

THE PALA

CIVIL TIMES

Civil Service Institute | Pala | Thiruvananthapuram | South India’ Premier Civil Service Coaching Institute | www.civilservicepala.org

P2. NATIONAL



Haryana plans ‘Parali Protection Force’ to check stubble burning - Examines Haryana and Punjab’s efforts to reduce stubble burning through enforcement, surveillance, and organised crop-residue supply chains.

P3 NATIONAL



‘Anti-conversion law takes effect in Chhattisgarh : Examines India’s constitutional framework of religious freedom, secularism, and minority protection.

P4. WORLD



Iran threatens to expand war to Indian Ocean if U.S. attacks again : Examines how the widening U.S.–Iran conflict has spilled into the Indian Ocean, creating implications for India’s strategic interests.

P7. ECONOMICS



What are the alternatives to SWIFT, and how are they faring? : Covers emerging cross-border financial messaging and payment systems such as mBridge, CIPS, SPFS and SEPAM, and their role in enabling alternative channels for international transactions.

Editor’s Note

Today’s edition of the Pala Civil Times brings together the latest developments on India’s apex public recruitment examination, State regulation of religious freedom and emerging opportunities to diversify the global payments system beyond U.S. dollar dominance. Beginning with the national-level themes, we examine State-level regulation of religious freedom in the context of the latest Chhattisgarh anti-conversion legislation. Moving to the international page, we examine how the widening U.S.–Iran conflict is extending its implications into the Indian Ocean region and what this could mean for India’s long-term strategic and economic interests. Our Economics page explores alternative payment systems to the SWIFT model, examining such platforms in terms of their scale, reach and evolving role in cross-border payments. Coming to our most trusted Decoded Editorials, we examine the emerging U.S.–Greenland arrangement through the interconnected themes of strategic maritime routes, critical mineral resources and sovereignty. Alongside this, we revisit the enduring issue of women’s access to public spaces, particularly in the context of growing concerns over harassment and safety. Together, these articles offer a clear and structured window into important developments unfolding across India and the world. We hope readers will take the time to engage with each theme, understand its wider significance and connect it with the larger issues shaping contemporary affairs. Happy reading!

Editorials Decoded

THE HINDU



A chance to retreat

Examines the new U.S.–Denmark–Greenland security arrangement through the interconnected themes of Arctic strategic access, military presence, critical minerals, NATO security and sovereignty.

The Indian EXPRESS



Don’t ask women to shrink, secure their space

Explores the persistent barriers to women’s participation in public life, focusing on harassment, violence, safe infrastructure, and institutional protection.

Haryana plans ‘Parali Protection Force’ to check stubble burning

Haryana and Punjab are strengthening measures against paddy stubble burning through stricter monitoring, crop-residue management machinery and incentives for farmers.

Haryana’s Approach

Enforcement: Haryana will deploy a district- and block-level Parali Protection Force, intensify late-evening patrolling and use drones and mobile-based monitoring to detect farm fires.

Accountability: Verified cases will attract an FIR, challan, red entry in land records and environmental compensation.

Incentives: Farmers are offered ₹1,200 per acre for optimal use of crop-residue management machinery, alongside machinery subsidies.

Supply Chain: The State plans to coordinate baling, storage, pelleting and briquetting and link farmers with industries that utilise paddy residue.

Punjab’s Approach

Mechanisation: Punjab has supported procurement of 16,227 Crop Residue Management machines, backed by ₹183 crore in subsidies, with 50% subsidy for individual farmers and 80% for eligible institutions.

Results: Under its ₹576-crore 2026–27 action plan, reported stubble-burning cases fell from 49,922 in 2022 to 5,114 in 2025, according to the State government.

Objective: The strategy seeks to replace open burning with scientific residue management, protecting air quality, soil fertility and agricultural sustainability.

Red sanders smuggler wanted in 99 cases held by A.P. police



The arrest of a major red sanders smuggler in Kadapa has highlighted the continuing pressure on Red Sanders, a species native to the Seshachalam forests of Andhra Pradesh and heavily targeted by illegal logging.

Illegal Trade and Conservation

Demand: Red Sanders heartwood is highly valued in domestic and international markets for furniture and handicrafts, while its red dye is used in textiles and medicines.

Exploitation: High commercial demand has made Red Sanders one of India’s heavily exploited tree species, with illegal logging and timber extraction posing a major conservation threat.

Protection: Red Sanders is listed in Schedule IV of the Wildlife (Protection) Act, 1972, following the 2022 amendment, while its use and trade are regulated by Andhra Pradesh.

Trade Controls: India prohibits its import and restricts its export under the Foreign Trade Policy, but illegal extraction and smuggling continue despite these controls.

Conservation: The species is treated as a national treasure, making prevention of illegal felling, transport and international trafficking central to its conservation.

PYQ COMPASS



Q. With reference to 'Red Sanders', sometimes seen in the news, consider the following statements: (2016)

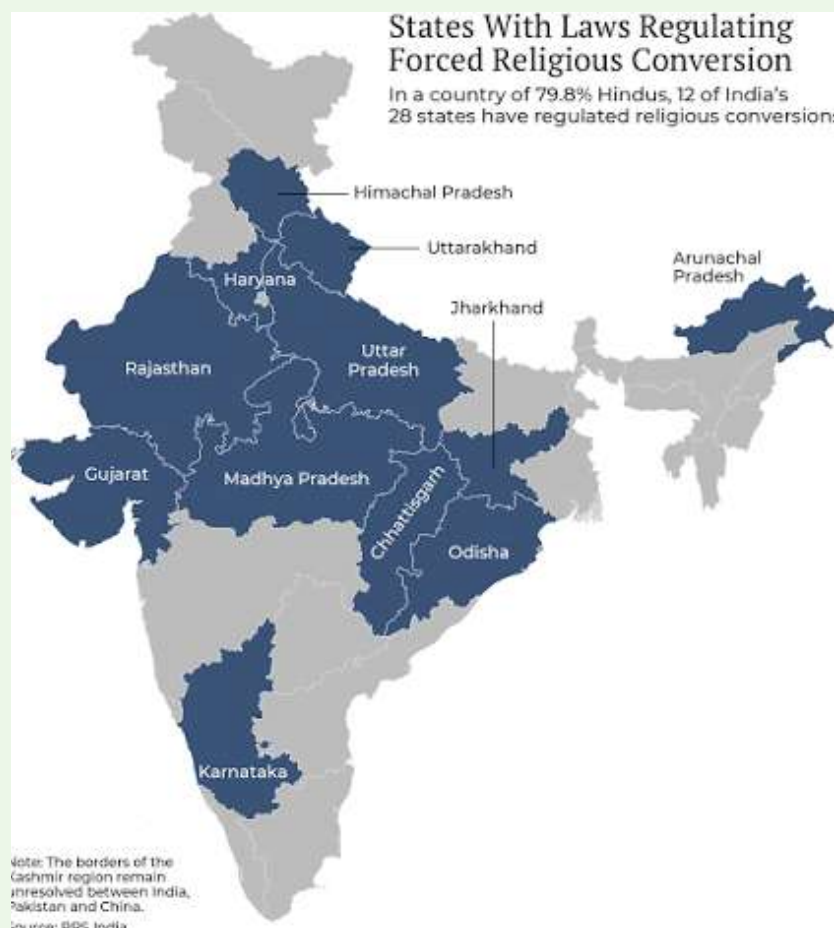
1. It is a tree species found in a part of South India.
2. It is one of the most important trees in the tropical rain forest areas of South India.

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

‘Anti-conversion law takes effect in Chhattisgarh

Notices restricting entry into churches in Dhamtari, Chhattisgarh, have emerged after the Chhattisgarh Freedom of Religion Act, 2026, which requires persons seeking to change their religion to inform the district administration 60 days in advance. The episode highlights the balance between regulating religious conversion and protecting freedom of religion, conscience and minority rights.



Constitutional Framework

Secularism: The Constitution does not establish an official religion and requires the State to maintain equal treatment of citizens irrespective of faith. The Supreme Court recognised secularism as part of the Basic Structure in *S.R. Bommai v. Union of India* (1994).

Religious Freedom: Freedom of religion is a fundamental right, subject to constitutional limitations, with judicial protection against violations.

Principled Distance: Indian secularism involves neither complete separation nor state identification with religion. The State may intervene in religious practices to address social reform and public order. **Minority Protection:** Institutions such as the National Commission for Minorities, established under the NCM Act, 1992, provide an institutional framework for protecting minority rights.

CIC for publishing paper-wise UPSC marks of candidates



The Central Information Commission (CIC) has advised the UPSC to restore the practice of publishing paper-wise marks of recommended candidates in the Civil Services Main examination. The practice was followed before 2018, but only aggregate marks have been publicly disclosed since then.

Transparency in Civil Services Selection

Disclosure: The CIC observed that detailed marks in General Studies, Optional and Personality Test should be disclosed to strengthen transparency and fairness in the selection process.

Choice: Publishing optional-subject marks can help aspirants assess performance trends and make informed choices rather than relying on unreliable sources.

Accountability: The CIC noted that the DoPT could not produce any formal policy decision, office memorandum or other record explaining the discontinuation of detailed marks from 2018.

RTI: Acting under Section 25(5) of the RTI Act, the CIC advised restoration of the practice and directed disclosure of detailed marks of recommended candidates for CSE 2018–2023.

Central Information Commission

Status: The CIC is a statutory, non-constitutional body, established in 2005 under the Right to Information Act, 2005.

Functions: It deals with complaints and second appeals concerning access to information from Central Government public authorities and related bodies.

Significance: The CIC strengthens transparency, accountability and citizens' right to information in public administration.

PYQ COMPASS



Q. Are tolerance, assimilation and pluralism the key elements in the making of an Indian form of secularism? Justify your answer. (2022)

Q. Transparency and accountability in governance are not about controlling corruption but about creating the trust of stakeholders in the policy process by following the Rule of Law and Participatory Governance. Comment. (2026)

Iran threatens to expand war to Indian Ocean if U.S. attacks again

The West Asia conflict is increasingly extending beyond the Persian Gulf and Strait of Hormuz towards the Red Sea and the wider Indian Ocean. A September 24 warning by Iranian Supreme Leader adviser Yahya Rahim Safavi explicitly referred to a possible expansion towards the Indian Ocean, bringing the strategic significance of maritime chokepoints, energy routes and India's surrounding waters into sharper focus.

Geographical Significance of the Indian Ocean

Location: The Indian Ocean is the third-largest of the world's five oceanic divisions, covering approximately 70.5 million sq km, or around 20% of Earth's water surface, and is bounded to the north by Asia.

Connectivity: The Bab el-Mandeb Strait connects the Red Sea with the Gulf of Aden and the Indian Ocean, providing a maritime link between the Red Sea, Suez Canal and wider Asian trade routes.

Chokepoints: The Strait of Hormuz links the Persian Gulf with the Gulf of Oman, while Bab el-Mandeb connects the Red Sea with the Indian Ocean, making both critical points for global energy and commercial shipping.

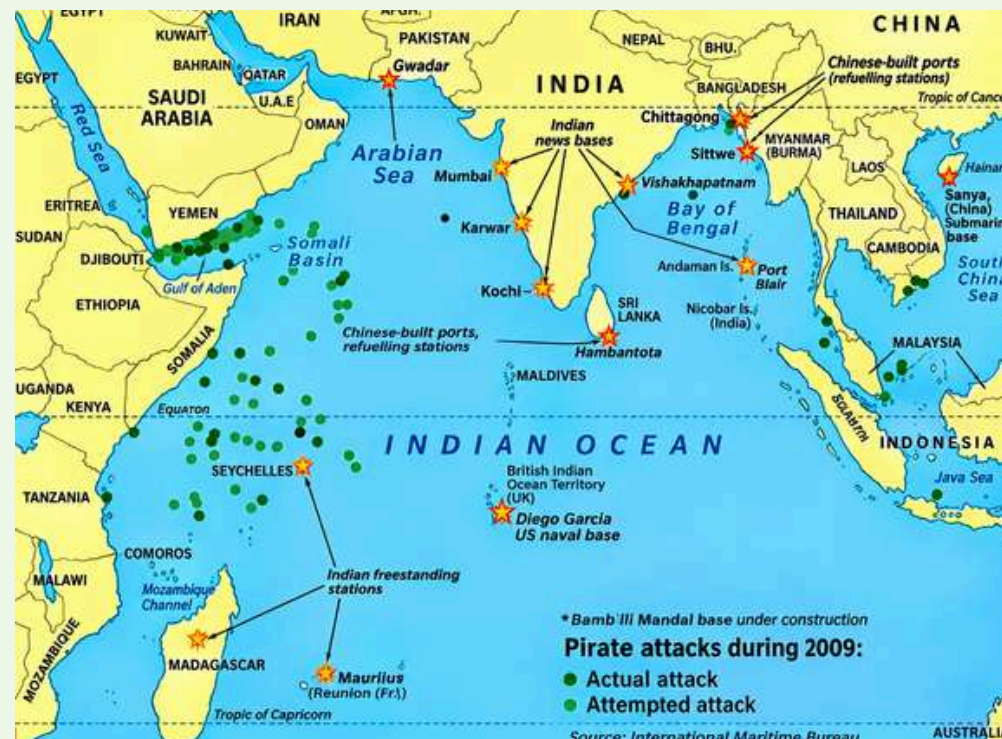
Strategic Reach: The possibility of the conflict extending into the Indian Ocean is significant because the region hosts major maritime routes and strategic military facilities, including the US-British base at **Diego Garcia**.

Maritime Disruption

Hormuz: Shipping through Hormuz has fallen sharply amid the conflict. Reuters reported only 10 commodity vessels crossing on September 24, against a pre-war average of about 125 vessels a day.

Energy Flows: The Strait of Hormuz previously carried around one-fifth of global crude oil and LNG supply, making prolonged disruption capable of affecting energy markets well beyond West Asia.

Bab el-Mandeb: Shipping through Bab el-Mandeb has also faced security concerns and reduced traffic, although Reuters reported 27 commodity vessels crossing on September 23, broadly around its recent 10-day average.



Strategic Implications for India

Geography: India lies at the northern end of the Indian Ocean and has extensive maritime links with the Gulf, Africa and Southeast Asia.

Energy: Disruption around Hormuz can affect India's access to crude oil and LPG, raising energy costs and increasing pressure on the import bill and external-sector stability.

Trade: A wider conflict can increase shipping costs, insurance premiums, transit risks and delivery times, affecting India's external trade.

Disruptive Trends

On September 24, only 10 commodity vessels crossed the Strait of Hormuz, compared with a pre-war average of about 125 large commercial vessels a day.

Opportunity for Preparedness

Diversification: India needs to reduce excessive dependence on any single energy source, supplier or maritime route through diversified energy partnerships and alternative supply arrangements.

Resilience: Strengthening strategic petroleum reserves, domestic energy production, renewable energy and alternative fuels can reduce vulnerability to external supply disruptions.

Maritime Security: India needs sustained surveillance and maritime-security capabilities to protect its sea lines of communication and commercial interests across the Indian Ocean. India's interests require engagement with Gulf countries, Iran, African littoral states and other regional partners to support freedom of navigation and prevent wider destabilisation.

PYQ COMPASS



Q. In what ways would the ongoing U.S-Iran Nuclear Pact Controversy affect the national interest of India? How should India respond to this situation? (2018)

A chance to retreat: On Donald Trump, the Greenland agreement



The U.S., Denmark and Greenland signed a trilateral security agreement on September 22, 2026, following months of tensions over U.S. President Donald Trump's demands for greater control over Greenland. The agreement recognises Danish and Greenlandic sovereignty and the right to self-determination, while significantly expanding and institutionalising the U.S. military and strategic role on the island.

Strategic Location

Geography: Greenland is an autonomous territory within the Kingdom of Denmark, strategically located between North America, Europe and Russia, making it important for Arctic and North Atlantic security.

Military: The U.S. has maintained a military presence in Greenland since World War II. The Pituffik Space Base is particularly important for missile warning, space surveillance and monitoring activity across the Arctic.

Arctic Routes: Melting Arctic ice is increasing the navigability and strategic importance of northern sea routes, making Greenland increasingly relevant to maritime connectivity, military mobility and control of the Arctic.

New Security Arrangement

Expanded Presence: The agreement allows the U.S. to modernise and expand activities at Pituffik and provides for new defence areas at Narsarsuaq and Mestersvig, alongside possible additional facilities.

Military Access: Washington receives extensive basing, overflight and access rights, strengthening its long-term ability to operate in Greenland for North Atlantic and Arctic defence.

Adversary Exclusion: Non-NATO countries are restricted from establishing military installations or persistent military presence in Greenland, while investments by non-NATO/non-EU states in sensitive sectors face enhanced scrutiny.

Permanence: The agreement has no expiry date and would continue to apply if Greenland becomes independent, with the agreement requiring an independent Greenland to remain within NATO and assume the relevant obligations.



Economic and Resource Significance

Critical Minerals: Greenland possesses significant deposits of rare earth elements and other minerals, making it relevant to competition over critical mineral supply chains and advanced technologies.

Strategic Resources: Control over access to critical minerals has acquired greater geopolitical importance because of Western concerns about dependence on China for rare-earth processing and supply.

Investment Security: The new agreement gives the U.S., Denmark and Greenland a stronger role in scrutinising sensitive investments, particularly in mining and infrastructure, reflecting the convergence of economic security and national security in the Arctic.

Resource-Security Link: Greenland therefore represents a combination of military geography, emerging Arctic routes and critical mineral resources, making it a major arena of strategic competition.

Broader Geopolitical Significance

Greenland has become a focal point of wider U.S.–Russia–China competition as climate change, new maritime possibilities and resource accessibility increase the strategic value of the Arctic. The expansion of military infrastructure reflects the growing importance of the Arctic for missile warning, surveillance, maritime security and North Atlantic defence. Critical minerals have transformed the Arctic from merely a geographical frontier into an important arena of resource and supply-chain security.

PYQ COMPASS



Q. Tundra regions are ecologically fragile but economically important. Examine this statement critically (GS I - 2026).

Don't ask women to shrink, secure their space



The recent alleged gang rape of a 17-year-old girl in Southeast Delhi has revived concerns about women's safety in public spaces, echoing anxieties exposed by the December 2012 Delhi gang rape. Delhi recorded 13,396 crimes against women and 1,058 rape cases in 2024, the highest among the 19 metropolitan cities tracked by the NCRB. The persistence of such vulnerabilities highlights that women's empowerment requires safe public spaces, economic opportunities, social awareness and institutional accountability.

From Protection to Agency

Agency: Women's participation in public life requires a shift from a paternalistic model of protection to an enabling model of empowerment, where women can work, travel, study, participate in public affairs and use public spaces without restricting their mobility because of safety concerns.

Infrastructure and security: Women's freedom of movement requires functioning streetlights, usable footpaths, effective CCTV, emergency response systems, regular safety audits, adequate police presence and reliable public transport that make public spaces safe and accessible.

Implementation: The underutilisation of the Nirbhaya Fund, established after the 2012 incident for measures including women's safety infrastructure, illustrates the gap between policy intent and implementation.

Legal Reforms for Gender Equity

Legal reforms seek to address structural discrimination, gender-based violence and denial of autonomy.

The Justice Verma Committee (2013) recommended stronger laws against sexual violence and greater gender sensitisation.

Vishaka v. State of Rajasthan (1997) established safeguards against workplace sexual harassment, which later informed the POSH Act, 2013.

The Protection of Women from Domestic Violence Act, 2005 provides a legal framework to address domestic violence.

Shayara Bano v. Union of India (2017) strengthened the legal protection of Muslim women against the practice of instant triple talaq.

Latest National Crime Records Bureau reveals that Delhi recorded 1,058 rape cases, the highest among the 19 tracked metros.

Addressing Violence in Physical and Digital Spaces

Scope: Women face violence across domestic, workplace, public and digital spaces, requiring responses that combine prevention with accessible institutional support.

Support: The Nirbhaya Fund supports women-safety interventions, including One-Stop Centres that provide support to survivors of violence.

Cybersecurity: Measures against cybercrime and digital harassment are increasingly important as women's participation in online spaces expands.

Justice: Effective response requires stronger police responsiveness, survivor support, fast and accessible justice, cybercrime enforcement and gender sensitisation.

The Implementation Gap

India has a substantial framework of laws, institutions and schemes, but persistent vulnerabilities reveal a gap between policy and implementation. The Delhi experience shows how safety audits, police assistance kiosks, infrastructure improvements and emergency mechanisms often remain reactive rather than routine preventive systems.

Services: Laws and schemes must be translated into accessible and effective services rather than remaining policy provisions.

Safety: Public spaces must have functional infrastructure and preventive safety mechanisms.

Accountability: Effective empowerment requires responsive police and administration capable of ensuring institutional accountability.

Transformation: Women's empowerment requires challenging patriarchal norms and restrictive ideas of masculinity.

Agency: Expanding women's employment, entrepreneurship and economic independence is essential for substantive empowerment.

PYQ COMPASS



Q. Distinguish between gender equality, gender equity, and women's empowerment. Why is it important to take gender concerns into account in programme design and implementation? (2024)

What are the alternatives to SWIFT, and how are they faring?

India has rapidly expanded Quality Control Orders (QCOs) to improve product quality and standardisation, but concerns have emerged that mandatory certification can restrict input availability, raise compliance costs and disrupt manufacturing supply chains. The 2026 QCO reassessment and transition measures seek to address these concerns.

CIPS: China’s Cross-Border Interbank Payment System, launched in 2015, enables global banks to clear and settle cross-border yuan transactions directly through China’s onshore system.

Why Alternatives to SWIFT?

Sanctions: Multiple conflicts and the use of financial sanctions have encouraged countries to seek payment mechanisms that are less vulnerable to restrictions imposed through the existing dollar-centred financial system.

Sovereignty: Alternative systems can enable countries to settle trade using national currencies, reducing dependence on the dollar and correspondent banking channels.

Resilience: Diversified payment arrangements can provide countries with additional channels for cross-border transactions when access to established systems is disrupted.

Digitalisation: CBDC-based platforms could enable direct peer-to-peer cross-border settlement, potentially reducing reliance on correspondent banks and improving settlement efficiency

Major Alternatives to SWIFT

mBridge: A multi-CBDC cross-border payment platform developed by the central banks of Thailand, UAE, China, Hong Kong and Saudi Arabia, using the mBridge Ledger for direct multi-currency settlement without correspondent banks. The BIS exited the project in October 2024, after supporting it since 2019. It had reached minimum viability status in the meantime.

CIPS: China’s Cross-Border Interbank Payment System, launched in 2015, enables global banks to clear and settle cross-border yuan transactions directly through China’s onshore system. It has expanded to participants in more than 120 countries and processed an average of 679.8 billion yuan (\$98.7 billion) per day in 2025, though it remains smaller than CHIPS.

SPFS: Russia’s **System for Transfer of Financial Messages**, developed in 2014 as an alternative to Western financial messaging infrastructure, became more important after Russian banks were excluded from SWIFT in 2022. Its participation expanded to 440 entities in 2023.

SEPAM: Iran’s local interbank telecommunications system, which is linked with SPFS to facilitate financial messaging outside Western infrastructure. In 2023, Iran stated that 52 Iranian bank branches and four foreign banks were connected through the system with 106 banks using SPFS.

India-Russia Payments

National Currencies: India and Russia have developed a functioning bilateral payment mechanism using rupees and roubles, which reportedly accounted for 96% of bilateral trade according to Sberbank India's head.

Banking Network: 22 Russian banks and 17 Indian banks are currently servicing bilateral trade, with Sberbank tasked with developing the payments infrastructure.

CBDC Potential: Sberbank has identified significant potential for CBDC-based India-Russia trade settlements, arguing that digital-currency settlement could improve efficiency.

BRICS Link: The India-Russia experience demonstrates how bilateral national-currency settlement can operate even without a common BRICS currency.

PYQ COMPASS



Q. Which one of the following statements about Unified Payments Interface (UPI) and Central Bank Digital Currency (Digital Rupee) is NOT correct?

(a) UPI is a real-time payment system but Digital Rupee is akin to sovereign paper currency.

(b) In case of UPI, settlement for end users happens instantly as the money gets immediately debited or credited but in the case of Digital Rupee, there is no settlement as the wallet balance gets transferred to another wallet.

(c) UPI transactions are recorded by banks and reflected in bank statements but in case of Digital Rupee, no data is captured in bank statements as transactions are from one wallet to another.

(d) In both the cases (UPI and Digital Rupee), the liability lies with the users and their respective banks.

PYQ Compass



Q. Which one of the following statements about Unified Payments Interface (UPI) and Central Bank Digital Currency (Digital Rupee) is NOT correct?

- (a) UPI is a real-time payment system but Digital Rupee is akin to sovereign paper currency.
- (b) In case of UPI, settlement for end users happens instantly as the money gets immediately debited or credited but in the case of Digital Rupee, there is no settlement as the wallet balance gets transferred to another wallet.
- (c) UPI transactions are recorded by banks and reflected in bank statements but in case of Digital Rupee, no data is captured in bank statements as transactions are from one wallet to another.
- (d) In both the cases (UPI and Digital Rupee), the liability lies with the users and their respective banks.

Ans : d

Unified Payments Interface (UPI) is a digital payment platform that enables real-time interbank transactions between individuals as well as between customers and merchants. Central Bank Digital Currency (CBDC) or Digital Rupee is a digital form of legal tender issued directly by the central bank. While UPI serves as a mechanism for transferring funds already held in bank accounts, the Digital Rupee functions as currency itself and represents a direct obligation of the Reserve Bank of India (RBI). For UPI transactions, the liability rests with the commercial banks that maintain the deposits. However, the Digital Rupee is a direct liability of the Reserve Bank of India rather than commercial banks.

Q. With reference to 'Red Sanders', sometimes seen in the news, consider the following statements: (2016)

- 1. It is a tree species found in a part of South India.
 - 2. It is one of the most important trees in the tropical rain forest areas of South 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

Ans : a

Red Sanders (*Pterocarpus santalinus*) is a tree species that is primarily found in the forest regions of South India, specifically in the states of Andhra Pradesh, Tamil Nadu, and Karnataka.

However, it is not one of the most important trees in tropical rainforests, as it is typically found in dry deciduous forests and is more renowned for its valuable wood, which is sought after for its use in carvings and furniture.

PRACTICE QUESTIONS

Q. Consider the following statements regarding alternatives to the SWIFT financial messaging system:

- 1.mBridge is a multi-CBDC platform designed to enable direct cross-border settlement without correspondent banks.
- 2.CIPS facilitates cross-border transactions involving the Chinese yuan and operates through China's onshore financial system.
- 3.SPFS was developed by Russia before the 2022 exclusion of Russian banks from SWIFT.
- 4.SEPAM is Iran's local interbank telecommunications system and is linked with Russia's SPFS.

Which of the statements given above are correct?

- (a) 1 and 2 only
(b) 1, 2 and 3 only
(c) 2, 3 and 4 only
(d) 1, 2, 3 and 4

Answer: (d) 1, 2, 3 and 4

Statement 1 is correct: mBridge uses the mBridge Ledger to facilitate direct multi-currency CBDC settlement without relying on correspondent banks.

Statement 2 is correct: CIPS (Cross-Border Interbank Payment System) was launched by China in 2015 to support cross-border yuan clearing and settlement through its onshore system.

Statement 3 is correct: Russia developed SPFS (System for Transfer of Financial Messages) in 2014, well before Russian banks were excluded from SWIFT in 2022.

Statement 4 is correct: SEPAM is Iran's domestic interbank telecommunications system and is linked with SPFS for financial messaging.

Q. With reference to the Central Information Commission (CIC), consider the following statements:

- 1.The CIC is a statutory body established under the Right to Information Act, 2005.
- 2.The CIC is empowered to deal with complaints and second appeals relating to access to information.
- 3.The CIC is a constitutional body responsible for enforcing the fundamental right to freedom of speech and expression.

Which of the statements given above are correct?

- (a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

Answer: (a) 1 and 2 only

Statement 1 is correct: The CIC is a statutory, non-constitutional body established under the RTI Act, 2005.

Statement 2 is correct: It deals with complaints and second appeals concerning access to information under the RTI framework.

Statement 3 is incorrect: The CIC is not a constitutional body. It is a statutory institution created to facilitate the exercise of the right to information and promote transparency and accountability.