

Central Chronicle

Founder: Late Shri Ramgopal Maheshwari

Inspiration: Late Shri Prafulla Kumar Maheshwari

EDITORIAL

## Health insurance

The Insurance Regulatory and Development Authority has taken an important decision in the matter of health insurance. This decision has caused a stir in the insurance companies. Actually, the Insurance Regulatory and Development Authority has issued a master circular on health insurance products and cancelled 55 circulars issued earlier. This is likely to curb the arrogance of the insurance companies. Till now, even after having health insurance, a person who fell ill during the insured period had to make rounds of the offices of the insurance companies for payment of the insurance amount. Even if the consumer fell ill during the insured period and informed the insurance company in time, the insurance companies used to make various excuses to avoid paying the insurance claim. Along with the demand for various treatment forms, the claim was rejected on the basis that the insured was already ill and he had taken the insurance by hiding his illness. While taking health insurance, it is the responsibility of the insurance companies to get the health of the person they are insuring checked by their authorized doctor and insure only after complete satisfaction.

Insurance Regulatory and Development Authority has issued a master circular on health insurance and has provided that the insurance company will have to take a decision on allowing cashless treatment within one hour of the request of the policyholder and make the final settlement of the claim amount within three hours after treatment in the hospital. The authority has repealed 55 circulars issued earlier under the master circular on health insurance products. In the new insurance circular, the eligibility in the health insurance policy available to the policyholders has been brought at one place for their easy reference and at the same time emphasis has been laid on measures to ensure improved service standards of insurance claims in a seamless manner to

# Six Key Factors Behind BJP's Defeat in Ayodhya

Narvijay Yadav

The unraveling of the Bharatiya Janata Party's significant defeat in Uttar Pradesh reveals a multi-faceted narrative. Particularly striking was the party's loss in Ayodhya, the site where a monumental Ram temple had been erected after years of fervent dedication. Initially confounding, the reasons behind this setback are gradually emerging, shedding light on the complex dynamics at play.

In the aftermath, the BJP has commenced a thorough examination of the defeat, diligently seeking out potential factors and individuals perceived as disloyal. Personally witnessing the pulse of Ayodhya mere days before the polls, I found myself immersed in its essence, from the tranquil banks of the Sarayu River to the majestic presence of the Ram temple. Notably, the district administration orchestrated a commendable campaign to galvanize voter participation, setting noteworthy precedents under the leadership of the District Magistrate, whom I felicitated with a record certificate.

During my visit, interactions with the local populace unveiled a palpable discontent towards the BJP, simmering beneath the surface for quite some time. The electorate, harboring pent-up frustrations, awaited the opportune moment to voice their

grievances, culminating in a resounding verdict that left observers astounded.

Six primary factors have emerged as crucial in understanding the BJP's defeat in Ayodhya. Foremost among them is the deep-seated resentment among those whose homes were demolished to make way for the wide, picturesque roads that now charm tourists. Despite compensation or alternative housing arrangements, the

despite mounting complaints from party workers, the leadership failed to heed the warning signs, mistakenly believing that the construction of the Ram temple, airport, and infrastructure projects would secure victory. Despite the ubiquitous presence of BJP flags, the ground reality painted a starkly different picture, with support for other parties gaining momentum.

The third catalyst was a controversial statement by Lallu Singh, suggest-

ing that the constitution could be amended with a landslide victory of 400 seats. This assertion was seized upon by the Samajwadi Party's Akhilesh Yadav, who skillfully turned it into a rallying cry, making constitutional integrity a focal point of the election discourse. Ultimately, this proved detrimental to Lallu's campaign, resulting in a resounding victory for the Samajwadi Party's Avdhesh Prasad, with a margin of 54,500 votes.

The fourth factor contributing to the BJP's defeat was the propagation of unrealistic promises by Rahul, including Congress' Guarantee to provide every woman with an annual payment of one lakh rupees and guaranteeing unemployed youths a monthly income and jobs. While falsehoods may lack substance, the relentless dissemination of these claims by the Samajwadi Party and Congress led to widespread confusion, particularly among rural voters who were more susceptible to such messaging. Additionally, these parties capitalized on fears regarding the potential elimination of reservations for minorities and backward castes, a narrative that the BJP struggled to counter promptly and effectively.

The fifth element was internal discord and sabotage within the ranks of the BJP leadership, reflecting a lack of cohesion and effective management at the grassroots level. This disunity left the party vulnerable and ill-prepared to confront the strategic maneuvers employed by their adversaries. A sixth and pivotal factor was the pervasive issue of unemployment in the state, exacerbated by the recurring incidents of competitive exam paper leaks. This systemic problem significantly impacted the youth demographic in Uttar Pradesh, providing opposition parties with fertile ground to exploit and garner support.

“The Bharatiya Janata Party's defeat in Ayodhya sent shockwaves through political circles, prompting an urgent analysis of the underlying factors. Among the key contributors to this unexpected setback were six major lapses on the part of the party.

lingering sadness among these individuals is palpable, compounded by grievances over incomplete compensation packages and the encroachment of external traders into their community.

The second-factor centers on the overwhelming disillusionment with Lallu Singh, who had been representing this seat for the last two terms. Local sentiment was firmly against his reelection, with widespread anticipation of his inevitable defeat. However,

# Charioteer of BJP's victory chariot in Vindhya should be patted on the back

The way the people have supported the ruling Bharatiya Janata Party for the third time in a row in the Lok Sabha elections is itself a big event in the history of politics. The charioteer of this almost victorious chariot of BJP, Deputy Chief Minister Rajendra Shukla, should be patted on the back. The reason for saying this is that the kind of ups and downs that were seen during the Lok Sabha elections, it was felt that this time BJP might not be able to maintain its victorious journey in Vindhya. But defying all speculations, the charioteer of the chariot has blown the trumpet of victory before the end of the great war of politics, the echo of which will be heard by the coming generations as well. No mighty warrior was seen during the great war of elections in the holy Vindhya land, but the charioteer of the war not only defeated the mighty warriors of the other camp with his clever strategy, but also never let the morale of his fighters drop. This time the charioteer did not show any laxity in following the orders received from Kurukshetra. This is the reason why Janardan Mishra

from Rewa got success for the third time in a row, Ganesh Singh from Satna for the fifth time and Dr. Rajesh Mishra from Sidhi got success despite being new. Now it remains to be seen how the Panchayat of King Bhojpal and the patrons of Kurukshetra oblige that charioteer.

## Congressmen need to introspect

Congress has been broken by the one-sided victory of BJP in MP. BJP has ended the supremacy of Congress in the state by making a clean sweep in the Lok Sabha elections, and the political turmoil has also intensified over this. Former Leader of Opposition Churhat MLA Ajay Singh Rahul's anger erupted on the crushing defeat and he said that the central leadership should review the defeat in the state, such a bad defeat has not happened till date. In a subtle manner, without naming anyone, he also took Kamal Nath to task and said that sometimes he used to say that he is

going to BJP and then he used to say that he is not going, this has been harmful. He has raised questions about the work of the state leadership. He said that why did a large number of leaders and workers leave Congress and join BJP. What steps were taken to stop them, this should also be discussed. Now the question arises that Ajay Singh Rahul himself is a strong leader of the state and he has a lot of influence in Vindhya. Many of his close Congressmen from Rewa, Satna joined BJP, so what efforts were made to stop them at that time.

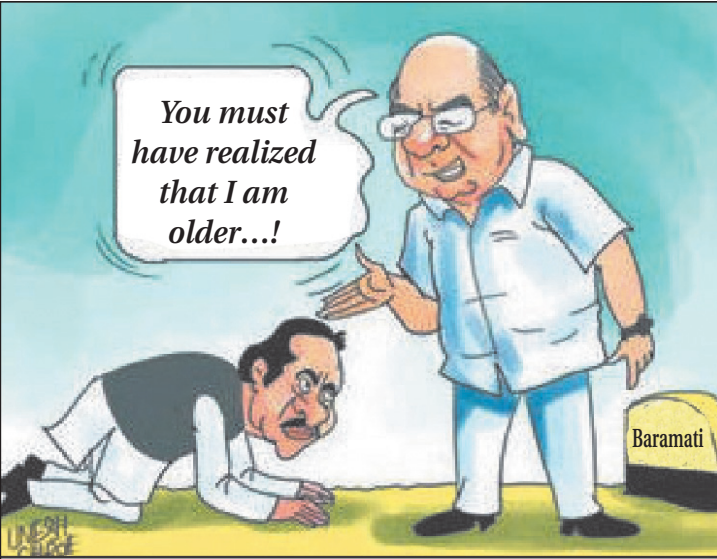
If they wanted, they could have stopped them but it did not happen, Rahul Bhaiya himself was watching calmly like Dhritarashtra. Now instead of showing mirror to each other and raising questions in Congress, it is better that Congressmen should introspect themselves and think about where their role was placed. Only by self-introspection and loyalty towards the party, Congress will be able to survive.

## BJP's magic again worked in Vindhya

Once again BJP's magic worked in Vindhya and Congress was completely wiped out. Janta's 'Janardan' Mishra is the first MP to make a record of hat-trick by winning Rewa Lok Sabha seat for the third time in a row. This time his own performance has been weaker than the last election. BJP's vote percentage has decreased compared to the past, despite winning by a big margin, introspection has started within BJP. This time the victory has been by a smaller margin than the last time. Despite all the opposition and allegations and counter-allegations, the public has given Janardan, who is called a fakir, an opportunity to raise the voice of Rimhi in the House by giving his mandate. The most successful MP ??from Rewa parliamentary seat till now has been Maharaja Martand Singh Judev. Martand Singh's record in terms of vote share could not be broken. In the 1971 elections, he got the highest number of votes i.e. 74.2 percent as an independent candidate.

## Satire

Uncle proved more powerful, nephew weaker



Friend said to me: Maharashtra Deputy Chief Minister Ajit Pawar made a big statement. He said that just because he is not the son of NCP (SP) chief Sharad Pawar, he did not get political opportunities. Commenting on the age of uncle Sharad Pawar, he said that new people should get a chance after the age of 80.

I said: Maharashtra Deputy Chief Minister Ajit Pawar said that just because he is not the son of NCP (SP) chief Sharad Pawar, he did not get political opportunities. NCP leader Ajit Pawar said that new people should be given a chance after the age of 80.

Friend said to me: Addressing a rally in Shirur in Pune district, Ajit Pawar said, "I am also above 60 years of age. Do we have a chance or not? Are we behaving wrongly? That is why we get emotional. Pawar sahab is also our 'daivat' (god) and there is no doubt about it, but after crossing 80 every person has his own time, new people should be given a chance."

I said: Ajit Pawar further said that if I was the son of NCP (SP)

chief Sharad Pawar, would I not have been given a chance? Yes, I would have got a chance. Just because I am not his son, I did not get a chance. Is this justice? In July last year, Ajit Pawar and eight other MLAs of the Nationalist Congress Party joined the Eknath Shinde-BJP alliance in Maharashtra. Let us tell you that in this Lok Sabha election, Ajit Pawar's wife Sunetra Pawar is contesting against Supriya Sule from Baramati seat.

Friend said: After the Maharashtra Lok Sabha election results, there is a lot of turmoil in the ruling BJP, Shiv Sena and NCP. Meetings are being held continuously. Meanwhile, many reports claimed that many MLAs of Nationalist Congress Party (NCP) chief Ajit Pawar's faction are in touch with Sharad Pawar. When Sharad Pawar faction leader Jayant Patil was questioned about this, he said that he is getting calls from many MLAs of Ajit Pawar's faction. Who to take and who not to take will be decided on the basis of strategy. He said I will just say that the use of my phone has increased.

## Science Fact

Wildfire smoke may cause tens of thousands of premature deaths

Wildfire season got off to an early start in Northern California with the Corral Fire, which started burning grasslands in San Joaquin County on June 1 and grew to cover more than 50 square kilometers. A new modeling study estimates the health effects on the state's population due to plumes of smoke from fires like this one — not only in the first few days, but also after years of exposure. Researchers estimate that fine particulate matter pollution spewing from California wildfires from 2008 through 2018 was responsible for 52,500 to 55,700 premature deaths in the state. The estimated economic benefit of reducing that early mortality is \$432 billion to \$456 billion, the team reports June 7 in Science Advances.

The study finds "quite a considerable impact" from wildfire smoke exposure over time, says environmental health scientist Stephanie Cleland of Simon Fraser University in Burnaby, Canada, and the Vancouver Coastal Health Research Institute. Health impact assessments like this underscore the benefit of investments to build smoke resiliency, says Cleland, who wasn't involved in the study. Fine particulate matter, called PM2.5, describes airborne particles of pollution that have a diameter of 2.5 micrometers or smaller. Once inhaled, these microscopic particles can travel all the way to the lungs' alveoli, the delicate air sacs surrounded by tiny blood vessels, where oxygen is exchanged for carbon dioxide. There's evidence that the particles can even enter the bloodstream.



## Spiritual

Meditation is the way for inner transformation, brings positive changes

In an awareness drive for creating an aura about the significance of meditation in our day to day lifestyle, Buddha-CEO Quantum Foundation, a non-profit and non-religious organization formally passed a resolution and announced the proposal for the global well-being to the policymakers at the national and global level to form a universal policy that scientific meditation is the way for inner transformation to bring about positive changes to enhance the growth and excellence of an individual, organizations and communities.

The decision was made during the two-day global conference for the meditation leaders in the presence of some key dignitaries and steering council members of the Buddha CEO Quantum Foundation - Padma Shri D.R Kaarthikeyan, Former Director, CBI, CRPE, Govt of India; Mr. Chandra Pulamarasetti, Founder, Buddha-CEO Quantum Foundation; Mr. S.K Ghai, Chairman, Sterling Publishers Pvt Ltd; Mrs. Laurence Guihard-Joly (France), Former GM, IBM Corporation and Dr. Narendra Mairpady, Former Chairman, Indian Overseas Bank. The two day global conference was hosted by Buddha CEO Quantum Foundation, a non-profit trust and founded in India and run globally by the corporate and business leaders, mentored by Padmashri D.R. Kaarthikeyan, Padamshri Dr R.V Ramani and S.V Balasubramaniam, the Foundation operates globally, with volunteers and participants across the world. The main objective of the foundation is to spread awareness about the significance of meditation in driving positive social change globally, we appeal to the leaders and decision makers in the government, education, healthcare, business and non-profit sectors, to begin with, and bring peace in the world through inner transformation.



## Letter to the Editor

Resolve the NTA-NEET controversy

Sir, The NEET 2024 results have stirred controversy and skepticism due to cheating allegations, suspected question paper leaks, and the NTA's decision to grant grace marks for time loss during the exam. Concerns focus on the NTA's normalization formula following reports of time loss, leading to unusually high scores and questioning the fairness of competition. Additionally, a cheating scandal involves individuals allegedly paying for passing marks, casting doubt on result authenticity and revealing corruption within the system. An unusual pattern emerged in Haryana where students from the same center achieved identical marks and percentiles, raising suspicions of collusion or protocol breaches. Urgent transparency from the NTA is necessary to address concerns and restore confidence in the NEET exam's integrity. Stringent measures are needed to protect the examination system's sanctity and ensure fairness for aspiring medical students.

Dr.Vijaykumar H K

## No place for Polarisation

Sir, The way INDIA Alliance rose and the rose of the BJP wilted in the recent Lok Sabha election. It has shown that leaving aside religious sentiments, people franchised their votes on the burning issues faced by the people. The voters of the country chose to ignore religious appeals and support day-to-day issues of the common people like price rise, unemployment, corruption, farmer distress, electricity supply, unemployment, law and order. The result of Ayodhya is a crystal witness of that. This is a big slap on the face of the parties which try to misguide the voters through the polarisation of religious sentiments.

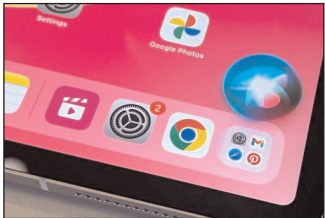
Jahangir Ali, Mumbai

## Tech

What to expect from Apple's AI-centered WWDC 2024, and what not to

The AI frenzy that first caught attention with OpenAI's ChatGPT two years ago is finally ready for evolution. This time, it is up to Apple to make it more mainstream with a unique spin on what many are calling the evolution of the internet. At its Worldwide Developer Conference (WWDC) starting Monday, Apple will share an early glimpse of how generative artificial intelligence can make everyday consumer products such as the iPhone and Mac as well as apps that billions of people use every day more intelligent. However, don't expect Apple's AI strategy to include sweeping changes yet, as Cupertino may take one step at a time to show the progress it has made in artificial intelligence behind the scenes rather than adopting the more ambitious approach its rivals have taken. Here's a peak at what Apple might reveal at its annual developer conference

Google, Microsoft, and OpenAI have had a head start in the AI arms race, leaving many wondering why Apple is lagging behind. The iPhone maker has mostly been tight-lipped about how it sees GenAI playing a much bigger role in the Apple universe, though some argue that Cupertino may be underprepared with the new technology. However, we do know that Apple is under pressure to unveil a strategy and lay the groundwork needed to bring GenAI to its entire product lineup.



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