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Kolkata's potters' hub to bar entry of content creators before pujo
The Hindu: 18/09/2025- Page 2



EU-India partnership set for upgrade
The Hindu: 18/09/2025- Page 4



Fed's interest rate cuts could set the stage for broader U.S. stock gains
The Hindu: 18/09/2025- Page 13



'First round of FTA talks with Russia bloc EAEU likely in Nov.'
The Hindu: 18/09/2025- Page 12



EVMs to have colour photos of candidates soon, says EC
The Hindu: 18/09/2025- Page 5

Amid tariffs row, PM pushes local production



Prime Minister Narendra Modi on Wednesday urged citizens to buy only made-in-India products and traders to sell only indigenously manufactured goods as he laid the foundation for the country's first PM Mega Integrated Textile Region and Apparel (PM MITRA) park in Madhya Pradesh's Dhar district. He also launched the Swasth Nari Sashakt Parivar and the 8th Rashtriya Poshan Maah campaigns.

His remarks came a day after the latest round of talks on an elusive India U.S. trade agreement, amid tensions over U.S. tariffs on Indian products. The prime minister also gave out the ten millionth sickle cell screening and counselling card to a tribal woman, Aradhana Kalmi, and launched the Aadi Seva Parv – a campaign to directly connect tribal communities with government schemes. During his speech, Modi invoked another historic occasion– the Hyderabad Liberation Day. The prime minister affirmed that the health of mothers, sisters, and daughters is a national priority. He stated that the government is working in mission mode to ensure proper nutrition for pregnant women and girls.



'Periyar Tiger Reserve diverted funds without govt's approval' »page 2



Fast for Ladakh's Statehood continues »page 3

Sarnath where Buddha gave his first sermon near Varanasi was nominated by India for the UNESCO World Heritage List



STATE



'Periyar Tiger Reserve diverted funds without Kerala government's approval'

- The report on Periyar Tiger Reserve details significant financial irregularities involving the diversion of tourism income to a Park Welfare Fund without Kerala government approval.

Main Findings

- State Finance Inspection uncovered that Periyar Tiger Reserve (PTR) created a "Park Welfare Fund" (PWF) in 2004 and diverted tourism-related income to it, bypassing required government sanction.
- The formation of the PWF was unauthorized, with no supporting government order or direction.
- The diverted funds were reportedly used for purchases and activities without systematic rules or oversight.

Government and Administrative Actions

- The inspection's recommendations have been approved by Kerala's Finance Minister K.N. Balagopal.
- The report was forwarded to the Forests Minister A.K. Saseendran after a complaint from the Non-Gazetted Employees Association (NGEA).

Recommendations and Next Steps

- Immediate verification and swift action against the misuse of government funds is urged.
- The report suggests conducting a proper audit and exploring the possibility of depositing tourism income directly into the government treasury.

Kolkata's potters' hub to bar entry of content creators before pujo

- Kumartuli's artists' collective in Kolkata will bar online content creators from entering their workshops ahead of Durga Puja to protect privacy and prevent disruption.

Reasons for Ban

- Content creators have disrespected and vandalized Durga idols, pressured artists with deadlines, and invaded personal spaces by photographing residents without consent.
- Many artists feel that social media trends have led to commodification of their craft and violation of their privacy.

Impact and Complaints

- Artists report damage to idols, with photographers breaking off parts for better shots, leaving artists to repair under time pressure.
- Locals describe discomfort when private moments, like bathing near community taps, are filmed and shared as "exotic" content.

Union Measures

- The Kumartuli Mrit Shilpi Samiti introduced ticketed entry and will use funds to support artists' welfare, including medical camps.
- The union seeks to end disruptive behavior and restore respect for artists and their work, emphasizing the need for proper boundaries amidst the rise of online content.



PRELIMS CORNER :

1. 'Fincluvation' which was in news recently was launched by?

- (a) India Post Payments Bank
- (b) Reserve Bank of India
- (c) Ministry of Finance
- (d) NITI Aayog

2. Who among the following has an Orientalist Vision and was not in favor of introducing English laws and English ways in India, and his main idea was to rule the 'Conquered in their own way'. He was considered the 1st Governor General of Bengal.

- (a) Lord Canning
- (b) Warren Hastings
- (c) William Bentinck
- (d) Lord Cornwallis

3. "Danuri", the lunar orbiter mission belongs to which one of the following ?

- (a) European Union
- (b) Japan
- (c) China
- (d) South Korea

4. The term 90-90-90 strategy recently seen in news is related to which one of the following diseases ?

- (a) AIDS
- (b) Monkeypox virus
- (c) Nipah virus
- (d) SARS

DETAILED ANSWER KEY IN THE CIVIL SERVICE CHRONICLE PAGE

Fast for Ladakh's Statehood continues, protesters vow to remain 'apolitical'

Protests for Ladakh's statehood continue, with activists vowing to keep the movement apolitical while seeking constitutional safeguards. Statehood for Ladakh would provide significant benefits, including greater political autonomy, more effective governance tailored to local needs, and enhanced protection for Ladakh's unique cultural and environmental identity.

Protest and Leadership

- Activist Sonam Wangchuk's hunger strike has entered its seventh day, joined by over a hundred people from remote villages near the China border.
- The Leh Apex Body (LAB) has insisted the movement remain apolitical, asking Congress party members involved to step down.

Core Demands

- Protesters are demanding inclusion of Ladakh in the Sixth Schedule of the Constitution for tribal protections and statehood status.
- These demands will persist even if the Union Home Ministry resumes talks with protest leaders.

Political and Social Context

- The movement is distancing itself from individual and political interests to focus on civil society goals including reservation in government jobs, protection of land, culture, and employment opportunities.
- After the formation of the Ladakh Autonomous Hill Development Council, new regulations pave the way for 85% reservation for Ladakhis in government jobs and representation in local councils.
- Statehood would enable the creation of a legislative assembly, giving Ladakhis a stronger voice in their own affairs and better representation in national decision-making.
- With direct control over internal administration, Ladakh could contribute more actively to border management and national security, given its proximity to China and Pakistan.
- Policies for infrastructure development and disaster management could be adapted to Ladakh's extreme weather and terrain.

EVMs to have colour photos of candidates soon, says EC

New guidelines by Election Commission (EC):

- Ballot papers on Electronic Voting Machines (EVMs) will now display colour photographs of candidates.
- Candidate's face will occupy three-fourths of the photo space for better visibility.

Applicability:

- Will begin with the Bihar Assembly elections.
- Guidelines issued under Rule 49B of the Conduct of Elections Rules, 1961.

Details of photo and ballot paper:

- Photos to be printed in colour (unless only black & white is provided).
- Size of photo: 2 cm breadth × 2.5 cm height.
- Serial numbers of candidates/NOTA option to be in international form of Indian numerals, in bold font size 30.
- For Assembly elections, pink-coloured paper of specified RGB values will be used.

Arrangement of candidates' names:

- Maximum 15 candidates per sheet of ballot paper.
- NOTA option to be placed after the last candidate.
- If fewer than 16 candidates, blank space will be left below the panel.

Government printing preference:

- Printing to be done preferably at government/semi-government presses.
- If not possible, private presses with required capacity may be used after ensuring safety and adherence to instructions.

From the Bihar elections onwards, EVM ballot papers will feature colour candidate photos, larger serial numbers, and clearer layouts to improve clarity and voter convenience.



EU-India partnership set for upgrade



Strategic upgrade:

- The European Union (EU) has set out a plan to strengthen its strategic partnership with India.
- Focus areas: trade, technology, security, defence, and climate.

Challenges to partnership:

- EU is concerned about India's military exercises with Russia and its continued purchase of Russian oil.
- These are seen as obstacles to deepening EU-India ties.

Free Trade Agreement (FTA):

- Brussels and New Delhi are negotiating a free trade agreement.
- Aim: Conclude a trade deal by the end of 2025.
- India and EU also negotiating an agreement on classified information exchange and defence industry cooperation.

EU leadership stance:

- EU top diplomat Kaja Kallas called India a "crucial" partner.
- Emphasized that the partnership goes beyond trade to defending international rules-based order.
- Urged peaceful resolution of the Ukraine conflict.
- Negotiation hurdles:
- EU acknowledges Indian trade negotiators' reputation for being "tough".
- Tariff barriers, especially agricultural tariffs, remain contentious.

India's response:

- PM Modi welcomed the new strategic agenda.
- India emphasized it will fill the "void" left by others in global security/energy needs (referring to Russia).
- India also stressed balanced cooperation despite geopolitical frictions.

Next steps:

- 14th round of trade talks scheduled in Brussels (October 6–10, 2025).
- Roadmap for deeper ties may be adopted at next EU-India summit in early 2026.



CAG developing LLM for accurate auditing, efficiency

Initiative:

- The Comptroller and Auditor-General (CAG) is developing a large language model (LLM) powered by AI.
- Aim: To improve efficiency, consistency, and accuracy in auditing by leveraging decades of institutional knowledge.

System details:

- First version expected by November.
- Trained on previous inspection reports and audit data.
- Will assist in analysing large datasets, identifying risks/patterns, generating documents, and preparing comprehensive reports.

Pilot studies:

- Remote audits have already been piloted in multiple domains and replicated across offices.
- Remote receipt audits advancing due to automation and standardized data.
- Example: Telangana's remote compliance audit of the Stamps and Registration Department showed real-time coordination success.

Future implementation:

- Digitalisation process at Centre and States will shift audits to hybrid/remote modes across most departments.
- Expected to strengthen institutional capacities.

Other digital initiative:

- CAG also developing 'Connect Portal' to provide 10 lakh audit entities with a unified digital interface.
- Launch planned at Annual Conference of State Finance Secretaries on September 19.

The CAG's new AI-driven LLM audit tool will enhance audit efficiency, accuracy, and risk detection, while remote and digital audits backed by platforms like the Connect Portal will transform auditing practices across India.

Welfare board for nomadic, denotified groups seeks funds, staff, permanent panel status

Background:

- The Development and Welfare Board for Denotified, Nomadic, and Semi-Nomadic Communities (DWBDNC) was set up in 2019.
- It was intended to address the grievances of these marginalized groups.

Issues faced by the Board:

- Lacks sufficient members, staff, financial powers, statutory backing, and permanent status.
- Only two members (Bhatrabti Patni and Pravin Ghuge) are active; three posts are vacant.
- No chairman with financial authority; inadequate office space.

Community classification challenges:

- The Idate Commission (2017) listed 1,200 DNT, NT, and semi-nomadic tribes.
- 269 groups are yet to be classified as SC, ST, or OBC.
- Standardized certification for these communities is still absent, with documents issued only in 7 states.

Lack of data:

- Members highlighted absence of reliable, region-specific, comprehensive data on these communities.
- This hampers policy formulation and implementation of welfare schemes.

Unmet recommendations:

- Idate Commission recommended a permanent Commission for DNTs; govt did not implement it citing jurisdictional overlap.
- Suggested modifications to the SEED scheme (Scheme for Economic Empowerment of DNTs) have not been implemented on a large scale.

Funding & welfare concerns:

- Calls for dedicated budget allocations, scholarships, and financial aid on par with SC/ST students.
- Demand for easier access to loans, NOCs for nomadic groups living in temporary settlements, and inclusion in reservation benefits.

Appeal to government:

- Members asked PM Modi to strengthen the Board's authority and resources.
- Also requested alignment of administrative hurdles (like obtaining IDs, caste certificates, and securing housing/land rights).

EDITORIAL

The hard truth about out-of-pocket health expenditure

Out-of-Pocket Expenditure (OOPE) in India:

- OOPE by households remains a major source of financing healthcare.
- For poor families, it often means cutting down on food, education, or borrowing, worsening poverty and ill-health.

NHA (National Health Accounts) findings:

- Reported a decline in OOPE as a proportion of total health expenditure — from 64.2% in 2013-14 to 39.4% in 2021-22.
- Steep drop between 2017-18 and 2021-22 raises questions about accuracy.
- Decline attributed to factors like government health schemes, insurance expansion, and reduced household spending during COVID-19.

Concerns about estimates:

- Data mainly based on household consumption surveys (NSS 75th round) and extrapolated.
- Significant variation when compared with CMIE (Centre for Monitoring Indian Economy) data, which shows a different trend.
- Lack of robust, frequent, and diversified data sources creates doubts about NHA numbers.

Healthcare costs:

- Rising costs for medicines, diagnostics, and private health services continue to strain households.
- OOPE burden disproportionately affects rural and poor populations.

Need for better data & validation:

- Current methodology seen as insufficient and sometimes unrealistic.
- Suggestion: strengthen periodic surveys (like NSS, NFHS, CPHS) and diversify data sources for more reliable OOPE estimates.
- More accurate data essential for policymaking, budgeting, and designing health interventions.

Huge Out-of-Pocket Expenditure (OOPE) on healthcare creates several serious problems, especially in countries like India where public health spending is relatively low. Here are the main issues:

1. Poverty and Financial Hardship

- Healthcare costs are a major cause of catastrophic expenditure (spending more than 10–25% of household income on health).

2. Inequality in Access to Healthcare

- The rich can afford private care, while the poor may delay or avoid treatment due to cost.
- Creates a two-tier health system with unequal access to quality services.

3. Under-treatment and Health Risks

- Families often opt for cheaper, inadequate treatment or stop treatment midway.
- Leads to worsening illnesses, higher mortality, and the spread of diseases.

4. Impact on Vulnerable Groups

- Children, elderly, and women are the worst affected.
- High OOPE can force households to prioritise some members over others for treatment.

5. Reduced Productivity

- Ill health due to unaffordable treatment reduces people's capacity to work and earn.
- Creates a vicious cycle of illness → lost income → deeper poverty.

6. Discourages Preventive Care

- When costs are borne entirely by families, people avoid preventive check-ups or early treatment, leading to higher long-term costs.

7. Weakening of Public Health Goals

- Excessive OOPE indicates weak public health financing.
- Makes it difficult for governments to achieve Universal Health Coverage (UHC) and Sustainable Development Goals (SDGs).

High OOPE increases poverty, inequality, ill-health, and economic stress while weakening the healthcare system.

‘First round of FTA talks with Russia bloc EAEU likely in Nov.’

India–EAEU FTA talks:

- The first round of negotiations for a Free Trade Agreement (FTA) between India and the Eurasian Economic Union (EAEU) (includes Russia) is expected in early November.
- Confirmation from the Indian government is awaited.

Russian statement:

- Russia’s Embassy in India announced that Andrey Slepnev, Minister in charge of Trade of the EAEU Commission, met India’s Commerce Minister Piyush Goyal on September 15.
- Both sides agreed to focus on “core aspects of the future deal”.

Pre-negotiation process:

- The first round will be preceded by intensive consultations between the Commission, Indian partners, and EAEU member states.

Other FTA talks:

- India is also holding or reviewing FTA negotiations with:
- European Union (EU): next round scheduled for October 6–10.
- Chile and Peru.
- ASEAN (Association of Southeast Asian Nations).

India is set for a busy schedule of trade negotiations in the coming months, with the first round of India–EAEU (Russia bloc) FTA talks likely in November 2025, alongside ongoing FTA discussions with the EU, Chile, Peru, and ASEAN.



Fed’s interest rate cuts could set the stage for broader U.S. stock gains

The Federal Reserve’s expected interest rate cuts could broaden gains across U.S. stocks, but the boost may depend on economic backdrop and could already be partially priced in by markets.

Main Points

- The Federal Reserve is widely anticipated to lower its benchmark rate for the first time since December, marking the start of a rate-cutting cycle to address a weakening U.S. labor market.
- Historically, S&P 500 stocks gained an average 11% over the next year after past rate-cut cycles, with gains tilted toward cyclical sectors including banks, homebuilders, materials, and smaller firms.
- Investors argue lower rates open opportunities for more market segments and could help stabilize or extend the bull market, although economic risks like recession linger.
- Cyclical stocks and those sensitive to lending and consumer activity, such as homebuilders and banks, could benefit most from lower rates.
- There is caution that some gains might already be priced in and that stocks have performed well even during periods of high rates; the Fed’s language and future forecasts will be closely watched.
- Lagged defensives may benefit after six months, particularly industrial and financial firms that have trailed in recent rallies.
- Major stock indexes including the S&P 500 have already shown strong performance, but the extent of ongoing gains will depend on tailwinds from lower rates and broader economic conditions.



Maldives media law sparks concern over press freedom



- The Maldives' new media law has raised serious concerns about press freedom, granting sweeping powers to the regulatory commission and drawing criticism from media activists and local journalists.

Main Points

- The Maldives Media and Broadcasting Regulations Bill creates a new regulatory framework, dissolves existing media bodies, and sets up a seven-member commission with broad authority.
- Media activists claim the new law enables the commission to impose stiff fines, suspend media outlets, and block websites during investigations, threatening editorial independence.
- Opposition politicians and media bodies have condemned the law as an assault on press freedom, accusing the government of trying to control the narrative and silence criticism.
- Journalists argue that the law could encourage censorship, especially regarding coverage of government policies and national crises.
- The law comes amid economic stagnation, rising inflation, joblessness, and increased reliance on social media for public discourse, as concerns grow over internet access and government oversight.
- Independent media groups and ex-presidents have called for further consultation to safeguard media independence and ensure accountable governance.

Myanmar's rebels disrupt China's rare earth trade, sparking regional scramble

Myanmar's rebels have disrupted China's rare earth trade by seizing control of the key mining belt in Kachin state, using the resource as leverage in negotiations and sparking a scramble across the region.

What Happened

- The Kachin Independence Army (KIA) took control of Myanmar's northern rare earth mining belt in October 2024, which produces about half of the world's supply of heavy rare earths.
- This seizure allowed rebels to impose taxes, restrict mining, and dictate supply, severely disrupting exports to China and impacting global prices and supply chains for wind turbines and electric vehicles.

Impact on China and Global Market

- Chinese imports of Myanmar's rare earths dropped by 31% monthly and 89% annually after October, with most shipments suspended and inventories dwindling.
- China, previously the primary backer of Myanmar's junta in the region, faces strategic risks as it seeks to secure continuous supplies for its technology sector.

KIA's Leverage and Tactics

- Rebels are using the rare earth belt as leverage to demand recognition of their control and negotiate with China, pressuring both the junta and Beijing.
- The imposition of a 20% tax and restricted mining have made official exports nearly impossible, providing a financial lifeline for local operations and rebels.

Wider Regional Response

- India and other neighboring countries are watching closely, with India sending teams to study rare earth resources and diversifying away from China's supply chain.
- The turmoil has sparked concerns about supply chain stability, environmental damage, and civil unrest in Kachin, intensifying international involvement in the region.

Prelims Corner: Explanations

Q1. Ans a

India Post Payments Bank (IPPB), a 100% government-owned entity under the Department of Posts (DoP), announced the launch of 'Fincluvation' a joint initiative to collaborate with the Fintech Startup community to co-create and innovate solutions for financial inclusion. Fincluvation invites startups to Participate, Ideate, Develop and Market intuitive and tailored products and services that can be taken to the customers. Fincluvation will allow the startups to work with IPPB and DoP experts to develop solutions and conduct pilots using the postal network and IPPB's technology stack.

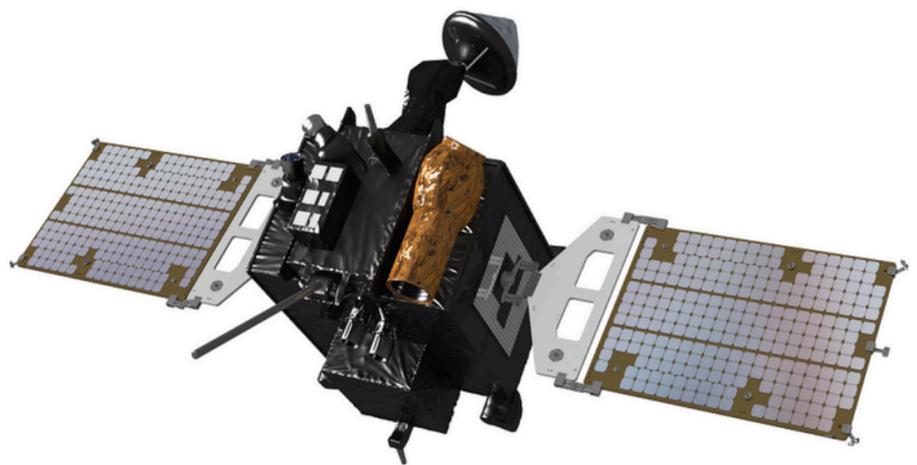
Q2. Ans b

Warren Hastings, 1st Governor-General of Bengal with tenure of office from 1772-1785, was an enthusiastic supporter of the Orientalists. Warren Hastings was not in favour of introducing English laws and English ways in India. His main idea was to rule the 'conquered in their own way'. Lord Canning became the first Viceroy of India in 1858. Lord Cornwallis was a British army officer, administrator and diplomat who had previously served his country during the War of American Independence. William Bentinck was the governor-general from 1828-35. He is credited with educational, social, and judicial reforms.



Q3. Ans d

Danuri is the Republic of Korea's (South Korea) first exploratory space mission to travel beyond Earth's orbit, launched in collaboration with NASA. It is also called Korean Pathfinder Lunar Orbiter, launched to study Moon's Surface and identify potential landing sites for future missions. The Korea Aerospace Research Institute (KARI) is the aeronautics and space agency of South Korea who is managing the manufacturing and operation of the orbiter, and NASA supports the mission with the development of one among the six scientific payloads as well as aiding spacecraft communications and navigation.



Q4. Ans a

The United Nations Programme on HIV/AIDS (UNAIDS) has developed an ambitious strategy to end the AIDS epidemic, which is called as 90-90-90 Strategy. The Targets were:

- By 2020, 90% of all people living with HIV will know their HIV status.
- By 2020, 90% of all people with diagnosed HIV infection will receive sustained antiretroviral therapy.
- By 2020, 90% of all people receiving antiretroviral therapy will have viral suppression.

At the end of 2020, 78% of PLHIV knew their HIV status, 83% of PLHIV who knew their HIV status were on ART, and 85% of PLHIV were on ART.

Case Study:



In Punjab’s Dhar block, IFS officer Dharmveer Dairu and the Forest Department are reviving the long-lost practice of sericulture by planting mulberry trees, building rearing houses, and training farmers. The project is not only boosting livelihoods of farmers but also strengthening community ties to forests. Nestled in the lower Shivaliks, Dhar has long been a tough place to farm. Rain-fed fields, wildlife conflict, and shrinking opportunities forced many men into the army or daily-wage jobs. Agriculture alone rarely sustained families. “Sericulture was practised here two or three generations ago,” says Dharmveer, a 2018-batch IFS officer. Under the PUN CAMPA (Punjab State Compensatory Afforestation Fund Management and Planning Authority) scheme, the Forest Department planted 37,500 mulberry saplings across 75 hectares of degraded forest land — solving the biggest hurdle for farmers. The revival was not just about planting trees — it was about building an ecosystem.



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Streets of Dissent



Demonstrators protesting against the government’s proposed cost-cutting measures during a rally against nationalist premier Fico in Bratislava, Slovakia on Tuesday. Around 18,000 people are estimated to have attended the protest called by the Opposition.