer.**

Q4:

Which of the following companies has received the license of a payment aggregator in January 2024?

A: EatSure

B: Zomato

C: Swiggy

D: Myntra

Answer: B

Explanation:

Zomato's subsidiary, Zomato Payments Pvt. Ltd. (ZPPL), has secured authorization from the Reserve Bank of India (RBI) to operate as an 'Online Payment Aggregator.' As a third-party service provider, a Payment Aggregator connects merchants with payment processors, enabling seamless payment acceptance on websites or apps. This eliminates the need for individual bank-based merchant accounts and supports various transaction types. Incorporated



under the Companies Act 2013, any entity operating as a Payment Aggregator, whether a bank or non-bank, requires RBI licensing. Zomato's move into the realm of Online Payment Aggregation aligns with the evolving landscape of digital transactions in India. **Hence (b) is the correct answer.**

Q5:

Which of the following is a gallantry award given in the face of enemy?

A: Shaurya Chakra

B: Vir Chakra

C: Kirti Chakra

D: Ashok Chakra

Answer: B

Explanation:

A Gallantry Award in India is a prestigious recognition bestowed upon police officers who exhibit exceptional bravery, courage, and dedication to duty. Announced twice a year during Republic Day and Independence Day, the award is categorized into gallantry in the face of the enemy and other acts of gallantry. The first category includes Param Vir Chakra (PVC), Mahavir Chakra (MVC), and Vir Chakra, while the second category comprises Ashok Chakra, Kirti Chakra, and Shaurya Chakra, with Ashok Chakra being the highest peacetime Gallantry Award. **Hence (b) is the correct answer.**