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Nations must prepare to deal with stablecoins: Sitharaman

Sitharaman highlights that stablecoins—and cryptocurrencies in general—could alter the dynamics of money and capital flows globally, requiring nations to adopt new monetary architectures or risk being sidelined from international finance. She stresses the urgency for policymakers not to be complacent, urging vigilance and proactive strategies to safeguard against potential systemic risks and external shocks from these financial innovations.



India is cautious about the proliferation of stablecoins. While these assets are not legal tender, India taxes transactions involving virtual digital assets and stresses the importance of global regulatory cooperation. The Reserve Bank of India (RBI) opposes unregulated private stablecoins but is developing its own Central Bank Digital Currency (CBDC). Sitharaman underscores India's economic resilience and evolving leverage in dealing with financial disruptions. Different regions, including Europe, the US, and Asia, are developing regulatory strategies for stablecoins, balancing innovation with financial stability and anti-money-laundering measures. Stablecoins are gaining traction for cross-border payments and as stores of value, especially in emerging markets, but they also pose risks related to monetary sovereignty and systemic stability. Sitharaman's message is a call to action for governments to anticipate radical shifts in global finance driven by stablecoins.

Into the Wild, Nature beckons



Tourists at the Tadoba Andhari Tiger Reserve in Maharashtra on Friday. The park in Chandrapur district reopened on October 1 after a gap of three months. More than 90% of safari slots are booked for the next three months.



In Karur, where there was no way out
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Cough syrups not contaminated, says Centre
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STATE



EC briefs Central observers for Bihar Assembly election

- The Election Commission (EC) held a briefing for general, police, and expenditure observers—drawn from IAS, IPS, and other services—who will oversee the upcoming Bihar Assembly election and by-elections in certain states.
- Chief Election Commissioner Gyanesh Kumar, along with other EC officials, instructed observers to act as the “eyes and ears” of the commission.
- Observers are expected to familiarize themselves with all election laws, provide direct field inputs, and ensure strict, impartial compliance with rules and guidelines.
- Observers must remain fully accessible to political parties, candidates, and voters to address grievances impartially.
- They are required to visit polling stations and ensure the effective implementation of recent initiatives for voter convenience and election integrity.
- A major focus is on raising voter awareness and ensuring accessible, transparent, and impartial elections, as highlighted by efforts like informative wall paintings in Patna.
- With the Assembly election in Bihar just weeks ahead, political parties have focused on women voters by announcing several exclusive welfare measures for them and planning to give ticket to more of them, apparently to win their crucial votes.
- Women have consistently outnumbered male voters in the State since 2010.
- Bihar has a total of 10.75 lakh women self-help groups (SHGs).
- Bihar government’s Mukhyamantri Mahila Rojgar Yojana provides one woman from each family the opportunity to start a business of her own choice.
- So far, a total of Rs.10,000 crore has been transferred to the accounts of 1 crore beneficiaries.

Karur stampede: the story so far

- The stampede reportedly resulted from crowd mismanagement: permission was sought for a crowd of 10,000, but more than 25,000 people gathered.
- The event organizers and party leaders arrived late, and alleged delays in police response and inadequate regulation of the crowd contributed to the chaos.
- Victims included entire families, young children, and people who had not even intended to attend the rally but became trapped in the crowd.
- The incident triggered criminal charges against party officials and intensified calls for political accountability in managing large gatherings.
- The Karur stampede stands as a somber warning about the dangers of political hero worship, unplanned mass events, and the pressing need for robust crowd control, especially in a country prone to large public gatherings for political or religious occasions.
- The Madras High Court’s refusal to grant anticipatory bail and its order for an SIT probe signal a serious approach to examining all dimensions of the tragedy and ensuring that both organizers and authorities are held to strict standards of responsibility and transparency.

Constitutional and Legal Dimensions

- Article 21 (Right to Life): State’s responsibility to ensure citizen safety in mass gatherings.
- Disaster Management Act, 2005: Stampedes fall under “man-made disasters,” requiring preventive and mitigation strategies.
- Supreme Court in *Destruction of Public & Private Properties v. State of A.P. (2009)*: directed authorities to ensure accountability in handling mass events.

Scientific crowd management:

- Use of AI-based predictive modelling, sensors, and drone surveillance to monitor density.
- Deployment of dedicated Crowd Management Units under state police.
- Use of mobile apps for crowd alerts, geo-fencing, and SMS-based advisories.
- Use of real-time digital ticketing for sports/cultural events to avoid oversubscription.



Govt identifies 100 Aspirational Agricultural districts

- The central government announced 100 Aspirational Agriculture Districts across 29 states and Union Territories, with Uttar Pradesh having the highest number (12 districts).
- The scheme—PMDDKY—aims to develop these districts through five objectives: increasing agricultural productivity, crop diversification, sustainable agriculture, post-harvest practices, and improving irrigation and finance access.
- Central Nodal Officers have been appointed to monitor performance, most of whom are joint secretaries.
- The districts were mainly chosen from states with lower agricultural progress; UP, Maharashtra, MP, and Rajasthan have the most selections.
- Implementation will use existing schemes, with each district having its own development plan and resources converging from 36 schemes across 11 departments.
- No separate budget is allotted; convergence from current schemes will fund the initiatives, focusing on district-specific agricultural improvements.
- The UP districts are listed, including Mahoba, Sonbhadra, Hamirpur, Banda, Basti, among others, covering key underdeveloped agricultural regions.
- Model Linkage: Aligned with NITI Aayog's Aspirational District Programme, focusing on measurable development outcomes in agriculture.



Cough syrups not contaminated, says Centre; T.N. test detects adulteration



The recent controversy over cough syrup safety in India, particularly the findings from both the Union Health Ministry and Tamil Nadu health authorities after reports of child deaths in Madhya Pradesh and Rajasthan allegedly linked to contaminated cough syrups.

Centre's Findings

- The Union Health Ministry stated that laboratory tests of cough syrup samples in question did not contain harmful contaminants like diethylene glycol (DEG) or ethylene glycol (EG), both known to cause serious kidney injuries.
- The deaths in Madhya Pradesh and Rajasthan were initially attributed to the Coldfri brand of cough syrup, but the Centre's investigation found no such contamination in the tested samples from the affected regions.
- Tests were conducted by respected laboratories such as the NIV, Pune, and Government Drugs Testing Laboratories, which found no standard or adulterated DEG/EG contamination.

Tamil Nadu's Actions

- Contrarily, Tamil Nadu's Drugs Control Department found adulteration—specifically, diethylene glycol—in the Coldfri batch, prompting an immediate halt of its production and regulatory action against the manufacturer.
- The state attributed the child deaths in Madhya Pradesh to the cough syrup and issued advisories for safer prescription practices, especially in children below two years.

Broader Context and Implications

- India has previously faced similar crises, including incidents in Jammu and Gambia linked to contaminated syrups with DEG or EG, highlighting persistent concerns over medicine quality control.
- The Health Ministry reiterated the importance of not prescribing cough syrup to young children unless absolutely necessary, emphasizing rational use and professional caution.

PRELIMS CORNER :

1."Unitary Digital Identity Framework", a personal identity verification device based on biometric data, was introduced by which one of the following countries ?

- (a) Ukraine
- (b) Bangladesh
- (c) Sri Lanka
- (d) North Korea

2."Shinku-La Pass", is located on the border between ?

- (a) Jammu and Kashmir and Ladakh
- (b) Sikkim and West Bengal
- (c) Ladakh and Himachal Pradesh
- (d) Himachal Pradesh and Jammu and Kashmir

3.Which one of the following states has been the largest producer of sunflowers in India in recent times ?

- (a) Bihar
- (b) Odisha
- (c) Maharashtra
- (d) Karnataka

4."Temporary Protection Directive", is related to the affairs of :

- (a) International Monetary Fund
- (b) North Atlantic Treaty Organization
- (c) United Nations Peacekeeping
- (d) European Union

DETAILED ANSWER KEY IN THE CIVIL SERVICE CHRONICLE PAGE

Talks continue as India and China plan to restart flights from Oct. 26

Background and Resumption

- Direct flights were suspended due to the Covid-19 pandemic and worsened by deteriorating India-China relations following border tensions at the Line of Actual Control in 2020.
- An agreement between both countries now allows flights to restart from late October 2025, with IndiGo launching the first route from Kolkata to Guangzhou; Air India and other airlines may soon follow with additional routes such as Delhi-Shanghai.

Motivation and Diplomacy

- Although China pressed for resumption earlier, India had been reluctant due to poor bilateral relations and security concerns.
- The arrangement also includes plans for easier visa facilitation for tourists, business travelers, and media.

Economic and Airline Impact

- Before 2020, direct flights made up over 45% of India-China passenger flows. The absence of direct routes hurt both countries' economies and connectivity, leading to missed business opportunities and longer, more expensive journeys.
- Indian airlines, especially IndiGo and Air India, stand to benefit by expanding their services, capitalizing on growing travel demand, and recapturing lost market share.
- In 2019, Indian carriers operated about 31% of scheduled direct flights; Chinese carriers like Air China and China Eastern dominated the remainder, indicating China's stronger role in the air travel corridor.

Market and Consumer Implications

- Travelers will benefit from quicker, more affordable, and more convenient options as direct routes return, especially for business and academic links.
- While both nations gain financially, Chinese carriers may stand to gain more, as they previously held a larger share of the direct flight market before the pandemic.



EDITORIAL

A plan built on sand - Ambitious declarations that are resting on shaky foundations

Trump's desire for peace may well be genuine. His initial gains, drawing on the weight of US power and his readiness for high-stakes manoeuvres, create dramatic headlines. But sustaining those gains amid the complexities on the ground is another matter altogether. It relies heavily on trust, goodwill, and diplomatic pressure in a region where betrayal, spoilers, and competing agendas are routine.



- **Ambitious but Impractical:** While Trump has promoted himself as a “peace president” and proposed bold initiatives for conflict resolution, his Gaza plan is overly ambitious and detached from historical complexities, making implementation practically impossible. More crucially, it appears to reward decades of violent contestation rather than addressing the root causes of occupation and dispossession.
- **Pitfalls and Political Realities:** The real problem lies not in Trump's intentions but in the social realities in Israel, Palestine, and the broader Middle East. The plan's demands—such as full disarmament, demilitarization, and governance of Gaza by an international committee—are extremely contentious. Each party (Israel, Hamas, neighboring Arab states) faces serious incentive and security hurdles that make compliance unlikely.
- **Uncertain Commitments and Distrust:** Statements welcoming the plan from the Arab world are cautious and nuanced, largely motivated by their relationships with Washington rather than genuine buy-in.
- **Domestic Obstacles:** Hamas, the leading Palestinian faction in Gaza, rejects the plan outright, viewing demands for disarmament as a precursor to defeat. Israel is wary of international mechanisms that may compromise its security and views the plan as shifting the burden to it for enforcement and reconstruction.
- **Reconstruction Risks:** The immense costs and logistical challenges of rebuilding Gaza are daunting, and allocating responsibility and ensuring genuine, long-term reconstruction and governance would require an unprecedented level of international coordination and local buy-in.
- **Absence of Palestinian Representation:** although the plan is welcomed by Israel and some Arab and Muslim countries, it fundamentally lacks support from the true representatives of the Palestinians. Any genuine resolution, demands Palestinian participation—something the plan side-steps entirely.
- **Security Over Concession:** Trump plan is almost wholly oriented around Israeli interests. While there is some discussion of restraint (like a “muted ceasefire” in exchange for hostage release), the actual structure solidifies existing inequalities: Israeli troops remain “security personnel,” and Gaza's governance would be under an international board, while Israel keeps control in practice.
- **No Guarantee of Relief or Statehood:** The plan makes no genuine promise for Palestinian statehood or meaningful relief. Even if Palestinians comply completely, Israel's security and political dominance would endure, and Palestinians would still be subject to Israeli occupation and foreign administration.

Despite the US's diplomatic weight and Trump's overtures, the Gaza peace plan is likely to fail—not due to lack of ambition, but because it overlooks the intractable local realities and history of mutual distrust, as well as the sheer complexity of both disarmament and reconstruction.

Niti moots presumptive taxation plan for foreign firms

Niti Aayog proposed to introduce a presumptive taxation scheme for foreign companies operating in India, aiming to bring greater certainty, simplicity, and efficiency to the country's tax regime.

Core Proposal and Rationale

- Niti Aayog's working paper suggests a proactive and pragmatic solution to issues arising from Permanent Establishment (PE) disputes, which are often contentious, technical, and unpredictable for multinational firms.
- The presumptive scheme would allow foreign companies to declare income at a prescribed rate, freeing them from laborious account-keeping and frequent litigation with tax authorities.

Predicted Benefits

- The measure intends to balance India's taxation rights with the need to attract foreign investment through certainty and transparency.
- By switching from a "minefield" of inconsistent rules to a "well-lit path" of fixed rates, India hopes to boost its appeal and stability as an FDI destination, and improve its standing in global business indices.
- The system would include sector-specific rates and allow companies to opt out if their real profits are lower than the presumptive rate.

Practical Aspects

- The proposal emphasizes practical relief from documentation, as companies opting into the scheme would not need to maintain regular accounts for those activities.
- It also recommends robust training for tax officials and urges avoidance of unnecessary litigation to provide clear, predictable outcomes.
- Digital and cross-border transactions, which are especially prone to disputes, would particularly benefit from the new clarity.
- The ultimate goal is to create a business-friendly tax environment, promoting investment and economic growth through stable, transparent policies.

RBI has no independence in setting inflation target: Governor

RBI Governor Sanjay Malhotra, clarified that while the Reserve Bank of India (RBI) has flexibility in achieving inflation targets, it does not have independence in setting those targets—the government sets the actual inflation target, and the RBI's main role is how to achieve it.

- **Target Setting vs. Implementation:** The inflation target (done by the government) and the flexibility or operational independence the RBI has in how it attempts to achieve that target using monetary policy tools.
- **Framework Review:** RBI's flexible inflation targeting framework was put into effect in 2016, aiming to keep inflation within a 4% (+/- 2%) band. The RBI is currently reviewing this framework to gather feedback and possibly revise or tweak the parameters for future stability and growth.
- **Monetary Policy Committee (MPC):** The setting of policy interest rates (the instrument for achieving the target) is handled by the MPC, which has equal membership from the RBI and independent experts. The governor highlighted that while the RBI has some say, the responsibility and control over the inflation target itself still rest primarily with the central government.
- **Accountability and Coordination:** Malhotra emphasized that the RBI's credibility stems from its accountability; if inflation moves outside the 2–6% band for three consecutive quarters, the RBI is required to explain why and outline corrective measures.
- **Importance of Institutions:** Malhotra added that India's relatively successful stability despite volatile conditions is due to the strength of its institutions—and that this balance between government and central bank roles is intentional and necessary for accountability.
- **Policy Impact:** The framework has succeeded in bringing down consumer inflation in recent years, and official forecasts expect this moderate trend to continue.

Mullally appointed first woman to lead the Church of England



Sarah Mullally the first woman to serve as Archbishop of Canterbury—making her the head of the Church of England and spiritual leader of the global Anglican community. Her selection comes at a pivotal moment, following an abuse scandal that led to her predecessor's resignation and amid broader debates within the church on social and ethical issues.

- **Historic First:** At 63, Mullally, a former nurse and midwife, was nominated after a thorough selection process, ultimately appointed by King Charles III.
- **Response to Crisis:** Mullally has pledged to improve safety and address the legacy of abuse scandals within the church, stressing the “huge responsibility” to confront past failures and safeguard vulnerable members. She has openly acknowledged the “deep harm and mistrust” left by past abuses and the need for continuous reform and listening to victims.
- **Career and Credibility:** Before her ordination as priest in 2002, Mullally served as one of the UK's top nursing officials, eventually becoming the Bishop of London—another first for a woman—before her elevation to Archbishop.
- **Controversies and Challenges:** Mullally faces complex challenges, including declining church attendance, internal debates over social issues (such as same-sex unions and the Assisted Dying Bill), and the need to rebuild trust. She openly described herself as a feminist and has been a strong voice on ethical issues, sometimes opposing popular legislative proposals.
- **Commitment to Reform:** Mullally's stated priorities include outreach to victims, fostering a safer and more supportive church culture, and promoting reforms on safeguarding and clergy conduct—especially in light of past cover-ups and governance failures.

Trump sets Sunday night deadline for Hamas to accept Gaza peace plan

President Donald Trump's ultimatum to Hamas, setting a Sunday night deadline for the group to accept his 20-point Gaza peace plan or face severe repercussions. The proposal, backed by Israel, includes an immediate ceasefire, release of hostages within 72 hours, gradual Israeli withdrawal, and a post-war transitional authority.

Stakeholder Responses

- **Hamas:** The group has not outright rejected or accepted the plan and is reportedly still studying its specifics. Hamas's leadership has also raised concerns about the lack of safe zones and ongoing humanitarian crises in Gaza, with a high toll on civilians, infrastructure, and displaced persons.
- **Israel:** Supporting the plan, Prime Minister Netanyahu has called it a step toward peace but maintains Israel's security concerns are paramount.
- **International Concerns:** Humanitarian organizations and the UN have described the displacement and destruction in Gaza as catastrophic, with international mediators stressing that the plan must address Palestinians' needs for safety and sovereignty, not just Israeli security.

Context and Complications

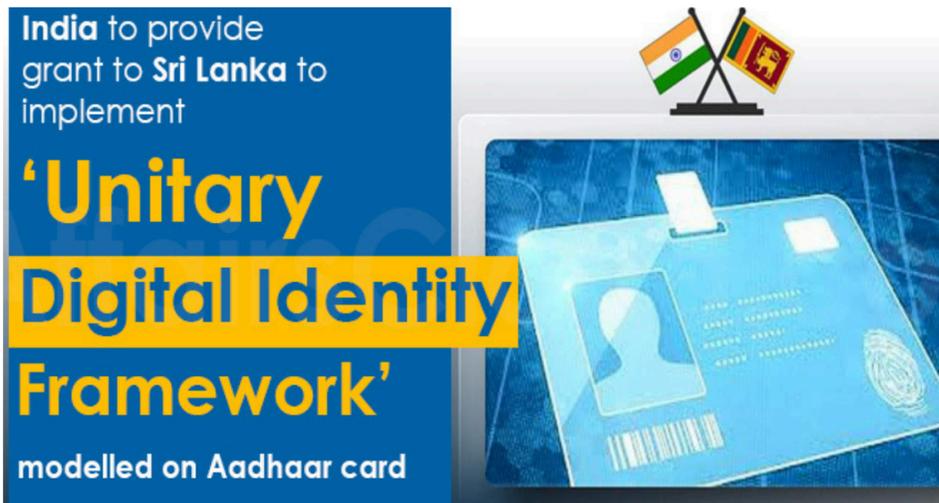
- **Humanitarian Crisis:** The war has led to thousands of deaths and massive displacement in Gaza, with severe shortages of food, water, medical care, and safe shelter.
- **Political Realities:** International acceptance of the plan is complicated by its perceived lack of direct Palestinian input, as well as its broad support among Israel's allies but not necessarily among all Arab or Muslim states.
- **Internal Palestinian Dynamics:** The plan demands Hamas to not only agree but also to persuade other political and militant actors in Gaza and the broader Palestinian territories—a major practical hurdle.

This deadline-driven diplomacy displays high-stakes pressure tactics, reflecting U.S. and Israeli interests in achieving a ceasefire and hostages' release but risking a humanitarian and political backlash if seen as an ultimatum rather than a negotiated settlement.

Prelims Corner: Explanations

Q1. Ans c

India has agreed to provide a grant to Sri Lanka to implement a 'Unitary Digital Identity framework', apparently modeled on the Aadhaar card. The Unitary Digital Identity framework is a personal identity verification program that is a digital tool that can represent the identities of individuals in cyberspace and the identification of individual identities that can be accurately verified in digital and physical environments by combining the two devices. This framework is based on biometric data.



Q2. Ans c

Shinku-la pass is 40km from Darcha, a tiny hamlet in Himachal's Lahaul on the Manali-Leh highway. The Shinkula Pass, an altitude of 16,580 feet, connects the Zaskar Valley of Ladakh to Lahaul of Himachal Pradesh. Thus, Shinku La Pass is bordering between Ladakh and Himachal Pradesh.



Q3. Ans d

Sunflower is an important oil seed crop in the world, known as the "Champion" of Oil seed crops. Karnataka is the largest producer of sunflowers, with a production of 3.04 lakh tonnes from an area of 7.94 lakh hectares, followed by Andhra Pradesh, Maharashtra, Bihar, Orissa and Tamil Nadu. Karnataka is set to continue the area expansion program in marginal lands, especially in the Rabi season, with assured irrigation facilities to enhance farmers' income.



Q4. Ans d

For the war in Ukraine, the European Union for first time invoked the Temporary Protection Directive (TPD). It describes "temporary protection" under the TPD as an "exceptional measure to provide immediate and temporary protection to displaced persons from non-EU countries and those unable to return to their country of origin".



Case Study:

How Jane Goodall revolutionized primatology with her methods and dedication?

In the 1960s, a young Jane Goodall, with no formal scientific degree, entered the dense forests of Gombe, Tanzania, to study chimpanzees. Amid skepticism from the academic world and doubts about her frail appearance, she persevered. One day, she observed a chimp using a twig to fish termites from a mound—shattering the long-held belief that tool-making was a uniquely human trait. Her discovery, initially dismissed by experts, compelled science to redefine the boundary between humans and animals.



Rejecting the traditional detachment of academic science, Goodall immersed herself in chimpanzee communities, lived among them, and gave them names rather than numbers. Her qualitative, ethnographic approach—considering animal individuality, emotion, and social bonds—was initially criticized but later acknowledged as innovative and essential for a deeper understanding of primate behavior. Goodall's influence extends beyond research. She inspired generations of women scientists and fieldworkers, established new conservation norms, and advocated for compassion towards all living beings. Her work highlighted the continuum between human and animal life, emphasizing sensitivity to each individual and the interconnectedness of all species. Goodall's legacy is a scientific revolution. Her journey embodies resilience, humility before nature, and the courage to challenge orthodoxy.



The 2025 ICC Women's Cricket World Cup is the 13th edition of Women's Cricket World Cup. It is being hosted jointly by India and Sri Lanka.^[1] It is India's fourth time hosting the World Cup after the 1978, 1997 and 2013 editions, and Sri Lanka's first time hosting it. This is the last time the tournament will have eight teams.^[2] Australia are the defending champions, having won their seventh title in 2022. In June 2025, the International Cricket Council announced the event will take place from 30 September to 2 November 2025. ICC chairman Jay Shah said the tournament arrives at a “defining moment” for the women’s game, offering a chance to push the sport to greater heights. The tournament will bring global media attention to women’s cricket, showcasing talented female athletes and their performances. Both countries will invest in upgrading stadiums, facilities, and support systems (medical, training, logistics) — improvements that will benefit future women’s sporting events as well. The event will generate jobs and tourism revenue, especially for women in sectors like sports management, hospitality, and broadcasting. It can also motivate corporate sponsorships and investments in women’s sports, which are often underfunded.