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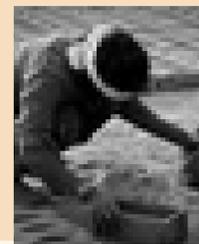
Agri sector sees more hope than fear in Indo-US trade deal

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Opposition mulls motion to remove LS Speaker

Opposition parties are considering moving a no-confidence motion against Lok Sabha Speaker Om Birla, alleging partisan conduct in the functioning of the House. The immediate context relates to the denial of an opportunity to Leader of the Opposition Rahul Gandhi to speak during the debate on the Motion of Thanks to the President's Address. According to reports, over 100 MPs have signed a notice for such a motion.



The Speaker or the Deputy Speaker can be removed from office through a resolution passed by a majority of the total membership of the House. This provision flows from Article 94(c) of the Constitution, which deals with the vacation, resignation, and removal of the Speaker and the Deputy Speaker. However, the procedure for removal is subject to strict conditions. Any member who intends to move a resolution for the removal of the Speaker or the Deputy Speaker must submit a written notice to the Secretary-General of the Lok Sabha. Such a notice may be submitted jointly by two or more members. A resolution under Article 94(c) cannot be taken up unless a minimum notice period of fourteen days has been given, indicating the intention to move the resolution. Once the notice is received, a motion seeking permission to move the resolution is included in the List of Business in the name of the concerned members. The date for considering this motion is fixed by the Speaker and must be any day after the expiry of fourteen days from the date on which the notice was received. The Speaker has the right to speak as well as to take part in the proceedings of Lok Sabha while any resolution for their removal from office is under consideration in the House. They are entitled to vote only in the first instance on such a resolution or any other matter during such proceedings but not in the case of an equality of votes.

Rs 54,000 cr lost in digital arrests, this is dacoity: SC

The Supreme Court expressed serious concern over the rising instances of so-called digital arrests and questioned the role of the Reserve Bank of India (RBI) and banks in preventing such financial frauds. A three-judge Bench led by Chief Justice of India Surya Kant noted reports suggesting that losses from such frauds could exceed ₹25,000 crore, with some estimates indicating figures above ₹54,000 crore. The Court observed that the scale of losses pointed to systemic failures in regulatory and banking oversight. The Bench criticised banks for inadequate monitoring of suspicious transactions and urged the adoption of robust Artificial Intelligence-based tools to flag abnormal fund transfers.

It questioned why existing mechanisms had failed to prevent unusually high-value transactions in accounts with otherwise low activity. Concerns were also raised regarding indiscriminate lending practices, with the Court observing that weak credit discipline was placing a burden on public institutions and judicial bodies. The Attorney General informed the Court that the RBI had issued a Standard Operating Procedure (SOP) for banks to handle digital arrest cases. Taking note, the Court directed the Ministry of Home Affairs to formally adopt and implement the SOP dated January 2, 2026, and to notify relevant rules within three weeks. The Court asked authorities to consider suspending suspicious transactions under the Prevention of Money Laundering Act and to develop a framework for victim compensation.



Tulips in winter: A breakthrough set to give a boost to Valley tourism



A scientific breakthrough in tulip cultivation achieved in Kashmir has the potential to significantly expand the region's floral tourism and floriculture economy. Researchers at the Sher-e-Kashmir University of Agricultural Sciences and Technology (SKUAST), Srinagar, successfully induced tulip blooms in December, nearly four months ahead of their natural flowering season. The experiment was conducted at the university's research garden, where approximately 3,000 out of 4,000 planted bulbs bloomed during winter.

The early blooming was achieved through the use of bulb programming and forcing techniques, which involve regulating environmental conditions such as temperature and light to control flowering time. These methods allow flowers to be produced in line with specific market demand periods, including Christmas, New Year, and Valentine's Day. The most effective results were observed with a 14-week programming schedule. While such technology is commonly used in the Netherlands, this marks its first successful application in the Kashmir Valley.

Traditionally, tulips in Kashmir bloom from late March for about a month, attracting large tourist inflows, with Srinagar's tulip garden recording around eight lakh visitors last year. To reduce dependence on imported bulbs, SKUAST has initiated a parallel project focused on local bulb propagation through a Centre of Excellence at Sagam village, supported by the Dutch Embassy. The university has also earlier extended floral tourism by experimenting with off-season chrysanthemum blooms, later adopted by the J&K government, demonstrating the broader potential of scientific intervention in tourism-linked agriculture.

Bonded labour continues despite 50 years of its abolition

The rescue of Chamru Majhi and his family from a brick kiln in Nadia district of West Bengal highlights the continued prevalence of bonded labour, even fifty years after the enactment of the Bonded Labour System (Abolition) Act. The rescue operation, carried out jointly by local police, administrative authorities, and the District Legal Services Authority, led to the registration of an FIR. The family, originally from Sheikhpura district in Bihar, had remained trapped in second-generation bonded labour for 17 years after accepting an advance payment from a labour contractor, compelling even minor children to work.

The case reflects the broader pattern of bonded labour in West Bengal, which functions both as a source and destination state. Brick kilns and small industrial units frequently employ migrant workers from Bihar, Jharkhand, and Odisha under exploitative conditions. A 2020 study estimated that around 11,000 brick kilns in the state employ nearly eight lakh workers, often characterised by low wages, long working hours, restricted mobility, and limited access to health and maternity benefits.

Between 2023 and early 2026, bonded labourers were rescued from various sectors including restaurants, tea gardens, and processing units within the state. Additionally, workers from West Bengal were rescued from jewellery units in Chennai between 2019 and 2024 and were issued bonded labour release certificates, enabling rehabilitation. Despite legal abolition, bonded labour continues to persist in informal and unregulated sectors, disproportionately affecting vulnerable populations.



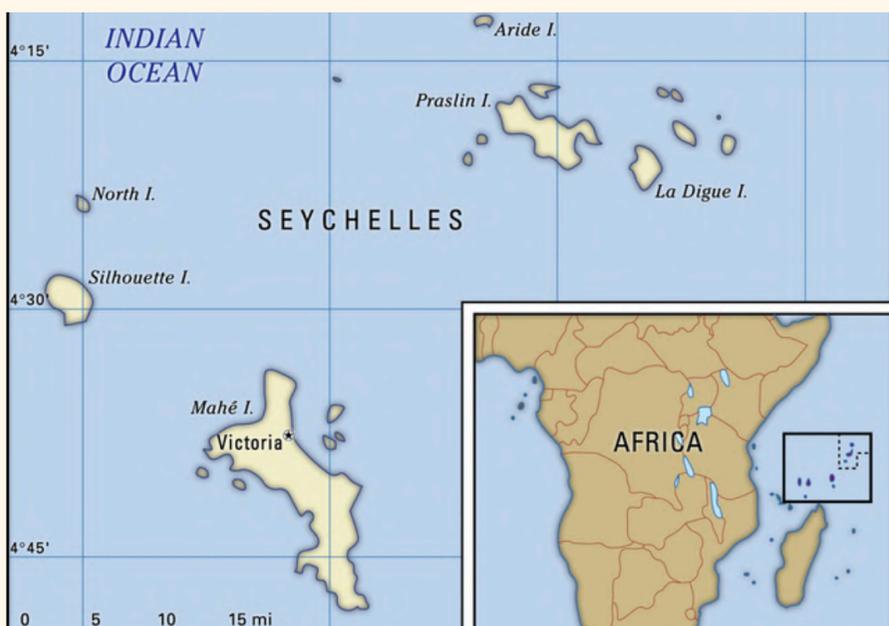
INTERNATIONAL

India announces \$175 million economic package for Seychelles

India has announced a development assistance package worth \$175 million for Seychelles following bilateral talks between Prime Minister Narendra Modi and Seychelles President Patrick Herminie during the latter's official visit to India. The announcement reflects the continuation of India's development partnership with the island nation, which has been described as a key pillar of bilateral relations.

Both sides agreed on a broad vision to strengthen cooperation in areas such as sustainability, trade, economic development, and security. Emphasising the depth of ties between the two countries, India highlighted shared historical links, mutual trust, and a common outlook for the future. Seychelles was described as a significant maritime neighbour of India in the Indian Ocean Region. The announced economic package is intended to support concrete projects aligned with Seychelles' priorities and developmental needs. The identified sectors include social housing, mobility, vocational training, health, defence, and maritime security. India reiterated that its development assistance has consistently been demand-driven and tailored to the requirements of its partner country.

The engagement underscores India's approach of combining development cooperation with strategic and security-related collaboration in the Indian Ocean Region. The assistance package also reflects India's broader emphasis on strengthening partnerships with neighbouring and maritime countries through capacity-building, infrastructure support, and sector-specific cooperation, while maintaining a mutually beneficial and consultative framework.



Vance in a country no sitting US President or V-P visited before



The visit of United States Vice President JD Vance to Armenia reflects ongoing diplomatic efforts by the Trump administration to advance a US-brokered peace process between Armenia and Azerbaijan, aimed at resolving a decades-long conflict. The Vice President, accompanied by his wife Usha Vance, was formally received in Armenia with ceremonial honours, underscoring the diplomatic significance of the visit.

During his visit, Vance is scheduled to meet Armenian Prime Minister Nikol Pashinyan, who had previously participated in discussions at the White House in August that focused on improving bilateral relations between Armenia and Azerbaijan. At that meeting, Armenia and Azerbaijan signed agreements reaffirming their commitment to concluding a comprehensive peace treaty and reopening key transportation routes between the two countries, which are seen as important confidence-building measures.

The draft peace treaty has been initialed by the foreign ministers of the two countries, indicating preliminary political approval. However, the treaty has not yet been formally signed by national leaders, nor has it been ratified by the respective parliaments, meaning it has not acquired legal force. The visit highlights continued diplomatic engagement by external actors in facilitating dialogue, while also reflecting the unfinished nature of the peace process and the steps still required for its formal conclusion.

Gross NPAs of SCBs at a historic low of 2.15% as of September

The gross non-performing assets (NPA) ratio of Scheduled Commercial Banks (SCBs) for domestic operations declined to a historic low of 2.15 per cent by the end of 2025, based on provisional data. This level is lower than that recorded in 2010–11, indicating a sustained improvement in asset quality over time. According to information provided by the Ministry of Finance to the Lok Sabha, gross NPAs of SCBs have been continuously declining over the last eight financial years, including in the case of Public Sector Banks (PSBs).

The decline in NPAs has had important financial implications for banks. Lower stressed assets have led to reduced provisioning requirements, which has in turn contributed to improved profitability. Enhanced profitability has supported positive business growth across the banking sector. The Ministry noted that these trends reflect improvements in asset quality, underwriting standards, and balance sheet strength, particularly among PSBs, alongside sustained profitability.

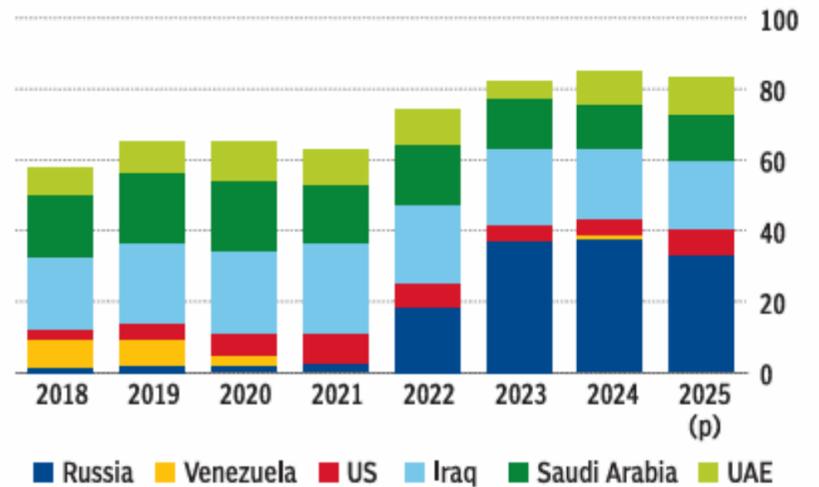
A key institutional intervention in this context was the Asset Quality Review (AQR) initiated by the Reserve Bank of India in 2015. Following the AQR, the government implemented the 4R strategy, which focused on recognising NPAs, resolving and recovering value from stressed assets through effective legal and procedural frameworks, recapitalising PSBs, and introducing reforms in banks and the broader financial ecosystem. Collectively, these measures were aimed at addressing the problem of rising loan defaults and strengthening the banking system.

NPA NON
 PERFORMING
 ASSET

Crude oil import bill may rise if India stops discounted Russian buys

The changing import basket

Share of major sources of petroleum crude (by mass) in India's petroleum import basket during Apr-Dec period (in %)



Source: Ministry of Commerce

India's crude oil import dynamics indicate that a reduction in the use of discounted supplies from Russia could increase the country's import bill. Data from the Ministry of Commerce show that while the price discount on Russian crude has narrowed since its peak in 2022–23, it remained cheaper than most alternative suppliers as of December 2025. Russian crude averaged \$469 per tonne, compared to \$506.7 from the United States, \$503.2 from Saudi Arabia, and \$529.4 from the UAE. Nigerian crude, priced at \$527.9 per tonne, commanded a higher premium due to its light crude characteristics.

Supplier-wise data also reveal deep discounts from certain sanctioned or distressed producers. Venezuelan crude was significantly cheaper than Russia's average import price, while Mexico and Colombia also offered lower prices. However, these countries primarily export heavy or very heavy crude grades, which entail higher processing costs.

India's crude import demand has continued to expand alongside economic growth. Imports during April–December 2025 reached 201.5 million tonnes, reflecting nearly 10 per cent year-on-year growth. Within this expanding market, sourcing patterns have adjusted in accordance to geopolitical developments, but not fully reversed. Russia accounted for 32.7 per cent of imports during this period, followed by Iraq, Saudi Arabia, and the UAE, while the United States supplied a smaller share. Venezuela's contribution remained marginal.

ECONOMICS

Agri sector sees more hope than fear in Indo-US trade deal

The India-US interim trade arrangement has generated mixed responses across India's agriculture and allied sectors, marked by optimism in export-oriented segments and concerns in import-sensitive areas. Coffee exporters have welcomed duty-free access to the US market, with speciality and instant coffee shipments expected to gain competitiveness following the removal of a 25 per cent duty. Though the US remains a relatively small buyer of Indian coffee, the agreement is viewed as a positive signal for market diversification and long-term engagement.

Indian tea has also secured zero-duty access, offering an advantage over competing exporters such as China, although exporters anticipate only modest growth in the short term due to branding and demand constraints. Marine product exporters expect a recovery in market share in the US, with industry bodies projecting a rebound in export volumes after recent disruptions. Spices exporters see improved competitiveness vis-à-vis Southeast Asian countries but continue to seek relief from non-tariff barriers such as stringent quality and residue norms. At the same time, concerns have been raised on the import front. Apple growers fear potential pressure on domestic prices if concessional imports from the US are allowed, though officials expect limited impact due to seasonal and logistical factors. Similarly, imports of DDGS may affect soybean and corn prices, but proposed quantity caps and prevailing price conditions are expected to restrict adverse effects. Lower duties on US soybean oil could intensify competition for other exporting countries, reflecting the broader distributional implications of trade liberalisation.

Coffee

- The US removed import tax on Indian coffee.
- Indian coffee becomes cheaper and more competitive in the US.
- Speciality and instant coffee exports may increase.
- US buys less Indian coffee; still it is good news.

Tea

- Indian tea will enter the US with zero tax.
- This gives India an advantage over Chinese tea.
- Exports may rise slightly, but not very fast.

Seafood

- Indian seafood exports to the US are expected to recover.
- Exporters believe sales will increase after the deal.

Spices

- Indian spices now compete on equal terms with Vietnam and Indonesia.
- Exporters want fewer regulatory hurdles to fully benefit.

EPFO to launch app for withdrawals via UPI



The Ministry of Labour and Employment is working towards a liberalised framework to make access to Employees' Provident Fund (EPF) more flexible, while retaining a portion of the corpus as a mandatory retirement savings. Under the proposed reform, a cap will continue on the share of EPF that remains locked, preserving its long-term social security objective.

The Employees' Provident Fund Organisation (EPFO) is expected to launch a mobile application enabling subscribers to withdraw an eligible portion of their EPF directly into their seeded bank accounts through a unified payment interface (UPI). The application will allow members to view the withdrawable balance, similar to banking services, and complete transactions using linked UPI PINs, ensuring security. Comprehensive trials using dummy accounts are underway to address technical glitches before rollout.

Currently, EPF withdrawals require filing claims through the Universal Account Number portal or the UMANG app, a process considered complex and time-consuming. Although full withdrawal is permitted upon retirement or prolonged unemployment, most members must apply for claims to access their funds. To improve efficiency, the EPFO introduced auto-settlement of advance claims in 2020, later expanding it to cover education, marriage, and housing, with limits raised to ₹5 lakh.

The reform is expected to reduce the administrative burden on EPFO, which settles over five crore claims annually, while maintaining regulatory safeguards, as EPFO does not hold a banking licence.

A chance for India to polish the Kimberley Process

India has assumed the chairmanship of the Kimberley Process (KP) for 2026, a multilateral initiative aimed at regulating the global trade in conflict diamonds.

What is a conflict diamond?

Conflict diamonds refer to rough diamonds used by rebel or insurgent groups to finance activities that undermine legitimate governments. Initiated in 2000 by southern African countries, the Kimberley Process led to the establishment of the Kimberley Process Certification Scheme (KPCS) in 2003. At present, the KP has 60 participants representing 86 countries and covers nearly the entire global rough diamond trade.

Working of KPCS

Under the KPCS, participating countries enforce certification mechanisms to ensure that only KP-compliant rough diamonds enter the legitimate supply chain. Trade is permitted exclusively among certified participants, with mandatory sharing of production and trade statistics. While countries such as Angola, Botswana, Canada and Russia dominate diamond production, India plays a central role as the world's largest importer of rough diamonds and a leading hub for cutting and polishing, primarily in Surat and Mumbai.



Challenges before India as Chair of the Kimberley Process

- 1. Narrow definition of "conflict diamonds"** - The Kimberley Process defines conflict diamonds narrowly as those used to finance rebel or insurgent groups against legitimate governments. This definition excludes diamonds linked to state-sponsored violence, human rights abuses, human trafficking, environmental degradation, exploitation in artisanal mining, and broader illicit trade networks. As a result, the KP framework is limited in its ability to address the complex and evolving realities of diamond-producing regions, where harm is not confined to rebel activity alone.
- 2. Weak decision-making mechanism** - Decision-making within the Kimberley Process is subject to political veto by participant countries, which undermines its effectiveness. This raises concerns about whether conflict diamonds can be identified in an objective and timely manner and what concrete actions follow such identification. Civil society actors have therefore questioned the credibility and enforceability of the KP, arguing that political considerations often override regulatory intent.
- 3. Ineffective use of embargoes** - The experience of the Central African Republic demonstrates the limitations of export embargoes as an enforcement tool. Although the country was banned from exporting rough diamonds in 2013, the restriction contributed to increased smuggling, exacerbated violence, and failed to eliminate illicit trade. This highlights that punitive measures, when implemented without strong institutional and capacity-building support, may worsen conditions on the ground rather than resolve them.
- 4. Divergent views among participants** - While there is broad agreement among KP participants on the need to protect mining communities, significant differences persist regarding the scope of the Process. In particular, there is limited consensus on whether the KP should address state-related violence and wider human rights risks. These divergences complicate efforts to reform and expand the mandate of the Kimberley Process.
- 5. Capacity gaps in producer countries**
Many diamond-producing countries, particularly in Africa, face serious capacity constraints. These include shortages in technical expertise, weak certification infrastructure, and limited forensic and information technology capabilities. Such gaps undermine effective compliance, monitoring, and enforcement of KP standards, reducing the overall credibility of the certification regime.

How India Can Improve the Efficiency of the Kimberley Process

As Chair of the Kimberley Process, India can enhance its effectiveness through calibrated agenda expansion, technology-driven certification reforms, and sustained capacity-building in producer regions. By strengthening transparency, reinforcing the tripartite structure, and linking diamond governance with community development outcomes, India can help transform the KP into a more credible, inclusive, and future-ready multilateral framework.

PRELIMS CORNER :

1) With reference to the Constitution of India, consider the following statements: (2019)

- 1.No High Court shall have the jurisdiction to declare any central law to be constitutionally invalid.
- 2.An amendment to the Constitution of India cannot be called into question by the Supreme Court of India.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

2) With reference to the Constitution of India prohibitions or limitations or provisions contained in ordinary laws cannot act as prohibitions or limitations on the constitutional powers under Article 142. It could mean which one of the following (2019)

- (a) The decisions taken by the Election Commission of India while discharging its duties cannot be challenged in any court of law.
- (b) The Supreme Court of India is not constrained in the exercise of its powers by the laws made by Parliament.
- (c) In the event of a grave financial crisis in the country, the President of India can declare a Financial Emergency without the counsel from the Cabinet.
- (d) State Legislatures cannot make laws on certain matters without the concurrence of the Union Legislature.

HERITAGE**ARATTUPUZHA VELAYUDHA PANICKER**

Arattupuzha Velayudha Panicker was a 19th-century social reformer from the Ezhava community in Kerala and a key figure of the Kerala Renaissance. He was born on 11 January 1825 at Karthikappally Taluk in Alappuzha district into a well-off merchant family. His original name was Kallisseri Velayudha, and he later received the title “Panicker” from the King of Travancore in 1869.

Panicker strongly challenged caste oppression and the dominance of upper castes. He built Shiva temples open to all castes and religions, first at Arattupuzha in 1852 and later at Thanneermukkom in 1854, breaking prevailing social restrictions.

He played a major role in advancing women’s rights among backward communities. He led the Achippudava Samaram (1858) and Ethappu Samaram (1859) for women’s right to wear proper clothing, and the Mukkuthi Samaram (1860) for the right to wear ornaments. He also led Kerala’s first agricultural labour strike, the Karshaka Thozhilali Samaram. Panicker founded the first Kathakali Yogam for Ezhavas in 1861 and was a skilled Kalaripayattu expert. He was murdered in 1874 during a boat journey at Kayamkulam Kayal, making him the first martyr of the Kerala Renaissance.

Prelims Corner: Explanations

1) Answer is option d

Statement 1: This is incorrect. High Courts in India have the power to declare central laws unconstitutional if they violate the Constitution. This power arises from Article 226 and Article 13 of the Constitution, which empower High Courts to issue writs and ensure that laws conform to constitutional provisions.

Statement 2: This is incorrect. An amendment to the Constitution can be called into question by the Supreme Court under its power of judicial review. The landmark Kesavananda Bharati case (1973) established that the Supreme Court can review constitutional amendments to ensure they do not violate the basic structure of the Constitution.

The Basic Structure Doctrine was laid down by the Supreme Court in the Kesavananda Bharati case (1973). In this judgment, the Court overruled its earlier decision in the Golak Nath case (1967) and upheld the constitutional validity of the 24th Constitutional Amendment Act, 1971. The Court held that Parliament has the power under Article 368 to amend the Constitution, including the Fundamental Rights. However, it simultaneously imposed a crucial limitation by ruling that the constituent power of Parliament does not extend to altering or destroying the 'basic structure' of the Constitution. As a result, while Parliament may abridge or take away Fundamental Rights, it cannot amend those rights if such an amendment damages or violates any element of the basic structure. This doctrine ensures that the core principles and identity of the Constitution remain inviolable, even in the face of constitutional amendments.

2) Answer is option b

The Indian Constitution establishes an independent judiciary headed by the Supreme Court to protect the supremacy of the Constitution by exercising the power of judicial review. Article 142 of the Constitution empowers the Supreme Court of India to pass any decree or order necessary to do "complete justice" in any case or matter before it. This provision gives the Court extraordinary powers to ensure justice is served. The phrase in question means that ordinary laws made by Parliament or State Legislatures cannot limit or restrict the Supreme Court's powers under Article 142. The Court's constitutional powers supersede these laws when ensuring justice.

The other options do not align with the scope or interpretation of Article 142: (a): The decisions of the Election Commission are subject to judicial review.

(c): The President requires the Cabinet's advice to declare a financial emergency under Article 360.

(d): State legislatures need Union concurrence only in specific cases under the Seventh Schedule, unrelated to Article 142.



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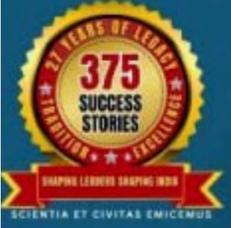
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