



THE TIMES OF INDIA

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Listening Commission

EC responds to media and citizens. Next, ensure that help desks and tech safeguards work as promised

TOI Editorials

The press note put out by EC after its meeting on Saturday was necessary, and showed the institution being responsive to questioning by media and citizens. This is a direction worth maintaining. Many Delhiites, for example, felt immediate relief from part 1 of the note. Of the 9.75mn voters in the Aug 31 draft electoral roll, 3.16mn had been issued notices under two categories – “no mapping” and “logical discrepancies”. Settling worries about all these voters having to navigate ERO/AERO offices, EC said BLOs will go to their home instead. And personal hearings will be required only in exceptional cases. This is an institution walking to the citizen, rather than requiring the citizen to negotiate it with difficulty. And this too, is a direction worth maintaining.

How only 14,000 BLOs will do this job does remain concerning. The “adequate number” of help desks and special camps that have been promised for “the people living in night shelters, labour, poor people, homeless etc as per requirement”, must come through now, in a way they haven’t so far. Another key voter-facing issue has been Form 6, which every adult has to fill when seeking to be included in the electoral roll. Its online iteration requires new voters to declare if their parents or grandparents “exist” in the “electoral roll of last SIR”. In a country full of document-poverty and migrants, this information is far easier asked for than provided. The note outlines limited but valuable relief here. In non-SIR period, new voters will be able to proceed with Form 6 without this declaration. Many have argued that even SIR shouldn’t have this provision.

Other matters decided in the Saturday meeting, concern the public’s pain points less directly, but are no less important for that. There are some procedural clarifications that respond to Indian Express report on misgivings expressed by two election commissioners. There is the announcement of a committee to double-check that ECINET complies with the law. Conducting this review in a timely and credible way is the best way to address doubts about whether control over the electoral roll vests with the statutory officer on the ground, or the software through which that officer has to act. As SC said about the plethora of notices in Delhi, “Almost mechanical notices are going...Please examine whether some additional filters are necessary.” Overall, EC must not be an institution known for only insisting on procedure, but for responding to public feedback, by making the procedure reasonable and easier.

THE ECONOMIC TIMES

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More Insurance, Less Salesmanship

IRDAI proposed commission caps are needed

ET Editorials



The insurance regulator is likely to face industry pushback over proposals to lower insurance distribution costs by reintroducing caps removed in 2023. Its consultation paper has roiled stock prices of fintechs specialising in selling insurance and, to a lesser extent, those of listed insurers. IRDAI's proposed caps on commissions are a fraction of those being paid out now and will disrupt distribution of insurance in the short term. Yet the pain is unavoidable for the industry to put more money into coverage instead of commissions on sales. Growth of insurance is in line with the economy, but industry needs to grow much faster to make up for low penetration. A critical metric is the ratio of costs that go into providing cover and

distributing products. This must be set right for improved long-term prospects.

The issue of distribution pricing is linked to transparency, and IRDAI's proposals have dealt with it at length. Mis-selling of insurance is rampant because of opaque cost structures, and the regulator's effort to curb it is welcome. Many insurance products are cross-sold with other financial products. Disentangling the incentive structures into discrete components is a genuine requirement. Related-party transactions must be brought under scrutiny. This apart, business practices among insurance stakeholders must be brought into the open. Effects of IRDAI's proposals will not be uniform because insurance distribution models differ across products, but the idea is to bring egregious incentives to heel.

Once set in motion, the process is likely to change industry dynamics. Insurers with lower costs are expected to benefit. This will shape industry feedback to IRDAI's consultation paper. Expect a concerted move to dilute some of the proposals, and the regulator will have to balance immediate reactions against lingering consequences. A rethink 3 years after new rules were imposed is not the easiest of choices. The harder bit, though, is getting stakeholders on board.



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In need of an overhaul

The Election Commission of India's response is mere damage control, the Special Intensive Revision's ill-effects must be undone

Editorial



The Election Commission of India's (ECI) press note on Saturday, following revelations that Election Commissioners Sukhbir Singh Sandhu and Vivek Joshi had recorded 14 objections to decisions under Chief Election Commissioner Gyanesh Kumar, reads like damage control to manage perceptions. It concedes their complaints, but only administrative ones. Agenda will be circulated before meetings, and the minutes afterwards, while officers' foreign trips will require the ECI's approval. It also implicitly admits the flawed implementation of the Special Intensive Revision (SIR). Electoral Registration Officers (EROs) are to launch a

"special drive" to enrol anyone "whose name has got left out". But there is no remorse for an exercise that struck lakhs of genuine electors off the rolls in West Bengal and has marauded from State to State. Those deleted are simply asked to reapply as though they were new applicants. There is no answer to Mr. Sandhu's question on who authorised 16.1 lakh appeals to remove voters whom judicial officers had included in West Bengal.

India's institutions have largely held, except in dark periods such as the Emergency, when an executive emboldened by legislative strength ran roughshod over the Constitution and a shamelessly permissive judiciary let it do so via ADM Jabalpur. The ECI under Mr. Kumar has overseen the removal of more than 13 crore names from draft rolls through the SIR which, as this daily has repeatedly argued, shifts the onus of enrolment from the state to the elector, deletes names before it verifies and imposes onerous conditions for re-entry. It got away with this because the Supreme Court declined for months to decide whether the exercise was constitutional. When it finally ruled on May 27, the SIR was already a settled fact in Bihar, West Bengal and other Phase 2 States. The judgment, reminiscent of ADM Jabalpur's deference to the state, engaged the SIR in theory and not in practice. It read a provision for exceptional, targeted revisions as a licence for a State-wide sweep. While it assured voters already on the rolls that they were still presumed eligible, the SIR made them prove it all over again. And it brushed aside its 1995 ruling that every removal must be individually reasoned. Events since then indicate the damage done — over nine in 10 appeals decided by West Bengal's tribunals have restored deleted voters months after the Assembly polls; and in one third of Delhi's seats, the draft rolls have fewer electors than those who voted in 2025. The ECI's press

note changes very little. The ECI must be reconstituted by a selection committee that does not give the government an overriding majority. Anything less would be a travesty of institutional democracy.



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भरोसे का संकट

संपादकीय

एक लोकतांत्रिक व्यवस्था में चुनाव केवल सरकार चुनने का माध्यम नहीं, बल्कि शासन की दिशा तय करने और राष्ट्र निर्माण में आम नागरिकों की भागीदारी सुनिश्चित करने का अवसर भी होता है। इसलिए चुनाव प्रक्रिया की निष्पक्षता, पारदर्शिता और विश्वसनीयता लोकतंत्र को जिंदा रखने के लिए बेहद जरूरी है। भारत जैसे विशाल और विविधतापूर्ण देश में इस जिम्मेदारी का प्रमुख संस्थागत दायित्व चुनाव आयोग के पास है। मगर जब इस संवैधानिक संस्था की कार्यप्रणाली ही संदेह के घेरे में आ जाए, तो उसकी विश्वसनीयता पर सवाल उठना स्वाभाविक है। आयोग के भीतर मतभेद और असहमति हाल ही में जिस रूप में सामने आई है, उसको लेकर राजनीतिक और सामाजिक स्तर पर भरोसे का संकट पैदा हो गया है। विपक्ष इस मुद्दे पर हमलावर है और सत्तारूढ़ भाजपा बचाव की मुद्रा में है। मगर राजग के कुछ सहयोगी दलों के सुर अब अलग नजर आ रहे हैं। इस सब के बीच यह प्रश्न महत्वपूर्ण है कि चुनाव आयोग खुद आगे आकर तमाम सवालों के संतोषजनक जवाब क्यों नहीं दे पा रहा है!

खबरों के मुताबिक, दो चुनाव आयुक्तों सुखबीर सिंह संधू और विवेक जोशी ने पिछले दस माह में निर्वाचन आयोग के फैसलों पर चौदह बार लिखित आपत्तियां दर्ज कीं। इनमें मतदाता सूची में नाम जोड़ने, हटाने और फार्म-6 में बदलावों को लेकर गंभीर सवाल उठाए गए थे। हालांकि, यह पहली दफा नहीं है, जब आयोग के भीतर मतभेद सामने आए हैं, लेकिन इस बार असहमति का संबंध सीधे तौर पर मतदाताओं के अधिकार से जुड़ा है। यह विवाद ऐसे वक्त में उजागर हुआ है, जब विशेष गहन पुनरीक्षण यानी एसआईआर की प्रक्रिया को लेकर कई तरह के सवाल उठ रहे हैं। हालांकि, चुनाव आयोग की ओर से शनिवार को बयान जारी कर कहा गया कि एसआईआर से जुड़े सभी आदेश आम सहमति से जारी किए गए थे और मतदाता सूची में नाम शामिल करने के लिए फार्म-6 में किए गए बदलावों को उच्चतम न्यायालय ने बरकरार रखा है। इससे पहले विपक्ष ने दावा किया था कि फार्म-6 में संशोधन करने की शक्ति सिर्फ केंद्र सरकार के पास है। ऐसे में सवाल यह भी है कि फिर चुनाव आयोग ने क्यों और किस शक्ति का इस्तेमाल करके फार्म-6 में संशोधन किया ? मतदाताओं को इसका स्पष्ट जवाब अभी तक नहीं मिल पाया है।

चुनाव आयोग के पक्ष में खड़ी भाजपा का तर्क है कि विचार-विमर्श के दौरान निर्वाचन आयुक्तों की ओर से अलग-अलग राय व्यक्त करना लोकतांत्रिक व्यवस्था का हिस्सा है। मगर यहां सवाल वैचारिक मतभेदों का नहीं, बल्कि नियम-कानूनों से जुड़े प्रावधानों का है जब कोई निर्णय मतदान के अधिकार से संबंधित हो, तो क्या मतदाताओं को यह जानकारी नहीं होनी चाहिए कि इसकी जरूरत क्यों महसूस की गई ? पुनरीक्षण प्रक्रिया में पश्चिम बंगाल में जिस तरह से लाखों लोगों को मतदाता सूची से बाहर किया गया और अब अपीलों पर सुनवाई के दौरान नब्बे फीसद से अधिक मतदाताओं की सूची में बहाली भी कई सवाल खड़े करती है। देश भर में अब तक एसआइआर के तहत तेरह करोड़ से ज्यादा लोगों के नाम मतदाता सूची से हटाए गए हैं। अगर सभी राज्यों में मतदाताओं की बहाली का यही अनुपात रहे, तो क्या यह लोकतांत्रिक व्यवस्था पर प्रश्नचिह्न नहीं लगाएगा? लाखों की संख्या में जो पात्र मतदाता विधानसभा चुनावों में अपने मताधिकार से वंचित रह गए, उसके लिए कौन जिम्मेदार है? ये ऐसे सवाल हैं, जिनका जवाब चुनाव आयोग को ही देना होगा।
