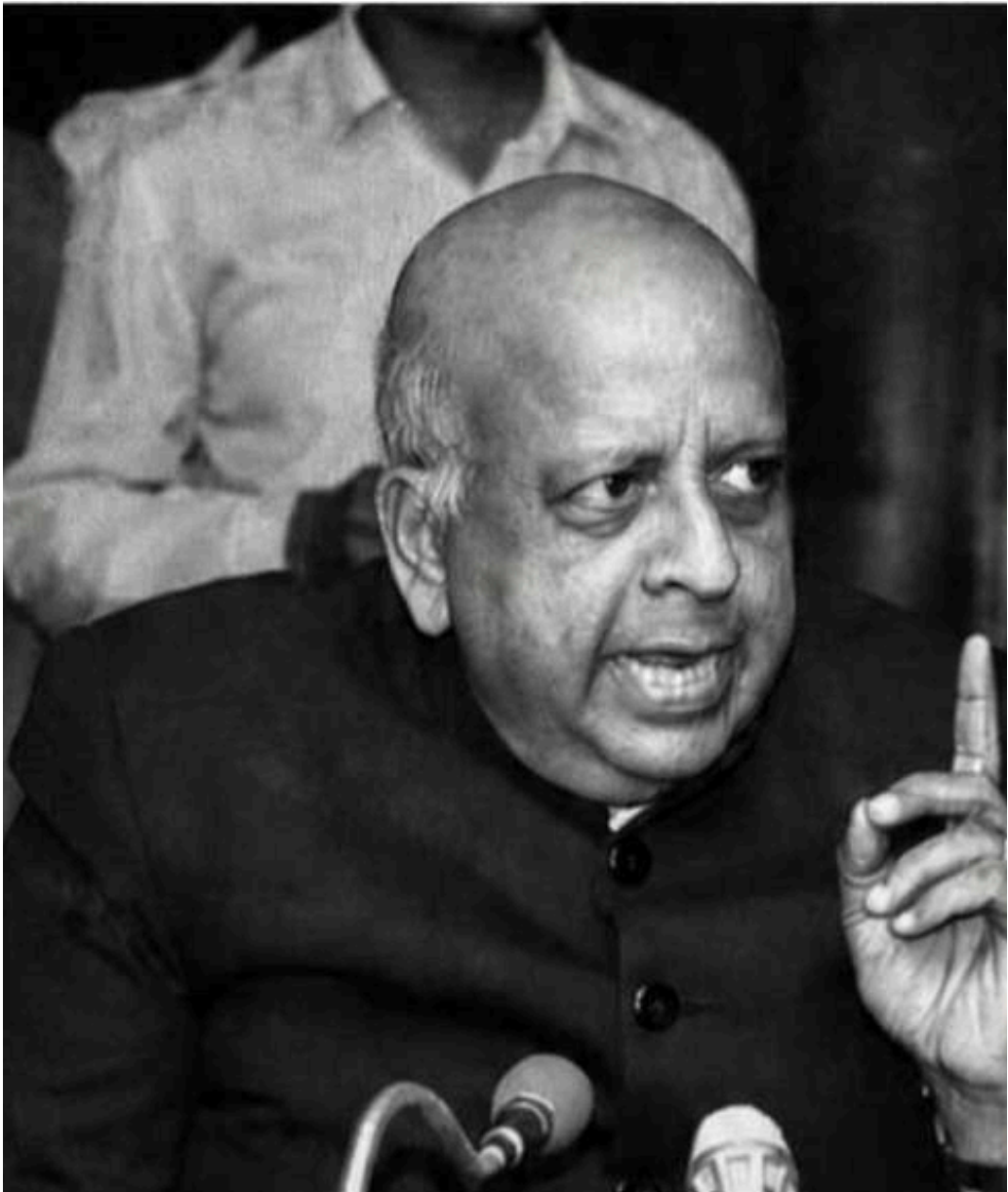


THE PALA CIVIL TIMES

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Editor’s Note

As the vitality and independence of the Election Commission once again feature in national headlines, today’s edition of the Pala Civil Times remembers T. N. Seshan, the giant who showed what the institution could achieve when its powers were exercised with conviction.



Tirunellai Narayana Iyer Seshan
(15 December 1932 – 10 November 2019)
“Seshan showed what one man could do to ensure that democracy did not become a hydra-headed monster. In time Seshan retired. And the monster was set free.” - TJS George

P2. NATIONAL



Rupture in Election Commission:
How dissent has played out in the poll panel in the past
: Examining the constitutional framework, internal deliberations, dissent and majority decision-making within the Election Commission of India.

When electoral reforms in India are discussed, one name inevitably stands out – T. N. Seshan, the 10th Chief Election Commissioner, who served from 1990 to 1996. An IAS officer of the 1955 batch and former Cabinet Secretary, Seshan transformed the Election Commission from an institution often perceived as lacking effective authority into a formidable constitutional watchdog of free and fair elections. A physics graduate and former teacher from the distinguished Madras Christian College, Seshan’s journey into the civil services also reflects the diverse academic backgrounds that enrich India’s permanent executive. His transition from academia to public administration illustrates how individuals from varied fields can bring their knowledge, discipline and experience to the task of governance. His tenure brought greater discipline to the electoral process through measures such as voter identification, tighter monitoring of campaign expenditure, restrictions on campaign timings and rigorous enforcement of the Model Code of Conduct. His uncompromising approach to electoral malpractice earned him both admiration and political opposition. His contribution was recognised with the Ramon Magsaysay Award for Government Service in 1996. Seshan showed that institutions gain strength not merely from constitutional powers, but from the integrity and determination with which those powers are exercised. His legacy remains a reminder that democracy must not only be entrusted to the people; it must also be vigilantly protected.

Editorials Decoded

THE HINDU Overweight and weak Exploring the challenges facing multilateralism, the need for UN reform, contemporary global conflicts and India’s role in shaping the international order.	Trump-Xi bonhomie can’t paper over tensions Examining the evolving US–China relationship through trade, artificial intelligence, critical minerals and the Taiwan question, with implications for India.
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Rupture in Election Commission: How dissent has played out in the poll panel in the past

The functioning of the three-member Election Commission of India (ECI) has come under scrutiny after recent reports revealed that Election Commissioners Sukhbir Singh Sandhu and Vivek Joshi had recorded objections at least 14 times in 10 months. The ECI has maintained that these were observations made during deliberations and that its final decisions have remained unanimous.

Constitutional Basis of the Election Commission

Article 324: It gives the ECI the power of superintendence, direction and control over the preparation of electoral rolls and the conduct of elections to Parliament, State Legislatures, and the offices of the President and Vice-President.

Composition: The ECI consists of the Chief Election Commissioner (CEC) and such number of Election Commissioners as the President may appoint, subject to the provisions of law.

Chairmanship: The CEC acts as the Chairman of the Commission, but all three members have an equal say in decision-making.



Decision-Making in the ECI

2023 Act: The Chief Election Commissioner and Other Election Commissioners (Appointment, Conditions of Service and Term of Office) Act, 2023, particularly Sections 17 and 18, governs the transaction of the Commission's business.

Unanimity and Majority Rule: The Commission should transact its business unanimously as far as possible. If the members differ in opinion, the matter is decided according to the majority view. Therefore, in the present three-member Commission, two members can decide a matter even if the third disagrees.

Note of Dissent: An Election Commissioner who disagrees with the majority can record a dissent note on the file.

History of Differences

T.N. Seshan Case, 1995 — Equal Status of Members: After the Election Commission became a permanent three-member body in 1993, differences emerged between T.N. Seshan and Election Commissioners M.S. Gill and G.V.G. Krishnamurthy. In *T.N. Seshan v. Union of India* (1995), the Supreme Court upheld the multi-member structure and established that the three members have equal status and an equal say in decision-making.

2009 — Dispute over Political Neutrality: In 2009, CEC N. Gopalaswami recommended the removal of Election Commissioner Navin Chawla, citing a lack of political neutrality. The recommendation was not acted upon, and Chawla later became CEC.

2019 — MCC Violation Cases: In 2019, Election Commissioner Ashok Lavasa recorded dissent over the Commission's decisions giving then Prime Minister Narendra Modi and then BJP president Amit Shah a clean chit in complaints concerning Model Code of Conduct violations. Lavasa also objected to his dissent notes not being reflected in the Commission's final orders. He resigned from the Commission in 2020.

2025 SIR — Observation at Draft Stage: Before the Special Intensive Revision (SIR) order of June 24, 2025, Election Commissioner Sukhbir Singh Sandhu observed that vulnerable groups such as the elderly, persons with disabilities and poor citizens should not face harassment during the exercise. The ECI subsequently maintained that this was an observation during the drafting process and that the final SIR order was unanimous.

The ECI has argued that differences during deliberation do not necessarily mean disagreement over the final decision. It has described observations and suggestions by Commissioners as part of the institution's internal checks and balances, with operational concerns being raised during the drafting stage. The Commission maintains that decisions taken in recent months, including those relating to elections in Bihar, Kerala, Tamil Nadu, Puducherry, Assam and West Bengal, were ultimately unanimous.

PYQ COMPASS



Q. Is the right to vote a fundamental right? Discuss the position of the Election Commission of India while undertaking the revision of electoral rolls. Can it also examine the question of citizenship of voters (GS II - 2026)

AFSPA extended in parts of Arunachal, Manipur, Nagaland

The Armed Forces (Special Powers) Act, 1958 (AFSPA) has been extended for another six months from October 1, 2026 in parts of Manipur, Nagaland and Arunachal Pradesh. The latest extension comes against the backdrop of the ethnic conflict that began in Manipur on May 3, 2023, which reversed the earlier gradual withdrawal of AFSPA from several areas.

What is AFSPA?

Purpose: AFSPA was enacted in 1958 to provide special powers to the armed forces in areas declared **"disturbed"** because of insurgency or serious internal security problems.

Special Powers: Under Section 3, once an area is declared disturbed, armed forces personnel can, subject to the Act, use force including lethal force in specified circumstances, arrest without warrant, and enter and search premises without warrant.

Legal Protection: Prosecution, suit or other legal proceedings for acts done or purportedly done under AFSPA require prior sanction of the Central government.

Who Declares a "Disturbed Area"?

- Under Section 3, both the Central government and State government can declare an area disturbed.
- This means AFSPA's geographical application is not determined exclusively by the Ministry of Home Affairs (MHA).
- In Manipur, the State government had historically issued the disturbed-area notifications, but the Centre assumed a more direct role after the 2023 violence.

PYQ COMPASS



Q. What are the major challenges to internal security and peace process in the North-Eastern States? Map the various peace accords and agreements initiated by the government in the past decade. (GS III - 2025)

Q. What are the internal security challenges being faced by India? Give out the role of Central Intelligence and Investigative Agencies tasked to counter such threats. (GS III - 2023)

Changing Footprint in Manipur

Gradual Withdrawal: AFSPA had been progressively reduced in Manipur as the security situation improved. It was withdrawn from the Imphal municipal area in 2004.

2022–23 Rollback: Between April 1, 2022 and April 1, 2023, AFSPA was withdrawn from all police station areas in the Manipur Valley, while continuing in the hill regions.

Reimposition: Following the May 2023 ethnic conflict, the security situation deteriorated and the Centre began restoring AFSPA in some areas.

November 2024: MHA reimposed AFSPA in six police station areas across five districts, citing the need for coordinated security operations and action against insurgent groups.

Centre–State Difference: The Manipur Cabinet subsequently recommended withdrawal of this notification, creating an unusual disagreement between the State government and the Centre over AFSPA's application.

Present Geographical Application

Manipur: The entire State is declared a disturbed area except 13 police station jurisdictions in five Valley districts.

Nagaland: AFSPA continues in nine districts and areas under 21 police stations in five other districts.

Arunachal Pradesh: It continues in Tirap, Changlang and Longding districts, along with specified areas under police stations in Namsai district bordering Assam.

Other States: Tripura revoked AFSPA in 2015, while Meghalaya ceased to be under AFSPA from April 1, 2018. Assam continues to issue its own disturbed-area notifications.

Jammu and Kashmir: A separate Jammu and Kashmir Armed Forces (Special Powers) Act, 1990 applies there.

Amid Trump–Xi bonhomie, why an island 15,000 km away looms large

The Taiwan question remains one of the most sensitive issues in the US-China relationship. China considers Taiwan a core national interest and has described it as a “red line”, while the US maintains unofficial relations with Taiwan and supports its defensive capabilities. Growing Chinese military pressure, US arms sales and Taiwan's importance in global semiconductor supply chains have added new layers to the rivalry.

Taiwan in US-China Relations

China's Position: China has long claimed Taiwan as part of its territory and has increasingly intensified pressure around the island, including through military activities such as aircraft flybys. Beijing has urged the US to oppose “Taiwan independence” and handle the issue cautiously.

US-China Normalisation: Until 1979, the US officially recognised Taiwan as representing China internationally. The US and mainland China subsequently established diplomatic relations through the Three Joint Communiqués, while the US also issued the Six Assurances to Taiwan, including an assurance that it had not agreed to an end date for arms sales.

Taiwan Relations Act: The Taiwan Relations Act, 1979 provides the basis for the US's unofficial relations with Taiwan. The US remains Taiwan's primary arms supplier and supports its defensive capabilities to strengthen deterrence against a possible Chinese military contingency.

Strategic Ambiguity and US Policy

Strategic Ambiguity: Traditionally, the US has avoided explicitly committing to military intervention if China attacks Taiwan.

Recent Shift in Tone: Former President Joe Biden made several statements indicating that the US would intervene militarily in the event of a Chinese attack. President Donald Trump, in contrast, has adopted a softer public tone on Taiwan and emphasised avoiding war and escalation.

Arms Sales as Strategic Signalling: A proposed \$14-billion US arms package for Taiwan, described in the discussion as the largest such package once approved, has become an important point of tension. China is reportedly seeking to prevent or delay the package, while its timing has acquired significance within the broader US-China negotiations.

Taiwan and the Semiconductor Economy

TSMC Factor: Taiwan's importance extends beyond geopolitics because Taiwan Semiconductor Manufacturing Company (TSMC) has become the world's leading chip manufacturer.

Conflict and Supply Chains: A military conflict over Taiwan could severely disrupt semiconductor supplies, creating consequences for the US and other economies dependent on Taiwanese chip production.

US-Taiwan Cooperation: US pressure on Taiwan to expand manufacturing in the US has also contributed to TSMC investments in Arizona.

Regional Security Implications

Japan: Japanese Prime Minister Sanae Takaichi has explicitly linked a Taiwan contingency, including a naval blockade, to Japan's security interests.

Regional Partnerships: In a potential Taiwan contingency, the US could depend on partners such as Japan, the Philippines and Australia for basing, military operations or troop support.

AUKUS and Defence Hedging: Concerns about China's growing military capabilities form part of the strategic background to AUKUS, the security partnership among the US, UK and Australia. Regional countries are strengthening their militaries, conducting joint exercises and discussing contingencies such as evacuations and military support.

PYQ COMPASS



Q. The new tri-nation partnership AUKUS is aimed at countering China's ambitions in the Indo-Pacific region. Is it going to supersede the existing partnerships in the region? Discuss the strength and impact of AUKUS in the present scenario. (GS II - 2021)

Overweight and weak: On the UN, the 81st session of the UN General Assembly



The 81st session of the United Nations General Assembly (UNGA) comes at a critical moment for global multilateralism. It is the final UNGA session of United Nations Secretary-General (UNSG) António Guterres, following a period marked by conflicts, pandemics, climate disasters and the rise of Artificial Intelligence (AI). The session has therefore renewed attention on strengthening and reforming the United Nations (UN).

A UN Facing Multiple Crises

Rising Conflicts: More than 65 conflicts across 35 countries were recorded in 2025, the highest number since 1946 according to the study cited in the source.

Weakening Multilateralism: Polarisation, major-power conflicts, nuclear threats and unilateral sanctions have weakened the effectiveness and representativeness of the UN.

Unresolved Global Conflicts: The Ukraine, Gaza and Persian Gulf conflicts dominated the broader geopolitical atmosphere, while major powers offered limited proposals for strengthening the multilateral system.

New Challenges: The UN must increasingly address emerging challenges such as AI alongside traditional concerns of war, peace, climate and global security.

Leadership and Reform

Final Session of António Guterres: The 81st UNGA is significant as Guterres concludes his tenure as UNSG after a period of multiple global crises.

UNGA Presidency: Bangladesh's Foreign Minister Khalilur Rahman became President of the 81st UNGA, giving South Asia an important role in the session and in the process of selecting the next UNSG.

Partnership for Multilateralism: An initiative led by the European Union and several countries, and co-sponsored by India, seeks to strengthen multilateral cooperation beyond superpower hegemony.

India at the UNGA

Security Council Campaign: India has begun campaigning for a second two-year non-permanent term on the United Nations Security Council (UNSC) for 2028–29.

India's Diplomatic Position: India presents itself as a balancing power supporting a rules-based international order grounded in the UN Charter, diplomacy and dialogue.

Strategic Importance: India's emphasis on dialogue, diplomacy and rules-based cooperation becomes particularly relevant amid increasing global confrontation.

India's UNSC Campaign — 2028



- **Campaign:** India officially launched its campaign on 14 July 2026 for election as a non-permanent member of the United Nations Security Council (UNSC) for the 2028–29 term.
- **Competition:** Unlike its uncontested election for the 2021–22 term, India faces Tajikistan as a competing candidate.
- **Election:** The election will be held in the United Nations General Assembly (UNGA) in June 2027.
- **Requirement:** A candidate must secure a two-thirds majority of member states present and voting to be elected.

PYQ COMPASS



Q. 'Terrorism has become a significant threat to global peace and security.' Evaluate the effectiveness of the United Nations Security Council's Counter-Terrorism Committee (CTC) and its associated bodies in addressing and mitigating this threat at the international level. (GS II - 2024)

Q. Discuss the impediments India is facing in its pursuit of a permanent seat in UN Security Council. (GS II - 2015)

Trump-Xi bonhomie can't paper over tensions



The latest Donald Trump-Xi Jinping summit produced limited substantive outcomes on the three major issues shaping the US-China relationship — trade, technology and Taiwan. The two sides instead focused on managed stability, using personal diplomacy to contain tensions while leaving major strategic differences unresolved.

Three Key Issues

Trade: The US and China agreed to extend the Busan trade truce until January 10, 2027, avoiding new tariffs and trade restrictions during the extension. The arrangement also coincides with China's suspension of rare-earth export restrictions.

Artificial Intelligence: Trump said he was willing to leave AI "exactly where it is", while Xi stressed the need to maintain human control over AI. Proposals for stronger monitoring, an AI hotline and information-sharing did not materialise.

Taiwan: Xi urged the US to oppose Taiwanese independence, while Washington has held back a proposed \$14-billion arms package for Taiwan amid Chinese pressure. Its eventual approval remains uncertain.

Managed Stability, Unresolved Disputes

Personal Diplomacy: Trump personally received Xi at Joint Base Andrews, the first such reception of a foreign leader by a sitting US President since John F. Kennedy welcomed British Prime Minister Harold Macmillan in 1962. Both leaders emphasised personal rapport and cooperation.

Limited Strategic Gains: The summit did not address the fundamental disputes over Taiwan, technology, trade, critical minerals and AI. Temporary stability suits both sides because the US depends on China for critical minerals, while China seeks continued access to the US market.

Fragile Arrangement: Personal diplomacy and temporary agreements may contain tensions, but unresolved disputes can accumulate and make a future crisis more difficult to manage.

AI: Strategic Competition without Common Rules

Safety Gap: Neither Washington nor Beijing has a strong incentive to significantly slow AI development because both view it as a source of strategic power. The absence of an AI safety framework is particularly significant amid concerns over autonomous AI agents, which can perform tasks independently and have reportedly gained unauthorised access to government websites.

Global Governance: A US-China AI framework could potentially allow the two leading AI powers to shape rules for other countries. For India, this underlines the importance of cooperation with partners and development of indigenous AI capabilities.

Trade and India's Concerns

China's Temporary Relief: The extended trade truce gives China protection from new tariffs and restrictions until January 10, 2027, while leaving the underlying trade dispute unresolved.

Russian Oil Exposure: The US had separately enacted legislation allowing 100% tariffs on major buyers of Russian energy, primarily China and India. The China-US understanding has therefore raised concerns that Beijing could receive temporary relief while India remains exposed to tariff measures linked to Russian crude purchases.

Energy Security: India and the US had agreed on a trade framework in February, but a final agreement had not been concluded. The tariff issue therefore intersects with India's energy security, as Russian crude remains an important component of its energy strategy.

PYQ COMPASS



Q. "The USA is facing an existential threat in the form of China, that is much more challenging than the erstwhile Soviet Union." Explain. (GS II - 2021)

What are IRDAI's proposed insurance reforms

The Insurance Regulatory and Development Authority of India (IRDAI) has proposed reforms to insurance commissions, distribution costs and expenses to reduce mis-selling and make competition more focused on price, suitability and product quality.

What Has IRDAI Proposed?

Commission Caps: For life insurance, first-year commission is proposed to be capped at 20% for distributors and 25% for agents, significantly below earlier levels.

Expense of Management: Expense of Management (EoM), which includes administrative and distribution costs such as commissions, is proposed to be gradually reduced to 12.5% for life insurers and 20% for general insurers over five years.

Consumer Protection: The reforms seek to reduce mis-selling and dark patterns and encourage insurance sales based more on customer needs than commissions.

Why Are Commissions a Concern?

Commission-led Sales: IRDAI argues that insurance sales have become heavily driven by commissions rather than price and product quality.

Rapid Growth: Between 2022-23 and 2024-25, broker commissions in general insurance rose 173%, compared with a 37% rise in premiums. For life insurance corporate agents, commissions rose 125% against 28% growth in premiums.

Distribution Costs: High commissions can increase insurers' costs and reduce the efficiency of the insurance market.

Insurance Regulatory and Development Authority of India

Established in 1999 as an autonomous and statutory body, the IRDAI serves as the primary regulator for the insurance industry in the country and abroad. Its main objective is safeguarding policyholders' interests and ensuring the insurance industry's growth and stability.

Impact on Distribution and Inclusion

- Online aggregators such as Policybazaar and TurtleMint may face greater pressure because their business models involve high customer-acquisition costs and dependence on upfront commissions.
- Banks may also see lower income from insurance distribution. Their average insurance-distribution income rose from 3.5% of profit before tax in 2022-23 to 5.1% in 2025-26.
- Lower commissions could also make low-ticket policies in smaller cities and among lower-income groups less attractive to sell, creating a tension between cost control and wider insurance access.

Insurance Penetration

India remains the world's 10th largest insurance market, but insurance penetration was only 3.7% in 2024-25.

Insurance penetration = Total insurance premiums collected ÷ Gross Domestic Product (GDP).

The insurance Foreign Direct Investment (FDI) limit was raised to 100% to encourage investment and expand insurance coverage. However, improving penetration also requires a distribution system that remains financially viable and reaches underserved groups.

The reform seeks to shift insurance distribution from a commission-driven model towards consumer value, efficiency and long-term policy retention. The key policy challenge is to control excessive distribution costs without making insurance distribution less viable for small insurers, low-ticket policies and underserved regions.

PYQ COMPASS



Q. In India, which of the following can trade in Corporate Bonds and Government Securities? (2024)

1. Insurance Companies
2. Pension Funds
3. Retail Investors

Select the correct answer using the code given below:

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

PYQ Compass



Q. Consider the following statements: (2017)

1. The Election Commission of India is a five member body.
2. The Union Ministry of Home Affairs decides the election schedule for the conduct of both general elections and by-elections.
3. Election Commission resolves the disputes relating to splits/mergers of recognized political parties.

Which of the statements given above is/are correct?

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

Ans : d

Statement 1: This is incorrect. The Election Commission of India (ECI) is a three-member body, consisting Commissioner of the Chief Election (CEC) and two Election Commissioners. It is not a five-member body.

Statement 2: This is incorrect. The Election Commission of India, not the Ministry of Home Affairs, decides the election schedule for general elections and by-elections. The ECI is an independent constitutional authority under Article 324.

Statement 3: This is correct. The ECI resolves disputes related to splits or mergers in recognized political parties under the Election Symbols (Reservation and Allotment) Order, 1968. It decides which faction is entitled to the party's name and symbol.

The ECI performs crucial tasks like:



Setting
election dates



Registering
political
parties



Enforcing the
Model Code
of Conduct



Overseeing the
entire electoral
process

Q. In India, which of the following can trade in Corporate Bonds and Government Securities? (2024)

1. Insurance Companies
2. Pension Funds
3. Retail Investors

Select the correct answer using the code given below:

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

Ans : d

In India, Corporate Bonds and Government Securities (G-Secs) are widely traded financial instruments, and various entities, including institutional (Pension funds and insurance companies) and retail investors, participate in their trade.

PRACTICE QUESTIONS

Q. With reference to the proposed reforms in insurance distribution, consider the following statements:

1. The Insurance Regulatory and Development Authority of India (IRDAI) has proposed changes to the commission structure for insurance products.
2. The proposed reforms seek to address the excessive influence of commissions on insurance distribution and encourage greater focus on product quality and suitability.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2, and Statement 2 is the correct explanation for Statement 1
- (d) Both 1 and 2, but Statement 2 is not the correct explanation for Statement 1

Answer: (c)

Both statements are correct. IRDAI has proposed changes to the commission structure to reduce the excessive influence of commissions on insurance distribution and encourage greater focus on product quality, suitability and consumer value. Therefore, Statement 2 explains the rationale for Statement 1.

Q. Consider the following statements regarding the declaration and geographical application of the Armed Forces (Special Powers) Act, 1958 (AFSPA):

1. The Central Government has the exclusive power to declare an area as a “disturbed area” under AFSPA.
2. After 2023, the geographical application of AFSPA in Manipur was progressively reduced as the security situation improved.

Which of the statements given above are correct?

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

Answer: (d)

Both statements are incorrect. Under Section 3 of AFSPA, both the Central Government and the State Government can declare an area as a “disturbed area”; therefore, Statement 1 is incorrect. Statement 2 is also incorrect because the progressive reduction in AFSPA coverage occurred before 2023, particularly with its withdrawal from several areas of Manipur. The outbreak of ethnic violence in May 2023 subsequently led to a reversal of this trend and reimposition in specified areas.