### **Zero stars**

Mandating the Sanchar Saathi app to tackle cybercrime is an overkill

he growing sophistication of cybercrimes, from "digital arrests" to anonymous, large-scale cross-border scams, has made tackling them both urgent and difficult. Cybercriminals have exploited a security gap wherein user accounts on instant messaging apps remain functional even after the associated SIM card has been removed, using this anonymity to conduct government impersonation fraud. The rampant use of spoofed or tampered IMEI numbers has also made tracking perpetrators nearly impossible for law enforcement. It is perhaps inevitable that the government seeks sharper tools to address these software and hardware vulnerabilities, which explains the Department of Telecommunications' directives on November 28 and December 1. The first mandates "SIM binding" ensuring that a user's account is disabled if the physical SIM is removed. In the second, smartphone manufacturers must pre-install the Sanchar Saathi app to verify device authenticity in all new devices by March 2026. While the first directive is a security patch which could inconvenience WhatsApp/Internet messaging users, the second is reminiscent of the saying, the road to hell is often paved with good intentions. The solution to the problem of counterfeit handsets and spoofed IMEI numbers is a cure that could potentially be more damaging than the disease.

The explicit instruction in the directive that the app is "readily visible and accessible to the end users at the time of first use or device setup and that its functionalities are not disabled or restricted" would mean that this app will be given a higher security clearance within the phone's operating system, allowing it more intrusive access to features such as camera, phone or SMS access. The potential for misuse of this app for state surveillance and being utilised by a malicious entity after compromise to target millions of users is very present and clear. This is no empty fear considering what the Union government has done with the use of Pegasus software to target the political opposition, journalists and activists. Notwithstanding Union Minister Jyotiraditya Scindia's clarification that users could delete the app, the directive's text mandating that it cannot be disabled suggests that it will function more as a Panopticon and less as a simple verification tool. As the Supreme Court's K.S. Puttaswamy (2017) judgment established, any state intrusion into privacy must satisfy the tests of legality, necessity, and proportionality. The government already possesses less intrusive means to verify device genuineness. The Sanchar Saathi web portals, SMS-based checks, and USSD codes should suffice. By ignoring these less invasive alternatives, the directive on Sanchar Saathi fails the proportionality standard. It is little wonder that privacyconscious manufacturers such as Apple have reportedly refused to comply with this order.

### Speed bumps ahead

The third quarter is unlikely to bring cheer for the economy

he last few days have shown just what a roller coaster of a ride India's economic data can take. Last Friday's robust Q2 GDP growth, a six-quarter high of 8.2%, lifted the government's mood and brought cheer to its supporters. The relatively low nominal growth rate and grade by the IMF did little to dampen this feeling. However, the latest data on the Index of Industrial Production (IIP) and, to an extent, the manufacturing PMI are likely to do more in that regard. The IIP's growth in October 2025 was just 0.4%, a 14-month low. While the GDP data for the July-September quarter showed the manufacturing sector growing 9.1%, the IIP showed the sector had slowed to a 14-month low of 1.8% in October. One of the possible reasons for this is that the GDP growth rate was boosted by a low base, since the sector had grown just 2.2% in the July-September 2024 quarter. The other, more troubling reason, is the impact of the U.S.'s tariffs. Merchandise exports grew in September, the first full month of 50% tariffs, as earlier orders were being fulfilled. They then contracted nearly 12% in October as the tariffs began to weigh on new order decisions. The PMI data, too, showed that the score for India's manufacturing sector stood at a nine-month low of 56.6 in November. The report specifically mentioned that new export orders rose at their slowest pace in over a year, another sign that the U.S.'s tariffs were hurting.

While subdued exports likely weighed on the manufacturing sector, the change in weather towards winter and prolonged rains pulled down the electricity and mining sectors, respectively. As a result, the primary goods sector contracted in October. The GDP data had shown that investment had grown by a reasonably strong 7.3% in Q2. However, the IIP data suggest this could have slowed in the beginning of Q3 with the capital goods sector growing at a 14-month low of 2.4%. The IIP data also have some concerning news regarding household consumption. The GDP data showed that Private Final Consumption Expenditure grew at nearly 8% in Q2. However, the IIP showed that the consumer durables and nondurables sectors contracted in October, in aggregate their worst performance in two years. This was the first full month of data following the GST rate rationalisation. GST revenue of ₹1.7 lakh crore in November, reflecting economic activity in October, also shows that demand did not come rushing in as fast as the government would have liked. Taken together, multiple initial metrics are indicating that Q3 is not likely to be a cheerful quarter for the economy.

# The dismal state of India's environment

he Aravalli range, which runs from Gujarat through Rajasthan and till Haryana, has long played a significant role in Indian geography and history. It has served as a barrier to the spread of desertification from the Thar Desert to the Gangetic Plains, guarded Rajasthan's proudest forts such as Chittorgarh and Ranthambore, and served as the cradle of spirituality for communities across northwest India. The Modi Government has now nearly signed a death warrant for these hills, already denuded by illegal mining. It has declared that any hills in the range with an elevation of less than 100 metres are not subject to the strictures against mining. It is an open invitation for illegal miners and mafias to finish off 90% of the range which falls below the height limit set by the Government.

On the northernmost end of the Aravalli range, the national capital has embarked on its annual smog season this month. A hazy mist of dust, smoke and particulate matter has been settling down on millions of citizens as they go about their daily lives breathing in toxic air. Even as the smog becomes a part of our yearly routine, research increasingly shows that it is a full-scale, slow-motion public health tragedy. Estimates of the human toll of this pollution go as high as 34,000 deaths in just 10 cities annually.

#### These are not disparate events

Last week the news headlines reflected yet another evolving tragedy. The Central Ground Water Board (CGWB) has reported that 13%-15% of tested groundwater samples in Delhi contain uranium beyond the permissible limit for human consumption. Shamefully, water samples from Punjab and Haryana reflect even higher levels of uranium contamination. One does not need to dwell on the frightening health implications that regular consumption of such water for daily activities can have on impacted populations.

These news items cannot be seen disparately. They are each causes and consequences of a crisis that has engulfed India in the last decade: a deep-seated and continuing disregard for the environment in government policymaking.

Ever since coming to power, the Modi Government has displayed a particularly venal streak of cynicism in relation to environmental protection, combining its proclivity to encourage



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the reckless exploitation of natural resources with a callous disregard for consequences on the environment. The Forest (Conservation) Amendment Act, 2023 exempted large categories of land and projects from forest clearance rules, easing diversion for other purposes.

The Draft Environmental Impact Assessment (EIA) notification 2020 sought to dilute public hearings, expand exemptions and reduce compliance reporting. The Coastal Regulation Zone (CRZ) Notification 2018 eased construction rules along India's shorelines, opening ecologically sensitive coastal areas and fishing communities' habitats to commercial real estate and industrial activity. The Environment Ministry has more often been in the news for circumventing due process and weakening regulations rather than implementing them or taking proactive measures to halt the slide.

High-publicity initiatives such as the National Clean Air Programme have largely been underfunded, and even the funds allocated have not been utilised. The disclosure of the electoral bonds data, as a result of the Supreme Court of India's verdict last year, then proved that many of these environmental clearances and policy shifts were made in the light of donations by large corporate groups to the ruling party. Can policymaking be so blatantly up for sale, to benefit the profit lines of a very few at the cost of the well-being of future generations, and of the

#### **Acting against local communities**

Another emerging trend has been an insidious tendency to pit the environment against the local communities that protect it, when politically convenient for the Government. The Forest Survey of India has been mischievously attributing the loss of forest cover over the last decade to the implementation of the Forest Rights Act, 2006. Shockingly, even the Minister concerned has echoed the same claims. In June 2024, the National Tiger Conservation Authority called for the eviction of almost 65,000 families from tiger reserves across the country. It was not just a breach of the spirit of the Wildlife (Protection) Act, 1972 which mandates that all relocations must be voluntary; it was also unnecessarily inimical, ranging the environment against local communities.

First, we must resolve to do no further harm. We must halt the large-scale deforestation that is planned or currently underway across the country: in Great Nicobar, in north Chhattisgarh's Hasdeo Aranya, and in Madhya Pradesh's

India needs a new deal for the environment.

Dhirauli. We need to crackdown on the rampant illegal mining in the Aravalli range and other eco-sensitive regions such as the Western Ghats. We need to put an end to the indiscriminate destruction of mountains in the Himalayan belt, which has exacted a heavy toll in human lives these past few years.

### Review laws and policies

On a policy level, we need to urgently review the laws and policy changes of the last decade which have led us down this disastrous path. The Modi Government must withdraw the amendments it bulldozed through Parliament in the Forest (Conservation) Act, 1980 as well as the Forest Conservation Rules (2022) - which are anti-Adivasi and allow the clearing of forests without consulting those who live there. The blatantly illogical and dangerous practice of providing post-facto environmental clearances to big corporations that violate environmental laws – one of the Modi Government's few home-grown policy innovations – cannot continue. The National Green Tribunal, which has been systematically weakened by vacancies, must be restored to its pride of place and be allowed to function independently of government policy and pressure. As a polity, we need to operate with greater inter-governmental coordination on environmental matters. The air pollution crisis in the NCR requires a whole-of-government approach as well as a regional airshed approach, just like the groundwater uranium contamination issue. On environmental matters, if nowhere else, the Modi Government must demonstrate a spirit of cooperative federalism.

Finally, as a philosophy, India's environmental policies must be guided by a deference to the rule of law, a commitment to work with rather than against local communities, and an understanding of the inextricable relationship between environment and human development. It is only with such a worldview that we can build a safer, healthier, and more resilient India for the 21st

# A template for security cooperation in the Indian Ocean

n November 20, 2025, India hosted the 7th National Security Advisor-level summit of the Colombo Security Conclave (CSC). India's National Security Adviser, Ajit Doval, hosted his counterparts from other member-countries, Sri Lanka, the Maldives, Mauritius and Bangladesh, while counterparts from Seychelles and Malaysia were observer state and guest, respectively. The CSC has sought to position itself as a critical forum to promote and foster cooperation in the domain of security in the Indian Ocean region.

Initiated as a trilateral grouping between India. Sri Lanka and Maldives in 2011, the group lost steam in light of the political transition in the Maldives and Sri Lanka, and lack of convergence among the member-states to identify priorities in security cooperation in the Indian Ocean. The group reconvened its engagement under the aegis of the CSC in 2020, a proposed framework to further cooperation in maritime security, counter-terrorism, trafficking and organised crime and cybersecurity. Since then, the group has remained steady in not just maintaining momentum among its member-states but also inducting countries. In 2022, Mauritius joined as a full member, while in 2024, the group saw the admission of Bangladesh.

### A region witnessing shifts

For India, the summit, in 2025, comes at a pivotal moment. Frameworks of cooperation in the maritime domain, in the broader Indo-Pacific, and indeed in the Indian Ocean appear to be undergoing a crucial shift. Given the focus of the CSC on non-traditional issues of maritime security, it is vital to bolster cooperation in mitigating the looming challenges. While the



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Harsh V. Pant is Vice-President, The Observer Research Foundation



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Maritime Studies, The Observer Research Foundation

There are encouraging signs that member-country engagement is deepening in the Colombo Security Conclave, but challenges remain

Indian Ocean maritime security architecture remains fragmented due to the lack of any singular institutional framework, groups such as the CSC must remain committed to enhancing cooperation in this regard.

### The issue of development

Importantly, for the wider Indian Ocean littoral world, and especially the members of the CSC, maritime security challenges are often coupled with their developmental priorities.

Given the extent of dependency these untries have on the oceans for their econ progress, securing challenges emanating from the maritime domain is crucial. In many ways, maritime security challenges are deeply intertwined with the lives and livelihoods of not just the littoral communities in these countries but also appear to unlock new opportunities for their national economies in today's era of sea-borne globalisation.

This year's summit has been crucial in many ways. First, the group saw further expansion by way of accession of Seychelles as a full-member into the forum. This signals a deep commitment among countries in the region to harness cooperation within the mandate of the CSC. Second, for India, the CSC also marks a new step in further deepening engagement with its maritime neighbours, amidst an increasingly volatile geopolitical and security shift that appears to be underway in the region in lieu of China's growing presence and influence.

Third, the summit further underscores the growing vitality of the security dimension in enhancing cooperation to boost regional cooperation in the Indian Ocean.

Fourth, the inclusion of Malaysia in this year's

summit as a guest participant may pave the way for further expansion of the group.

### Viewing the China factor

However, as the CSC envisages its expansion and broadening the contours of its agenda, some key challenges appear to be looming. First, for India, a key maritime security priority is anchored in the nature and extent of the Chinese presence in the Indian Ocean. On the other hand, the other member countries of the CSC appear to not view the Chinese presence in the Indian Ocean as a major security challenge given their dependen on Beijing as a key developmental partner. Therefore, a careful balance needs to be achieved by India to address the question of growing Chinese presence in the Indian Ocean.

Second, the CSC must direct efforts to strengthen an institutional framework. At present, the group operates at a National Security Adviser-level structure. With growing synergies among its member-countries, the group must seek to institutionalise cooperation such that it remains consistent in aligning policies with actionable pathways of cooperation.

Third, domestic uncertainties in countries such as Bangladesh, and the ensuing impact on how Dhaka continues to engage with India and the other member-countries may run the risk of uncertainty over the group's resilience.

Given this context, the CSC has made significant advances in heralding a new framework of cooperation in a region that suffers from a deep lack of cohesion and convergence among countries on issues of security. Efforts to imagine the way ahead must remain anchored in the need to foster institutional resilience and cohesion among its member-countries.

### LETTERS TO THE EDITOR

### Sanchar Saathi app

The Department of Telecom's surreptitiously-issued directive to manufacturers of mobile phones to preinstal the Sanchar Saathi app — loosely translated as 'communication companion is concerning and troubling. The government's clarification that its use is voluntary has not put concerns to rest. The freedom to activate, deactivate and delete the app seems to have been announced as an afterthought in the wake of public furore over the retrograde move. Why it is not left to mobile users to install or not install the app raises suspicions. It is significant that the so-called cybersecurity app is state-owned. People are not quite convinced that the purpose is not to prevent

digital fraud and cybercrimes and ensure digital security. As the matter pertains to a possible violation of the right to privacy enjoyed by a large section of the population and the cons outweigh the pros, the government must roll back the ill-thought-out and contentious move forthwith. G. David Milton, Maruthancode, Tamil Nadu

The rollout of the app is reminiscent of the advent of Pegasus. By dint of the government's stout denial and the lack of technical proof, Pegasus flew under the radar of public scrutiny, but the spyware is probably out there still, doing its job. Sanchar Saathi is being labelled as a visible regulatory/anti-fraud tool. But the fact is that user consent and autonomy are

removed. It has privacy and surveillance risks. There is potential misuse of data, lack of transparency or safeguards, and an infringement on fundamental rights. One has a sense of revisiting George Orwell's novel, 1984. R. Thomas Paul. Bengaluru

The government's move may be a decisive step against digital fraud, but its abrupt enforcement raises questions. While citizens undeniably need protection from rising cybercrimes, security cannot become a 'one-size-fits-all' prescription. Many fear that compulsory installation may gradually blur the line between safety and surveillance, which cannot be brushed aside. India's digital ecosystem is already

fragile; adding another layer

without transparent safeguards may only amplify public distrust. What is needed is informed consent, clear data-use policies, and an accountability framework. Technology should empower people, not make them feel that they are under surveillance. Mohammad Hasnain,

### Muzaffarpur, Bihai

Name change The unproductive measure of changing the names of Raj Bhavans as Lok Bhavans is not going to change the mindset of their occupants. Mere name change is not going to bring in any improvements in the conduct of Governors who behave as if they are above the Constitution and rule of law. V. Padmanabhan,

Bengaluru

### Parliament and business The top leader said that the

winter session 'must not become a stage for political theatrics' but a platform for constructive and result-driven debate (Inside pages, December 2). Quite true. But the problem is one wonders whether the leader follows what he preaches. Does he allow discussion or debate on issues such as the Special Intensive Revision of electoral rolls, internal security lapses, challenges posed to India's foreign policy and so on, as demanded by the Opposition? Or, does his government pass the Bills after discussion or debate? The top leader also said that defeat should not be a reason for disruption in the House.

In the same vein, Parliament should not be the place for the ruling

party to celebrate political victory. The top leader talks about inclusiveness, but in Parliament, this is missing. D. Sethuraman, Chennai

### Word of the year

Over the last decade, Oxford's Word of the Year choices have shown an unmistakable shift in how digital habits shape the way we think and behave. Seen against this pattern, 'rage bait', chosen for 2024, feels extremely realistic. It reflects what many of us experience daily. My own sense is that the spread of rage bait says more about our mental environment than about the language

#### Vijay Singh Adhikari, Nainital, Uttarakhand

Letters emailed to letters@thehindu.co.in must carry the postal address.

# Privacy in a 'fishbowl society'

n the age of Artificial Intelligence (AI), technology is a double-edged sword, with users grappling with the trade-offs between convenience and privacy. While India has a normative privacy framework in terms of the Puttaswamv judgment (2017); the Information Technology Act, 2000 and its Intermediary Guidelines; and the Digital Personal Data Protection Act, 2023, and Rules, the reality of privacy remains opaque.

We now live in a fishbowl society where we are gauging 'harm' from a myopic lens of privacy and dignity instead of obscurity. As Meredith Broussard notes in her book Artificial *Unintelligence*, society's over-reliance on technology is leaving us ill-prepared to cope with the very systems we have built. This not only exposes individuals to the risks of data breach but also pushes them into obscurity, especially in cases of Non-Consensual Intimate Image Abuse (NCII), where algorithms generate deepfake pornographic images without one's knowledge or control. Regulating such an assault is an urgent legal and policy imperative. The conventional frameworks for addressing such abuses are inadequate. Traditional approaches often describe risks of any such surveillance as loss of privacy, when in reality it is many more things as well: anxiety, chronic fear of being watched, victim blaming and shaming, societal stigma, career stagnation, permanent loss of autonomy, and bodily integrity.

### Laws are not enough

Surprisingly, despite cybercrimes being on the rise, there is no contemporary data on NCII. Data of the National Crime Records Bureau (NCRB) puts all cybercrimes in one category, without any granular classification of specific offences. We filed an Right to Information application on October 3, 2025 seeking



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The government has issued Standard Operating Procedures to curb the circulation of Non-Consensual Intimate Image Abuse. But this is only a starting point

information on the number of cases registered in the previous year relating specifically to cyberbullying and cybervoyeurism, along with the gender-wise distribution of victims. After more than a month, the Ministry responded that "law and order" and "police" fall under the State List, and therefore, the most appropriate authority to furnish such information would be the respective State governments.

This shows that mere legal provisions are not sufficient to address the realities of online abuse. Accessibility, awareness, and social acceptance of these laws play an equally critical role in determining their effectiveness. A significant share of young women are unaware of what offences such as voyeurism or deepfake porn legally entail. The lack of digital literacy is compounded by deep-rooted social stigma, shame, and fear of blame, which often deter victims from reporting. In extreme cases, this has driven some survivors to self-harm.

#### Going beyond an SOP

On November 11, 2025, the Ministry of Electronics and Information Technology issued **Standard Operating Procedures** (SOPs) to curb the circulation of NCII. These guidelines mandate that such content must be taken down within 24 hours of reporting and seek to safeguard the "digital dignity" and privacy of women by offering multiple platforms for complaints. This is a welcome and long-awaited step. However, an SOP is only the starting point. Its effectiveness depends on being backed by strong capacity-building programmes, stakeholder consultations, and strengthening of enforcement agencies.

A key limitation lies in the absence of a gender-neutral framework. Studies show that transgender persons, particularly transwomen, are disproportionately targeted through deepfake-based harassment. Yet the SOP is silent on transgender victims,

overlooking the Supreme Court's recognition of transgender persons as the "third gender" entitled to equal rights. Further, it does not establish clear accountability mechanisms, define the quantum of punishment, or articulate specific regulations for deepfake generation, dissemination, and tracing. Thus, having a dedicated law on NCII is the need of the hour – one that goes beyond the traditional focus on actus reus and mens rea and emphasises explicit duties on platforms, AI developers, and intermediaries, more specific and comprehensive than the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Amendment Rule, 2025.

With the proliferation of AI-generated deepfakes, mainly used to harass, shame, and silence victims (mostly women), privacy is increasingly shaped and threatened by technological capabilities rather than legal protections. The lack of procedural safeguards, traceability norms, and independent oversight mechanisms has allowed such crimes to go unreported and unpunished for years, even as their frequency and severity escalate. These challenges raise an important question: Is an SOP

Lack of awareness of rights or even of what "voyeurism" or "revenge porn" legally constitutes, inadequate sensitisation of police officials, victim-blaming, and deficient cyber-investigative capacity further dilute the impact of existing laws. As NGOs and research studies highlight, thousands of cases are filed daily across India, yet convictions remain disproportionately low. In this context, while the SOP is a crucial first step, a meaningful response to NCII and deepfake harms requires gender-neutral reforms, police training, capacity building, platform accountability, AI-specific safeguards, and stronger victim-centric legal mechanisms.

# Tackling Kerala's mental health challenge

Kerala is one of the States with the highest suicide rates in the country

#### STATE OF PLAY

B. Ekbal

eaths by suicide have become a subject of discussion in Kerala. The topic entered public discourse after several individuals, including police officers, ended their lives due to political and administrative pressures. There is no doubt that those responsible for the immediate causes of these tragedies must be held accountable. However, this debate cannot be restricted to politics alone; we must acknowledge that the underlying cause of the rising suicide rate is the fragile mental health of the Kerala population, and adopt urgent remedial measures.

Kerala has among the highest suicide rates in the country. According to the 2022 National Crime Records Bureau report, the national average suicide rate per one lakh population was 12.4, while in Kerala, it was 28.5. Only Sikkim (43.1) ranked higher.

Studies conducted on the mental health status of Kerala's population present a worrying picture. There was a dramatic increase in mental health issues, from 272 per thousand in 2008 to 400 per thousand by 2018, as stated by the 2021 study, 'The burden of mental health illnesses in Kerala: a secondary analysis of reported data from 2002 to 2018', conducted by Jaison Joseph, D. Hari Shankar and Devaki Nambiar. This suggests that a vast section of Kerala's population is facing severe mental health challenges, with an estimated 12% suffering from severe mental illnesses that necessitate hospital treatment and care. The contrast with the national trend is stark, where the number of in-



dividuals with mental health issues either decreased or remained stable in the same period. This suggests that while the mental health sector has seen progress nationally, the problem has intensified in Kerala. The National Mental Health Survey 2015-16 too shows that rates of depression, anxiety disorders, and suicidal tendencies are significantly higher in the State than the national average. Further, Kerala's poor mental health status is a primary contributing factor to growing social evils, such as drug addiction, violence against women, alcoholism, aggression/violence,

and superstitions. Resolving this crisis requires the implementation of comprehensive mental health programmes from childhood to old age. Health programmes in educational institutions need to be revamped to protect both mental and physical health, providing students with necessary health education. The functioning of existing counselling centres at the school and college levels needs to be scientifically evaluated. Teachers and parents need to receive training, and counsellors need to undergo refresher training appropriate for the modern age. The operations of the Health Department, medical colleges, hospitals such as the Mental Health Centre in Thiruvananthapuram and the Government Mental Health Centre in Kozhikode, the Institute of Mental Health and Neurosciences in Kozhikode, and the State Mental Health Authority need coordination and strengthening. Also, the services offered by the private sector and voluntary mental health organisations need to be strategically utilised to broaden the support network.

Critically, the severe shortage of mental health practitioners requires attention. While the recommended global norm is three professionals each per 10,000 people (Psychiatrists, Clinical Psychologists, Psychiatric Social Workers, and Rehabilitation Workers), the actual numbers in Kerala are distressingly low: 0.12, 0.06, 0.006, and 1, respectively. Urgent steps, such as increasing the number of seats in existing courses and launching new programmes in additional centres, are necessary to bridge this deficiency in trained manpower.

Kerala does not accord the same priority to mental health issues that it gives to communicable and non-communicable lifestyle diseases, and the surge in the suicide rate is a direct consequence of this neglect. Given that the increase in deaths by suicide have become a widespread topic of debate, society must recognise this problem as a major public health crisis. The government, the Health Department, health experts, and professional organisations need to advance comprehensive and long-term action plans to improve mental health.

B. Ekbal is an academic, a neurosurgeon, and a public health expert. Email: ekbalb@gmail.com. People in distress or having suicidal thoughts can seek counselling by calling the suicide prevention helpline number:

# Delhi can stop blaming farm fires for its pollution woes

Stubble burning in Punjab and Haryana is at a five-year low, yet Delhi's pollution is peaking

Not a

### **DATA POINT**

### **The Hindu Data Team**

he paddy harvesting season for 2025 officially ended on November 30. Punjab and Haryana recorded a 90% reduction in stubble burning incidents this year compared to 2021. In fact, farm fires in the two States declined to their lowest levels in five years in 2025. However, pollution levels in Delhi remained stubbornly high, triggering protests last month. This disparity shows that local sources remain the primary driver of the capital's persistent pollution crisis.

Notably, the Supreme Court on Monday suggested that farmers could not be made scapegoats for air pollution in the national capital. The Court also asked why blue skies were visible during the pandemic years when stubble burning was relatively high and vehicles were off the roads. The Centre for Science and Environment (CSE)'s assessment of Delhi's early winter trends and annual air quality confirms this reality: Delhi and the National Capital Region (NCR) can no longer hide behind the smokescreen of farm fires.

The incidence of crop burning has substantially reduced in Punjab and Haryana this year, partly due to the massive floods in Punjab during the monsoon. In the October-November period, the daily contribution of farm fires to pollution levels in Delhi mostly remained below 5%, or between 5-15% for a few days and peaked at 22% only between November 12 and 13 (Chart 1). While the reduced fires prevented extreme spikes, the Air Quality Index (AQI) stayed in the 'very poor' to 'severe' range for almost the entire month of November, indicating the significance of Delhi's local, year-round sources of pollution.

Importantly, PM 2.5 remained the prominent pollutant for 34 days in the October-November pe-

riod. Data show that the air is toxic to breathe not just because of the increase in the levels of particulate matter but also due to the contribution of local sources. According to the report, the daily particulate pollution spikes are closely reinforced by traffic-related emissions of both NO2 and CO, especially under low-dispersion winter conditions (Chart 2). Both NO2 and CO are highly toxic and harmful gases.

This problem has become widespread over the years. CSE's report noted that in 2018, about 13 hotspots were officially identified based on their pollution levels that not only exceeded the standards but also the city's average levels. These hotspots have continued to remain extremely polluted. With an annual PM2.5 average of 119 μg/m³ in 2025, Jahangirpuri is the most polluted hotspot, followed by Bawana, Wazirpur and Anand

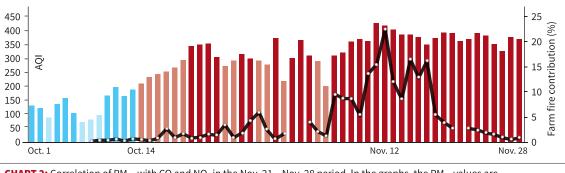
Over the years, several other hotspots have emerged in the city. Vivek Vihar recorded 101 μg/m³ in 2025, similar to Ashok Vihar. Nehru Nagar, Alipur, Sirifort, Dwarka Sector 8, and Patparganj have all recorded more than 90 µg/m<sup>3</sup>

The report also noted that several NCR cities remained just as polluted as Delhi, and were often worse off. While a region-wide smog episode affected NCR towns too, Bahadurgarh endured persistent conditions, with the episode lasting 10 days. The town's average smog intensity exceeded that of Delhi's. This indicates that the entire region behaves as a single airshed where even smaller towns are becoming hotspots, facing equal or even greater pollution pressure.

Data suggests that Delhi is on the verge of losing its air quality gains from previous years. Between 2018 and 2020, Delhi saw a steady decline in year-on-year PM2.5 levels. However, since 2021-22, the levels have been largely elevated, and the annual average level has taken a sharp upward turn.

### burning problem cocktail of pollution during early winter in Delhi-NCR', a report published by the Centre for Science and Environment on December 1, 2025. The report was authored by Sharanjeet Kaur and Anumita Roychowdhury

CHART 1: Delhi's Air Quality Index (left axis) versus contribution of farm fires (right axis: %) in the October-November period Contribution of farm fires to Delhi's pollution %



**CHART 2:** Correlation of  $PM_{25}$  with CO and  $NO_2$  in the Nov. 21 – Nov. 28 period. In the graphs, the  $PM_{25}$  values are plotted on the left axis

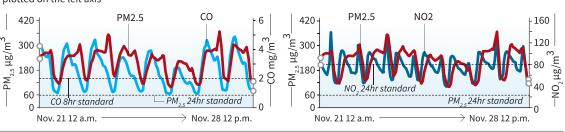


CHART 3: Trend in annual PM<sub>2.5</sub> level among original and emerging pollution hotspots in Delhi and its surroundings

Annual 2022 Annual 2023 Annual 2024 Annual 2025 (TILL NOV. 28)



FIFTY YEARS AGO DECEMBER 3, 1975

### Ford has two-hour talks with Mao

Peking, Dec. 2: Chairman Mao Tse-tung invited President Ford to his home to-day and spent nearly two hours with him – an audience of remarkable length that added immediate glitter to Mr. Ford's visit.

The President, Mrs. Ford, daughter Susan and Mr. Ford's top advisers finally got the coveted invitation U.S. officials had been hoping for and were driven at mid-afternoon to Mao's guarded red brick home in the Forbidden City.

Mrs. Ford and Susan left soon after a picture-taking session but Mr. Ford and his advisers spent about one hour and 50 minutes with the ailing Mao, who lives in seclusion and grants few audiences.

President Nixon spent one hour with Mao during his historic 1972 visit.

White House officials said they would disclose details of the Ford-Mao talks later, but the length of the visit alone seemed to indicate China wanted to keep its ties with Washington strong despite its opposition to U.S. Soviet detente.

Quoting Mrs. Ford, a spokesman said the Chairman's "eyes lit up" when he saw Susan.

Leaders discuss world issues: Tokyo, Dec. 2: President Ford and the Secretary of State, Dr. Henry Kissinger, began substantive talks in Peking to-day with the Chinese Vice Premier, Mr. Teng Hsiao-ping, and other leaders against the background of a mutual desire by both countries to enlarge their areas of friendship and understanding, notwithstanding the differences which still separate them in many phases of their respective national and international policies.

The main blow of the Chinese axe these days is directed at detente, a proposition which they consider unrealistic and containing the certain seeds of another world holocaust mainly because of their contention that the Soviet Union cannot be trusted and that Europe would be the main victim of what Peking considers as Moscow's sophistry.

A HUNDRED YEARS AGO DECEMBER 3, 1925

### Nobel Peace Prize not to be awarded this year

Oslo, Dec. 3: Storthing's Nobel Committee has decided not to award the Nobel peace prize for 1925; the peace prize for last year is also not awarded.

# l'extacontext

THEMOHINDU

### **NEWS IN NUMBERS**

The value of JSW's defence drone manufacturing project

In \$ million. JSW Defence has launched a \$90 million project to build a military drone manufacturing facility in Hyderabad in partnership with U.S.-based Shield AI. The investment will support a licensing arrangement to produce the V-BAT Group 3 unmanned aerial system in India. PTI

The death toll from Asia's flood disasters across four nations

have died in widespread flooding across Indonesia, Sri Lanka, Thailand and Malaysia after torrential monsoon rains and two cyclones triggered severe inundation. Indonesia's Aceh province is among the worst hit. AFP

The paddy procured by Andhra Pradesh this season

In lakh tonnes. Andhra Pradesh has procured 11.9 lakh tonnes of paddy so far this season, Civil Supplies Minister Nadendla Manohar said on Tuesday. Payments totaling ₹2,830 crore have been deposited directly into the accounts of 1.7 lakh farmers. PTI

Value of U.P.'s newly approved drinking water projects

Cabinet approved two drinking water projects worth ₹582.74 crore under the AMRUT 2.0 scheme. The investments aim to upgrade Bareilly's water supply system

and expand Kanpur's pipeline network. PTI

### The share of trees to be saved in Nashik's Sadhu Gram project

In per cent. Amid protests over the proposed felling of more than 1,700 trees in Nashik's Tapovan area for the 2026 Kumbh Mela, municipal commissioner Manisha Khatri said that 60-70% of the surveyed trees will be saved. PTI

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# Why is there no peace in Ukraine?

While Ukraine faces the possibility of a prolonged war with Russia, a controversial 28-point peace plan from the Trump administration proposes recognition of Russian control over key territories. With pressure mounting on President Zelenskyy, the prospect of a ceasefire grows increasingly complicated amid military setbacks

#### **WORLD INSIGHT**

#### **Stanly Johny**

n late February 2022, days after Russia launched its invasion of Ukraine, Russian and Ukrainian officials met in Belarus, opening a diplomatic channel. Russian troops had advanced towards Kharkiv in the northeast and Kherson in the south, but if Moscow expected a quick victory, it was mistaken.

The talks that began in Belarus continued under Turkey's mediation, culminating in a meeting in Istanbul on March 29, 2022. Ahead of the talks, Turkish President Recep Tayyip Erdogan said Ukraine was ready to renounce NATO membership and recognise Russian as an official language. Soon after the Istanbul meeting, Russia announced that it would pull back troops from the Kyiv and Chernihiv fronts as a "diplomatic gesture". It later emerged that Russian and Ukrainian officials had tentatively agreed on the outlines of an interim settlement. According to a September 2022 essay in Foreign Affairs by Fiona Hill and Angela Stent, both former U.S. foreign service officials, it was decided that Russia would agree to withdraw to its pre-war position (meaning it would keep Crimea, annexed in 2014, and that pro-Russian rebels would control parts of Donetsk and Luhansk). In return, Ukraine would pledge not to seek NATO membership and instead receive security guarantees from a group of countries. According to Russian Foreign Minister Sergei Lavrov, Moscow and Kyiv were ready to draft an agreement based on the Istanbul framework.

However, the Istanbul process collapsed. Western governments were hesitant to provide the security guarantees Ukraine demanded. According to Mr. Lavrov, then British Prime Minister Boris Johnson visited Kyiv in early April and "told them to continue to fight". Ukrainian President Volodimir Zelenskyy also appeared emboldened by Russia's withdrawal from the Kyiv area, which he interpreted as a sign of weakness. Naftali Bennett, the former Israeli Prime Minister who was also part of the negotiations, later said Russia and Ukraine had come close to making concessions that could have ended the conflict, but Mr. Johnson persuaded Mr. Zelenskyy to not back down. Ukraine chose to continue to fight, forcing Russian troops to withdraw from Khakiv and later Kherson. Russian President Vladimir Putin, in turn, doubled down – formally annexing four more Ukrainian territories and launching a partial mobilisation. The stage was set for a long war.

### Trump's plan

Almost four years later, another peace plan, this time pushed by the Donald Trump administration, is being circulated among all parties. The 28-point plan appears even less favourable to Ukraine than the Istanbul framework. Kyiv now faces pressure on the frontline where Russian troops are making slow but steady gains; from the U.S., which wants Ukraine to make concessions; and at home where a corruption scandal has rocked the Zelenskyy regime.

According to Mr. Trump's draft plan, Crimea, Luhansk and Donetsk will be recognised "as de facto Russian". Russia controls the whole of Crimea and the whole of Luhansk, but only about 80% of Donetsk. As per the plan, Ukraine will have to withdraw troops from Donetsk. The line of contact in Kherson and

### A prolonged invasion

Russia's Defence Ministry has claimed that its troops have captured Pokrovsk, a strategically important city in Donetsk, which had been under sustained Russian attack for over a year. The capture of Pokrovsk could clear the way for further Russian battlefield gains



Zaporizhzhia, two other provinces Russia has annexed and partly controls, will be frozen - which means Russia will keep the territories it has captured. Russia will relinquish the territories it has seized other than the five oblasts (say, in Kharkiv and Ddnipropetrovsk) in return for Ukraine's withdrawal from Donetsk. Ukraine will also have to limit the size of its armed forces to 6,00,000 personnel.

The most contentious point, besides territory, in the war was the role of NATO. Russia has consistently opposed Ukraine becoming a member of the trans-Atlantic nuclear alliance, which was founded during the Cold War. As of now, Ukraine doesn't have a pragmatic path towards NATO membership. The Trump administration has also repeatedly stated that Ukraine was unlikely to be a NATO member. While Kyiv had not given up its desire to join the bloc, now, according to the Trump plan, Ukraine should enshrine in its Constitution that it will not join NATO, and the alliance should include in its statutes that Ukraine will not be admitted in the future (but Ukraine can join the EU). "It is expected that Russia will not invade neighbouring countries and NATO will not expand further," reads another point in the plan. Russia and NATO will also initiate dialogue, under the mediation of the U.S., to resolve "all security issues".

If peace prevails, the U.S. promises to reintegrate Russia into the global economy. Sanctions could be lifted and the country could rejoin the G8 grouping (Russia was expelled after the annexation of Crimea), and enter a long-term economic cooperation agreement with the U.S. Moscow will have to enshrine in law its policy of non-aggression towards Europe and Ukraine. While the 28-point

proposal says Ukraine will receive "reliable security guarantees", it doesn't offer details about the promise. The Trump administration has now circulated another draft agreement dealing only with the security part. The three-point plan, which needs the approval of Ukraine, Russia, the U.S., the EU and NATO, promises NATO-style security assurances to Ukraine for up to 10 years, which can be renewed by mutual agreement. A significant and sustained armed attack by Russia on Ukraine "shall be regarded as an attack threatening the peace and security of the transatlantic community," reads the document.

### Facts on the ground

The Trump plan offers an initial outline to restart talks. While the proposal addresses both Ukraine's future security and Russia's stated concerns - including NATO's eastward expansion – it is widely seen as favouring Moscow. If implemented, Ukraine would have to cede territory, recognise Russian control of its regions and abandon NATO aspirations, while Russia would be reintegrated into the global political and economic mainstream. Mr. Zelenskyy's initial response was that Ukraine was being forced to choose between its dignity and a close partner (the U.S.). Nevertheless, Ukrainian officials held talks with European and U.S. officials to add their inputs to the Trump proposal.

While efforts to find a political solution continue, the facts on the ground have shifted significantly since the March 2022 Istanbul talks. At that time, Russia, whose initial attack had not gone according to plan, was on the back foot, and appeared willing to make concessions. But after suffering tactical setbacks in Kharkiv and

Kherson, Russia regrouped and restructured its forces and shifted to a long-term war strategy. Over the past four years, Ukraine has received some of the West's most advanced defensive and offensive systems, including F-16s, Patriot missile defence systems, main battle tanks, armoured vehicles and medium to long range rockets, besides large quantities of ammunition. Yet, they couldn't stop Russia's grinding advances. On Monday, Russia's Defence Ministry announced that its troops captured Pokrovsk, a strategically important city in Donetsk, which had been under sustained Russian attack for over a year. The capture of Pokrovsk and Russian advances in Kupiansk (in Kharkiv) could clear the way for further Russian battlefield gains.

When Joe Biden was the U.S. President, Washington's policy was to support Ukraine "as long as it takes". There was a broad consensus between the U.S. and Europe that sustained military and economic assistance to Kyiv, combined with economic sanctions on Moscow, could eventually weaken Russia's war effort – or at least push Mr. Putin to seek a settlement that was not entirely favourable for Russia. But Ukraine's 2023 counteroffensive, aimed at recapturing lost territories, proved a decisive failure, effectively closing off the military option. The return of Mr. Trump to the White House in early 2025 meant that the trans-Atlantic consensus on Ukraine was broken. Mr. Trump saw the conflict as a lost war, and began shifting the burden of supporting Ukraine onto Europe. He believes that once the war is concluded, Washington and Moscow could reopen a new chapter in their historically troubled

Some in the U.S. strategic community also argue that Washington could attempt a 'Reverse Kissinger'- drawing Russia away from its deepening strategic partnership with China, the U.S's principal global rival.

### Zelenskyy's dilemma

The Trump plan leaves Mr. Zelenskyv in a difficult position. The Ukrainian leader, whose term expired last year, continues to cling on to power under martial law. Last week, Mr. Zelenkyy's Chief of Staff Andriy Yermak resigned after a corruption scandal shook the regime. The economy is being propped up by aid from the West, and parts of the country are grappling with power outages as repeated Russian strikes target Ukraine's electricity grid. On the battlefield, the loss of Pokrovsk has marked a major setback.

Mr. Zelenskyy once insisted that peace would be possible only if Russia withdrew from all seized territories, including Crimea. Today, he is prepared to accept a ceasefire along the current frontline, which would leave more than 20% of pre-2014 Ukraine in Russian hands. In Istanbul, there was at least an outline for a possible agreement. That moment has passed.

Now, with the Trump plan, Ukraine finds itself in a much weaker position. It doesn't have a clear path towards military victory. Worse, it risks losing the support of Washington.

European countries, chiefly Germany, the U.K. and France, have pledged continued support. But those assurances carry limited weight if the U.S. exits the support architecture.

If Mr. Zelenskyy accepts the deal Mr. Trump is offering, it would amount to conceding victory to Russia. He could also face serious political consequences at home. If he rejects it, Ukraine risks losing more territory in a prolonged war.

### THE GIST

The talks that began in Belarus continued under Turkey's mediation, culminating in a meeting in Istanbul on March 29, 2022. It later emerged that Russian and Ukrainian officials had tentatively agreed on the outlines of an interim settlement.

However, the Istanbul process collapsed. Western governments were hesitant to provide the security guarantees Ukraine demanded. According to Mr. Lavrov, then British Prime Minister Boris Johnson visited Kyiv in early April and "told them to continue to fight".

The Trump plan offers an initial outline to restart talks. While the proposal addresses both Ukraine's future security and Russia's stated concerns including NATO's eastward expansion — it is widely seen as favouring Moscow

### **FULL CONTEXT**

# Why the SIR needs to be completely digitised

The Election Commission is facing criticism for its Special Intensive Revision of electoral rolls as reliance on outdated data threatens voter inclusion and the integrity of upcoming elections

Rajeev Kumar

flawed foundation can never produce a strong system whether in science, engineering, governance, or IT. Faulty datasets always yield unreliable results, and electoral roll revision is no exception; broken base data cannot generate integrity, no matter how many procedures are added. Only a modern, accurate foundation can sustain a credible electoral system.

This is precisely the problem with the ongoing Special Intensive Revision (SIR), which relies on the legacy rolls of 2002 to 2004 which were created entirely on paper through manual, error-prone processes when India was entering its digital era. It is astonishing that the Election Commission of India (EC) still relies on these outdated records today, despite India being an IT powerhouse and the Commission itself operating one of the world's most advanced electoral systems, ECINet.

This regression has erased decades of digital progress, forcing SIR 2.0 to operate on outdated methods and unreliable, unverifiable data. An exercise meant to produce clean and updated voter rolls has instead pushed the country into a prolonged crisis lasting months.

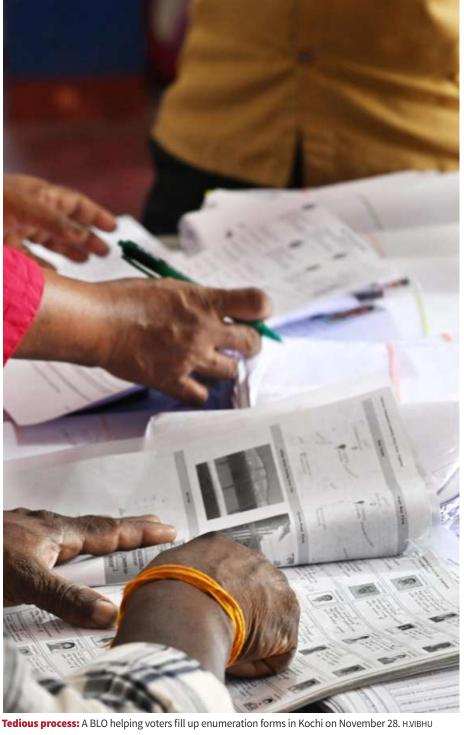
#### A glimpse at the legacy rolls

The past SIRs functioned mainly as routine summary revisions, focusing on deletions such as removing voters who had shifted, died, or become ineligible, and adding those who had moved or reached voting age. It was executed casually, with little effort to update or correct records.

Therefore, the resulting rolls contain incomplete, ambiguous, and missing information, with standards varying across States and constituencies. Some of the common issues include entries showing only first and middle names without last names, missing EPIC or house numbers, and widespread spelling errors, for example, Agarwal/Agraval, Rakesh/Rakeash, Sangal/Sahgal, and Veer/Vir.

Random inspections of the rolls reveal alarming anomalies, such as entries implying polygamy. For instance, the husbands of Kiran and Seema are listed as Shardul. The author himself, after days of manually scanning hundreds of thousands of entries in Hindi, English and Bengali, could not find his own record – despite having voted in every general election. These experiences illustrate the flaws in the 2002-04 dataset.

Moreover, as the rolls exist only in paper form, a database of more than 600 million entries cannot undergo verification or consistency checks. The EC's search interface is essentially non-functional, typically returning "no details found" or "error" when queries are made. After several hundred search attempts, the author found no valid matches and was repeatedly directed to PDFs or Booth Level Officers (BLOs). The search page also includes a disclaimer that the rolls are published exactly as received from State Chief Electoral Officers (CEOs). The EC merely hosts them. This effectively distances the EC from the very officers it oversees. Without digitisation, these rolls serve only archival



These incomplete, non-searchable legacy records form the foundation of today's SIR -leaving countless genuine voters unable to find their names anywhere.

### **Underutilisation of resources**

ECINet allows voters to search the current one-billion-record database using mobile numbers, EPIC numbers, names, dates of birth, addresses, and family relations. It detects duplicate or missing entries and supports services such as registration, deletion, corrections, Aadhaar linking, locating constituencies and polling booths, contacting BLOs, downloading EPIC cards, filing complaints, and tracking their status. These functions are comprehensive and typically work flawlessly, enabling even online submission of Enumeration Forms (EFs) through Aadhaar-based verification.

Yet, legacy SIR data has not been integrated into ECINet with the same efficiency. With minimal effort, the 2002-04 rolls could be digitised and made searchable, offering the same capabilities needed for filling EFs. Its omission raises

an obvious question: is it intended to conceal the weaknesses of the legacy

The EC's expectation that voters can recall where they voted in 2002-04 is unrealistic. EPIC cards were not archived, and people relied on scrap-paper slips. For voters who have moved multiple times over two decades, remembering decade-old booths, part, and serial numbers is impossible.

BLOs offer limited help: most function mainly as distributors and collectors of paper EFs. Lacking past polling records, many demand birth certificates and extra address proofs despite EC rules requiring none. Many also lack data-entry skills, resulting in piles of undigitised EFs; over half of Uttar Pradesh's EFs remain undigitised as per an EC press release on November 27. Paper EFs double the workload: forms are filled by hand and then digitised, and photo-pasting forces poor voters to pay for photographs while BLOs re-digitise them. This digital-to-paper-to-digital loop is inefficient and error-prone.

By contrast, ECINet enables fast, error-free online EF submission with no digitisation, paper-photos, signatures, or documents. Forms 6, 7, and 8 facilitate online insertion, deletion, correction, and Aadhaar linking – separate from BLOs. Aadhaar verification makes the process smooth and reliable.

Minor mismatches - mostly inherited from flawed 2002-04 rolls - can be corrected via Form 8, yet the EC has imposed unnecessary approval requirements that are rarely granted. Voters who have been deleted from the EC rolls have to falsely declare themselves as first-time voters when using Form 6. EF submissions via BLOs show only "received," with no details, unlike transparent online submissions. Thus, a simple digital workflow is blocked by bureaucratic hurdles and official inertia.

For non-tech-savvy citizens, the EC could have deployed mobile digital kiosks with handheld devices and trained staff to help them file EFs online, thereby easing pressure on BLOs and eliminating the need for paper forms.

Instead of delivering the paperless, people-friendly, transparent system it promised, the EC's paper-era methods have created confusion and crisis engulfing both voters and BLOs.

### How to go fully digital

The following workflow can make SIR 2026 fully digital, paperless, and

**Searchability through digitisation:** convert all State/UT rolls into a fully searchable digital format, using English as the standard for searchable data and metadata, with regional languages retained as non-searchable fields.

**Data integration:** fuse old records with reliable datasets - Aadhaar, PAN/Income Tax, driving licence, and local body records – using robust APIs and consistency checks. Aadhaar must be strengthened as the anchor for identity verification.

**Differentiate voter categories:** classify voters into three groups: (i) stable-address voters, (ii) frequent movers, and (iii) those with immigration/nationality issues.

**Submission of EFs online:** ensure EFs are submitted entirely online, supported by mobile digital kiosks operated by trained personnel. India has an ample supply of tech-savvy workers who can assist efficiently, while electoral officials handle ground verification.

**Digitise all steps:** complete document verification, uploads, and post-validation checks entirely online, with transparent workflows.

With these reforms, SIR 2026 can transition from its dependence on outdated paper records to a modern, trusted, technology-driven national exercise.

### The way ahead

A fully digital system, as outlined above, would eliminate the long-standing flaws of integration of all processes through ECINet. These reforms are straightforward, feasible, and implementable within the extended timelines of the ongoing SIR. Most steps require minimal effort; only data integration may be deferred beyond SIR 2.0. Once adopted, every component of the SIR will become simpler, faster, and more reliable, with grievances addressed in real time preventing panic, confusion, and unnecessary stress.

A digital SIR is not optional; it is indispensable – there is no alternative. SIR 2026 must become a trust revolution powered by technology, transparency, verification, and integrity. It is better late than never.

Raieev Kumar is a former professor of computer science at IIT Kharagpur, IIT Kanpur, BITS Pilani, and INU, and a former scientist at DRDO and DST.

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FROM THE ARCHIVES

# Know your English

#### S. Upendran

"Hey, how was the party given by your boss? Dull as usual?"

"On the contrary! The conversation at the party was scintillating."

"The conversation was what?" "S..c..i..n..t..i..l..l..a..t..i..n..g. The first syllable 'scin' is pronounced like the word

"So the 'c' in 'scin' is silent."

"That's right. As for the second syllable 'ti', some people pronounce the 'i' like the 'i' in words like 'pit', 'bit' and 'hit'. Others pronounce it like the 'a' in 'about'. The 'a' in the third syllable 'la' is like the 'a' in 'late', 'date' and 'hate'. And the final syllable..."

"... I think I know how the final 'ing' is pronounced. But tell me, is the main stress on the third syllable?'

"It's on the first syllable. The word is pronounced SCINtillating. Do you know what the word means?"

"I have no idea."

"It means 'brilliant and witty'. For example, the conversation at the party was scintillating. It means..."

"... it probably means that the conversation was very lively, full of wit." "Very good."

"Can I say that my favourite actor gave a scintillating performance last night?"

"You certainly can. Here's another example. My father tells me that my great grandfather had a scintillating personality."

"Did he? That's nice to know. Too bad you haven't inherited any of it, though. Tell me, how was the food at the party? Was it as good as the conversation?"

"To tell you the truth, I have no idea." "What! You mean to say that you were so busy talking that you didn't have anything to eat?"

"No, that's not the case. You see, as we were getting ready to eat, somebody spotted a couple of dead cockroaches floating in the vegetable soup."

"Good lord!"

"That kind of blunted our appetite." "Blunted your appetite? Can you say 'straightforward'. What is the ... "

'... you're right! One of the meanings of the word 'blunt' is straightforward. For example, the teacher very bluntly told the student that he had failed the exam."

"That sounds like my Physics teacher. She once bluntly told the Principal that he wasn't using his common sense."

"That was brave of her." "I'm not so sure about that! But getting

back to the point, you were saying that the word 'blunt'..." '... has several different meanings. And

one of the meanings is to 'make less sharp or forceful'." "I see. So when you say, 'It blunted my

appetite', it means it lessened my desire "Exactly! Here's another example. The

bad weather has blunted my enthusiasm for early morning walks." "Can I say, so much cricket is being

played these days that it has blunted my enthusiasm for the game?"

"Has it really? Nothing can blunt my enthusiasm for cricket." "You never know."

Published in The Hindu on November 10, 1998.

# Word of the day

### **Auscultation:**

listening to sounds within the body (usually with a stethoscope)

Synonyms: hearing, diagnostic procedure

**Usage:** The doctor had to auscultate his heart sounds carefully.

Pronunciation: newsth.live/ auscultationpro

International Phonetic Alphabet: /ˌɔːskəlˈteɪ[ən/

For feedback and suggestions for Text & Context, please write to letters@thehindu.co.in with the subject 'Text & Context'

M ND-NDE

### THE DAILY QUIZ

## The International Day of Persons with Disabilities is observed every year on December 3. A quiz on the rights of persons with disabilities

### Pradeep Bagival

### **QUESTION 1**

When did India ratify the UN Convention on the Rights of Persons with Disabilities expressing its commitment to promote and protect the rights of persons with disabilities?

### **QUESTION 2**

How many categories of disabilities are identified under the Disabilities Act, 2016?

### **QUESTION 3** About 60 people with

Capital Hill to protest against the delay in passing the American Disability Act, 1990. What is the name of this iconic civil disobedience event that took place on March 12, 1990 in Washington D.C.?

my strength multiplies, my

disabilities dropped their

wheel chairs and crawled

the 83 stone steps of the

assistive devices and

#### **QUESTION 4** 'More I believe in myself,

Rights of Persons with



will power gives the confidence that I can do it'. This is one of the three point oath for persons with disabilities suggested by which President of India?



Visual question: Name this Paralympian from India who was the three-time gold medalist at the World Para Athletics Championship in 2023, 2024 and 2025. PTI

the place where the U.S. launched a failed operation in Cuba to take out Fidel Castro's regime. Ans: Bay of Pigs 2. The CIA driven Operation Ajax was codename for a coup in this country whose leader wanted to nationalise his country's

Questions and Answers to the previous day's daily quiz: 1.

This place in Hispanic refers to the queen triggerfish and was

oil reserves. Following the coup, this monarch was restored. Ans: Iran; Mohammed Mossadegh; Shah Mohammad Reza Pahlavi was the monarch

3. During a coup in this country supported by the CIA, this leader died. Ans: Chile; Salvador Allende 4. This 2020 operation involved former U.S. Green Berets and

fishing boats attempting a regime change in this country against this leader. Ans: Operation Gideon; Venezuela, targeting Nicolas Maduro 5. On February 5, 2003, this U.S. government official claimed that Iraq possessed "Weapons of Mass Destruction". Ans: Colin

#### Visual: Identify him. Ans: Manuel Zelava Early Birds: Siddhartha Viswanathan | Prashansa Lohumi |

Haridas Pal| Tamanjit Bisla| Arjun Debnath Pradeep Bagival is former Asst.Commissioner for persons with disabilities, Government of Karnataka.

### WORDLY WISE

Those who give up essential liberty, to purchase temporary safety, deserve neither liberty nor safety.

— Benjamin Franklin

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**BECAUSE THE TRUTH** INVOLVES US ALL

# Forcing down app erodes privacy, hurts business

HE GOVERNMENT'S order mandating mobile handset makers to pre-install the Sanchar Saathi application on all handsets manufactured or imported for use in the country is not only bad governance but also bad economics. Ostensibly, the app is said to be part of the strategy to "strengthen cyber security and anti-spam measures." But a diktat to manufacturers to pre-install this governmentbacked app raises serious apprehensions of surveillance and intrusion. The government's directives also lay down that users should not be able to delete the app, effectively making it a permanent feature in all mobile phones. Following an uproar, Union Minister for Communications Jyotiraditya Scindia has said that the app is "optional" and that users can delete it, but that is not enough. The idea of consent revolves around opting in, not opting out, a cornerstone of privacy as a basic right.

There is no denying cyber crime. Launched in January, the Sanchar Saathi app allows users to report suspected fraud communication and lost/stolen mobile phones, and check trusted contact details of banks/financial institutions. Till August it had crossed 50 lakh downloads, and as per the government, more than 37.28 lakh lost or stolen mobile devices had been blocked, and 22.76 lakh had been traced, perhaps attesting to its need. But if the app is a tool in the fight against cyber crime, surely there are better ways to encourage its widespread adoption.

India has an impressive track record of building digital public goods that are used widely. Platforms like DigiLocker and DigiYatra are routinely, and voluntarily, used by millions. These platforms require the individual's consent — something that is not available to individuals if the Sanchar Saathi is pre-installed. And even if the option to delete the app exists, there is the possibility of the digital dust remaining. One of India's shining success stories has been mobile phone manufacturing and assembling, with one in three US smartphone imports coming from here. This is driven largely by Apple — roughly 20 per cent of the global iPhone production capacity is in India. Apple is among many firms that have benefited from the government's generous PLI scheme. To ram this app through isn't exactly helping their ease of doing business. Reports say the manufacturers are planning to oppose the government's directions. Before this goes to court, the government should rescind this order. Strengthening state capacity, building public awareness about cyber crime, and the tools available to fight it, is the better alternative.

# Parliament debate is welcome, will enrich SIR

OTH THE Government and the Opposition dialling down their positions and agreeing to debate the Election Commission's nationwide Special Intensive Revision (SIR) by itself or as part of an agenda of electoral reforms is enormously welcome. Free and fair elections lie at the heart of the democratic compact; the cleaning and updating of electoral rolls is vital to ensure the integrity of the process. At the same time, it is necessary to keep the EC exercise open and responsive to concerns raised by voters, Opposition, and even within the EC. An investigation by this newspaper has shown that apprehensions provoked by the conduct of the SIR in Bihar had been flagged, presciently, by Election Commissioner Sukhbir Singh Sandhu when the order for the exercise was being finalised on June 24.

Commissioner Sandhu's note of caution in the draft order urged that there should be no harassment of "genuine" voters/citizens, particularly old, sick, PwD (persons with disabilities), poor and other vulnerable groups". This was later amplified in the widespread criticism of the SIR. As a series of reports in this newspaper underlined, in a departure from past exercises, it shifted the burden of proof to the voter, set off a scramble for documents that were not readily available to meet unrealistic deadlines. To a large extent, the Supreme Court's interventions helped in addressing fears of mass disenfranchisement. Notably, the SC directed inclusion of Aadhaar as proof of identity, though not of citizenship. This paper's investigation also shows that the EC was mindful of another criticism early on, which continues to loom over the SIR. It has to do with the concern that the revision opens a backdoor route to a national Register of Citizens, or that the SIR shades into a test of citizenship, which is not the EC's remit.

The draft order explicitly connected the SIR to the Citizenship Act. To justify the SIR, it cited the absence of any intensive revision of electoral rolls since the 2003 amendment to the Act. That this reference was deleted in the final SIR order is telling. It suggests that even as the EC goes ahead with the exercise, voices within are wary of its own limits. They know that, in a constitutional system, its ambit and powers are open to question. Now, Parliament must provide the space for all those questions to be asked, so that the search for answers can begin. And the EC should step back — and listen.

# Meow, meow, attention please

OR DEVOTED cat dads, this may well be rage bait disguised as research. But here is the inescapable conclusion from a recent study on pet felines: Even cats know that men don't really listen. The study, conducted in Turkey, recorded the interactions of 31 cat parents with their charges and found that the felines meowed four times as much to get the attention of a male caregiver compared to a female one. The researchers suggest that this is likely because women tend to speak more to their cats and pick up on non-verbal cues more easily. The canny little creatures have cottoned on to this.

The study is fascinating for what it says about how cats interact with people. They may get a bad rap for being aloof and unfriendly, but it turns out that over the course of a thousand-year relationship, cats have shaped themselves to fit snugly into the jagged edges of human nature. Dogs may dominate the publicrelations ratings, but with the study of feline behaviour picking up steam in the last couple of decades, cats have been found to be just as attached to their human companions. They can also respond to their names and often prefer interacting with a person

over playing with a toy or eating a treat. And that meow that is directed so much more loudly, and frequently, at men than at women. Turns out, it is a form of communication kittens use to get the attention of their mothers and which adult cats use almost exclusively with people. Because male or female, Homo sapiens as a species is not very good at paying attention, and cats — those close observers of human behaviour — have always known this.

# Turn soft spot for Russia into hard gains for Delhi

RESIDENT VLADIMIR Putin's visit to India this week — his first in four years — comes in the midst of intensifying peace efforts in Ukraine. It offers Delhi an opportunity to reinvent the relationship with Russia that is much-valued but performs well below potential and is rather skewed.

Despite Delhi's ritual celebration of Moscow as India's "best friend forever", the reality is less flattering. Indo-Russian ties have been reduced to a thin gruel over the years. Its narrow government-to-government interface has little traction among India's new elites or its dynamic private sector. The Russian presence in Indian public life is a faint echo of the Soviet past. In Moscow too, India remains marginal to the Russian elites preoccupied with America, Europe, and China. If the relationship has endured, it is thanks largely to Putin's personal commitment rather than a structural Russian interest.

Putin's visit is a chance to break out of this drift. But reinvigoration cannot be built on the familiar menu of defence sales — S-400s and S-500s, Su-57s, or yet another nuclear reactor — nor on the short-term bonanza of discounted oil. A durable transformation requires building a substantive commercial, technological, and scientific partnership. Without an economic foundation, Delhi's lofty rhetoric about promoting "multipolarity" with Moscow will ring hollow.

The numbers underline the challenge. India exports barely \$5 billion a year to Russia (compare this with its \$11 bn exports to Bangladesh). There is much room for growth. Russia is a \$2.5 trillion economy. If peace breaks out and Moscow reconnects with Europe and the US, the Russian economy could see major expansion — and Ukraine will inevitably require large-scale

reconstruction. India must position itself to participate in both.

That Delhi must do this while Russia remains locked in conflict with India's principal economic partners — the US and Europe — is unfortunate. But having ignored economic ties for so long, India has little time to waste.

There are, however, reasons for cautious optimism. Nearly four years into the Ukraine war, it is evident that the West cannot defeat Russia at its own borders. President Volodymyr Zelenskyy's shift from demanding a "just peace" to a "dignified peace" reflects Kyiv's weakening hand and the inevitability of Western concessions. It is only a question of when and how much.

At the same time, pragmatic voices in Moscow recognise that a permanent confrontation with the West is unsustainable. Contrary to much of Indian commentary, Russia seeks accommodation with the collective West, wants an honourable place at the G8, and a decisive voice in shaping the European order.

A high-powered American delegation is in Moscow to push forward a peace settlement. After consultations with Zelenskyy's advisers, President Don-Delhi's reluctance to condemn

ald Trump's envoys — real estate mogul Steve Witkoff and son-inlaw Jared Kushner — landed in Moscow this week to attempt a comprehensive deal. Prime Minister Narendra Modi should receive a first-hand account of these negotiations from Putin.

Delhi has every interest in a stable peace in Ukraine. The war has severely stressed India's doctrine of multi-alignment. The idea that Delhi could maintain strong

**RAJA MANDALA** BY C RAJA Mohan

Russia's invasion and its

dramatic surge in oil imports

triggered irritation in the West.

President Joe Biden resisted

turning India's Russia ties into

a breaking point in the

expanding US-India

partnership. Trump took the

opposite approach

ties with all the major powers collided with Russia's confrontation with the West and its consequences for India's commercial ties with the US and Europe. Worse, the war tightened Russia's dependence on China, the rising power with which India has multiple disputes. Only a Russian accommodation with the West can loosen this unfavourable external environment that India faces.

Delhi's reluctance to condemn Russia's invasion and its dramatic surge in oil imports triggered widespread irritation in the West. President Joe Biden resisted turning India's Russia ties into a breaking point in the expanding US-India partnership. Trump took the opposite approach — imposing an additional 25 per cent tariff on Indian exports, citing India's large purchases of Russian oil.

It is not that Trump is more anti-Russia than Biden. On the contrary, Trump is arguably the most pro-Russian US president since World War II. While penalising India for buying Russian oil, Trump is eager to open US access to Russian hydrocarbons and minerals. American and European media reports suggest that Trump's peace diplomacy is intertwined with ambitions to cultivate

business opportunities in Russia and secure privileged access to Ukraine's natural resources.

Europe, India's most important partner after the US, has also been unsettled by Delhi's stance on Ukraine. Unlike Trump, Europe has avoided punitive measures against Delhi. As India seeks deeper links with Europe, it would prefer to see peace between Europe and Russia. Putin's visit gives Delhi an opportunity to reaffirm its support for reconciliation in the old continent.

Europe has been jolted by Trump's commerzpolitik, awakening to a Washington more interested in cutting deals with Moscow than defending its allies. The war has ruptured the natural economic interdependence between Europe and Russia. Trump could well sideline Europe in Ukraine's

economic development. Europe faces two anxieties: The threat from Russia and the fear of abandonment by America. It dislikes a peace dictated by Trump and Putin. Europe's long-term quest for strategic autonomy, then, requires both deterrence and a direct engagement with Moscow to build a new regional security architecture.

In many ways, the difficult negotiations over Ukraine open the door to a potential restructuring of relations among the US, Europe, and Russia. India must navigate this flux by strengthening ties with all three. What looked impossible in 2022 now appears plausible. But Delhi must first correct the distortion in its Russia policy. A partnership built overwhelmingly on defence and nuclear cooperation must broaden to include trade, technology, and

scientific collaboration. A quarter century ago, when Putin made his first visit to India as president in 2000, he sought to end Russia's post-Soviet neglect of India. That opportunity was missed by both sides. This week offers a fresh chance for Modi and Putin to put the relationship on a stronger, more modern footing.

The writer is contributing editor on international affairs for The Indian Express. He is a distinguished professor at the Motwani-Jadeja Institute of American Studies Jindal Global University, Delhi

# For democracy's sake, an index for legislatures



VIJENDER **G**UPTA

The NLI, to be

published

annually,

proposes

India's first

state-wise

benchmarking

system to

measure the

productivity,

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and innovation

of state

assemblies and

legislative

councils. The

**NLI will** 

incentivise

healthy

competition

among states

N THE past decade, the scope and complexity of governance in India have expanded at an unprecedented pace. This demands both political commitment and deep technical understanding. State legislatures need to evolve into robust, research-driven and high-performing institutions capable of sustained scrutiny, meaningful debate and accountable lawmaking. Instead of being platforms for informed discussion and consensus-building, assemblies often find themselves paralysed by ideological divides.

This culture of disruption diminishes productivity and weakens public faith in legislative institutions. Recent reviews of state legislatures show that assemblies, on average, meet for 20-25 days a year. If our legislative assemblies are to remain temples of democracy, they must restore a sense of discipline, dialogue and dignity. Strengthening functioning is essential to ensuring that governance keeps pace with the aspirations of a rapidly changing India.

Legislative quality influences law-making, oversight of the executive, public engagement and delivery of development outcomes. Currently, there are limited ways, mostly through RTIs, by which the state legislature's quality and innovation can be measured. There is a need for an institutional mechanism through which state legislatures can assess their functioning, identify gaps, and strengthen their institutional performance. Measuring, tracking and comparing state-level legislative performance is necessary to evaluate democratic performance within India's federal structure. Recognising this need, the National Legislative Index (NLI) seeks to provide a systematic, data-

driven means of evaluating legislatures. The NLI, to be published annually, proposes India's first state-wise benchmarking system to measure the productivity, transparency, and innovation of state assemblies and legislative councils. The NLI will incentivise healthy competition among states and accelerate the adoption of best practices (procedural, digital, and institutional). Its core objectives are to provide a comprehensive benchmarking mechanism; to distil a transparent annual score (0-100) for each legislature; to build national comparison around legislative quality and innovation; to identify gaps and challenges and thereby in-

form corrective reforms; to foster peer learning by highlighting inter-state disparities; to strengthen the role of the Speaker's office as a driver of institutional excellence, and to encourage institutional reforms, digital and participatory practices. The NLI will broadly look at indicators such as the number of sitting days and duration of each session; the percentage of bills referred to committees; the average time taken to pass bills; the hours devoted to question-hour and floor debate. It shall also evaluate transparency, digitisation, technological integration, and institutional efforts for knowledge preservation. These are concrete, transparent measures that convert process into public information, without prescribing substance or policy stances.

By promoting longer, better-informed, and more inclusive debates, it can encourage states to increase sittings, reduce disruptions, and build effective research and reference systems in collaboration with Parliament. Strengthening the dignity and productivity of our legislative assemblies is not a matter of partisanship; it is a shared national responsibility. When Houses function efficiently, with greater use of technology and wider participation of women and youth, they reaffirm the faith of citizens in democratic institutions. Through the NLI, India has the opportunity to make its legislatures not only temples of democracy in name, but also in spirit — combining decorum, deliberation, and digital readiness to meet the challenges of a changing era.

Over the past few years, India's legislatures have made notable progress in adopting modern practices such as paperless proceedings, live streaming, and digitisation of records. However, this progress remains uneven across states and UTs, underlining the need for a common benchmarking framework. The NLI aligns closely with the vision of "One Nation, One Legislative Platform", which seeks to digitally integrate legislative bodies across the country. Together, these initiatives will not only promote procedural uniformity and information sharing but also enable citizens, researchers, and lawmakers to access data, debates, and committee reports on a single digital interface, making the functioning of legislatures more transparent, connected, and participatory.

The writer is Speaker, Delhi Legislative Assembly

# What AI has to do with motherhood



NEERAJ BUNKAR

At its heart,

'Humans in the

Loop' becomes

an act of

decolonising

imagination.

Nehma's desire

to 'raise' AI

with Adivasi

knowledge

highlights how

today's AI

systems

depend on

Eurocentric

datasets that

flatten or erase

indigenous

perspectives

RANYA SAHAY'S debut feature Humans in the Loop arrives at a moment when AI shapes everything from daily routines to the information we consume. The film cuts through the abstraction of tech-∟ nology and turns our attention to the human labour that makes AI possible, especially the invisible work of marginal ised women in rural India. It blends intimate storytelling with sharp social commentary, refusing to demonise AI but insisting that we feed it more ethical, diverse data.

The drama follows Nehma (Sonal Madhushankar), an Adivasi woman from Jharkhand. After separating from her partner, she returns to her ancestral village with her daughter, Dhannu and son Guntu. Seeking their custody, she takes a job at a remote datalabelling centre for a US-based AI company. Her task — annotating images to teach algorithms how to see — is framed like raising a child, anchoring the film's emotional core.

Nehma brings indigenous knowledge into her work, subtly challenging the Western assumptions built into AI systems. The porcupine recurs as a symbol of this resistance — prickly yet protective, echoing Adivasi resilience in the face of rapid modernisation. Jharkhand's forests, captured by cinematographers Harshit Saini and Monica Tiwari, stand in vivid contrast to the sterile glow of computers. The film moves at a meditative pace, mirror ing Nehma's daily rhythms: Labelling data by day, tending to land and family by night. The soundscape blends jungle whispers with electronic hums, underscoring the tension between organic environments and digital demands. It's a slow burn, echoing the repetitive, exhausting nature of gig-economy labour.

At its heart, *Humans in the Loop* becomes an act of decolonising imagination. Nehma's desire to "raise" AI with Adivasi knowledge highlights how today's AI systems depend on Eurocentric datasets that flatten or erase indigenous perspectives. The film asks a critical question: Can technology ever reflect the worldviews of those outside dominant power structures? The question feels urgent in 2025, when the AI boom still relies on poorly paid largely invisible workers in places like rural India. Drawing inspi ration from real-life data-labelling centres such as iMerit's Ranchi facility, Sahay foregrounds the patience of Adivasi women whose labour shapes machine intelligence. The film frames this work through a feminist lens, comparing data labelling to mother hood — demanding care, empathy and endurance, yet undervalued.

The performances strengthen the film's impact. Nehma is compelling, her face carrying weariness and resolve. Ridhima Singh's Dhannu embodies generational tension, while Gita Guha adds quiet communal wisdom. Sahay avoids preachiness, allowing themes to unfold naturally, though some may find the film's optimism about AI rosy. Humans in the Loop refuses oversimplification. It challenges dominant narratives with authenticity, particularly in its portrayal of Adivasi life. With its Oscar campaign, Netflix release, and awards such as the FIPRESCI-India Grand Prix and Best Director at the Jagran Film Festival, the film has earned acclaim. It is a quiet triumph — honouring indigenous voices while urging us to rethink our digital future.

The writer is a researcher specialising in caste and cinema

# **40 YEARS AGO December 2, 1985**



# PM on India-Japan

THE PRIME Minister, Rajiv Gandhi, ended a four-day official visit during which he stressed that Japan could help his nation modernise its economy. Many of his meetings with Japanese leaders were to cement agreements for Japan to help in the process of modernisation. The Prime Minister also said that one possible area of cooperation was in the field of nuclear disarmament.

# **Union Carbide's offer**

THE UNION Carbide offer of \$5 million aid to the victims of the Bhopal gas disaster

amounts to a mere pittance of Rs 300 per head. The Madhya Pradesh government has, however, expressed its happiness over Union Carbide's magnanimity. But are the gas victims of Bhopal, thousands of them still suffering and facing the prospects of frightening long-term effects according to the government's own admission, happy?

# **Pension for victims' widows**

A MONTHLY pension of Rs 200 will be given to the widows of the Bhopal gas tragedy under the social security pension scheme. Madhya Pradesh Chief Minister Motilal Vora will distribute the first instalment at a function in Bhopal. Under the scheme, a monthly pension of Rs 60 is being given to 2,842 destitutes in the gas affected areas.

# **Dharmadhikari dead**

Acharya Dada Dharmadhikari, veteran Sarvodaya leader, freedom fighter and member of the Constituent Assembly died at Sevagram near Wardha. He was 87. He is survived by his three sons, including Justice CS Dharmadhikari of Bombay High Court.

> The December 3, 1985 edition is unavailable. The above stories are from December 2, 1985

A resounding 'No'.

— Haaretz, Israel

WEDNESDAY, DECEMBER 3, 2025

# For green transition, India can fall back on itself



UTKARSH PATEL

OP30 LEFT many questions unanswered. The withdrawal of the US from the Paris Agreement meant that the world's largest economy, and the second $largest \, polluter, is \, no \, longer \, part \, of \, the \, global \,$ effort to combat climate change. Developing countries had consistently said that the amount of external assistance promised at \$300 billion per year by 2035 was inadequate. But that number at least emerged from COP29, when the US was part of the negotiations. With the exit of the US and many developed countries announcing cuts in external assistance because of fiscal constraints, there is little confidence about what level of international climate finance would be available.

In this two-part article, we argue that despite these negative developments, India should stay firmly committed to net zero by 2070. There are two good reasons for this stance

One, decarbonisation need not conflict with growth. It is sometimes argued that the net-zero objective involves high costs and, therefore, any action should only be undertaken if large external assistance is available on highly concessional terms. This view ignores the fact that continuing on a fossil fuelbased trajectory also generates environmental costs. The health hazards of air pollution — which are especially severe in Indian cities — provide a compelling reason to shift out of fossil fuels as fast as possible.

Furthermore, technology has now brought us to a point where decarbonisation can be pursued in some major sectors without incurring substantial additional costs. Failure to make an early start on decarbonisation will only lead to continued investments in conventional fossil fuel-based infrastructure, which will lead to unproductive stranded assets down the line. The alternative of shifting to green energy will unlock new opportunities for economic growth and employment generation in manufacturing,

NET EMISSIONS - CO2 (Gt/yr) (Unit: Gt-CO2/yr) Current policies Net zero pathway 5.56 **5.46** 5.37 5.02 5.00 4.52 4.00 Current policies Net zero pathway 0.67 0.01 2025 2030 2035 2040 2045 2050 2055 2060 2070

capital in world markets for

bankable projects.

Fortunately, the Indian private

sector has demonstrated its

ability to develop and

implement such projects

with a potential for exports.

The scope for achieving high growth in India, while also reducing emissions, has been explored by many different quantitative models of the Indian economy. These models rely on the fact that the emissions associated with any given growth rate can be significantly reduced by (i) relentless pursuit of energy efficiency, which is dependent upon technological progress; (ii) electrification of all economically and technically viable end-uses so that fossil fuels used can be substituted by electricity, and (iii) combining this with shifting away from fossil fuels for electricity generation to renewables.

One such model is the REMIND-India

model developed by one of us (Utkarsh
Patel) in collaboration with the Potsdam Institute (Germany). The results in terms of
alternative emissions trajectories are summarised in Figure 1. The projected GDP
growth in both scenarios averages
6.25 per cent p.a. for the period
2025-2050, with higher growth in
There is no dearth of private

the earlier years.

The first curve in the graph shows the emissions trajectory on a "business-as-usual" (BAU) basis, which assumes continuation of policies currently in place, notably the 2030 NDC targets and continuation of the existing trend in emission intensity reduction. It is

evident that in the BAU scenario, total emissions will continue to rise and start to decline only from 2045 onwards, but remain much above the current absolute level of emissions even in 2070. The second curve indicates the trajectory of total emissions if a combination of policies is implemented, which will decarbonise the economy by 2070. Even in this trajectory, the important point to note is that emissions will continue to rise for the next 10 years, but they can then be bent downwards after 2035, provided the right policies are followed.

Two, should the lack of external assistance dissuade us? The uncertainty about international public flows being provided on the scale that developing countries wanted does not mean that India will not be able to finance a transition towards net zero. This is because COP discussions have focused on the financial needs of all developing coun-

tries, and in this context have naturally emphasised the need for concessional financing from the budgets of developed countries. Such funds are very scarce, and they are most likely to be prioritised for the least developed countries.

Given the size of India's economy and its growing sophistication, we will be expected to mobilise most of the additional investment needed from do-

As a STEM student, I want

mestic sources. There will be a need for external financing, which could come in the form of a combination of foreign private flows (debt plus FDI) and non-concessional public flows (bilateral and multilateral development bank, or MDB, lending). There is no dearth of private capital in world markets for bankable projects. Fortunately, the Indian private sector has demonstrated its ability to develop and implement such projects. The way to increase the potential flow of capital is to undertake a range of domestic policy reforms. The most important thing is to ensure that the electricity distribution companies — the main buyers in the electricity market — are financially viable. This requires reform of the state distribution companies, combined with selective privatisation, as some states are now doing. These steps need to be supported by reform of the regulatory system to allow greater variability in pricing, at both the wholesale and consumer levels. Foreign private investors may also need a legal framework in which state-investor disputes can be resolved quickly. This is an issue that is relevant for FDI flows in general, and it is one of the key items on the FTA negotiations' agenda.

We conclude that India's ability to transform its energy system does not depend on the availability of large volumes of external concessional finance. What is more important is for the established MDBs to expand the availability of long-term lending and perhaps also redirect more of it to support a much larger inflow of private capital through various forms of risk sharing and credit enhancement mechanisms.

COP meetings have typically underplayed the importance of MDBs in climate-related flows. Admittedly, the relevant forum for MDB-related issues is the G20. The recent G20 summit in South Africa did not do much. US President Donald Trump did not attend, and the other developed country members were content to adopt a low profile. However, the next G20 summit will be hosted by the US. We should try to use that meeting to provide appropriate signals to the MDBs to leverage larger volumes of private capital to support the energy transition.

Ahluwalia is former deputy chairman of the erstwhile Planning Commission, and distinguished fellow at the Centre for Social & Economic Progress (CSEP). Patel is fellow at CSEP

# Once upon a politics, BJP opposed cash transfers



OMEN IN Bihar were given Rs 10,000 just before the assembly elections. The remaining Rs 1,90,000 promised will likely never come. Votes have been cast. Elections are over. Whether elections should be contested by distributing cash is now a pointless debate. No political space remains for such discussions.

Why didn't Congress attempt something similar before 2014, even as it faced rise of a new BJP under Narendra Modi?

The possibility of implementing welfare schemes through cash transfers gained traction around 2008, as the Aadhaar initiative took shape. This was also the period when the food security bill was being discussed. Many believe the UPA government was heavily influenced by left-leaning economic ideas, but that was not the case. The National Food Security Act (later termed the "Garib Kalyan Yojana") was the Manmohan Singh government's flagship welfare programme. But it faced fierce opposition from right-wing economists. That opposition mattered.

The central issue of this debate thus became whether welfare spending should be increased at all. A prominent economist wrote in a national daily that implementing the Food Security Act would sink the economy, costing over 3 per cent of the GDP.

Had that been true, these economists would have urged the Modi government to scrap the scheme after taking office. Instead, they fell silent. The Modi government not only continued the programme but made food grains free — increasing the food subsidy bill.

The UPA government fought an uphill battle to pass the Food Security Act. Critics from the economic right viewed welfare

schemes with deep suspicion.
Ironically, the Act was designed to expand coverage to more of the poor (who were earlier excluded from the ration system) while reducing per-beneficiary subsidies, thereby keeping costs relatively low.

Around the same time, some began advocating for cash transfers instead of food grains, citing corruption and inefficiency in the PDS. A handful of activists and economists managed to get a pilot provision inserted into the

Food Security Act, but they couldn't get it implemented on the ground.

Once the machinery

for direct cash

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Sharad Pawar, then Minister of Agriculture and Consumer Affairs, showed initial interest but soon backed off — possibly due to opposition from left parties like the CPM. When the food security bill was being drafted, the idea of cash transfers was presented before Rahul Gandhi. The Aadhaar enrolment drive was in full swing, though rural banking systems for direct transfers remained weak. The proposal was to start with urban areas — mainly major cities — where direct cash transfers could be easily

rolled out with political will.

Many left-leaning NGOs saw cash transfers as a Trojan horse—
a right-wing ploy to swap food for cash and then cut subsidies. Rahul Gandhi, too, believed in this theory. The idea

was not supported politically.

Based on the prevailing food grain prices then, each family would have received about Rs 500 per month. What if Congress had fought the 2014 election promising a Rs 500 note to every family? Had half the urban families received Rs 500 per month, who knows, it could have reshaped political history. That too by merely swapping food grain with cash without raising the

subsidy bill.

The BJP opposed cash transfers more strongly than the Left. Sushma Swaraj demanded in the Lok Sabha that the related clause be removed from the Act — perhaps sensing its political potential. This history of cash transfers is not remote. It brings relief to BJP loyalists, regret to Congress supporters, and intrigue to the neutrals. Many critiques of the Food Security Act and the cash-versus-kind debate rested on misconceptions, but what mattered was that there was space for debate — a luxury now fading. One fear expressed then has since come true: Once the machinery for direct cash transfers was built, cash politics would threaten sound development policy. This experiment started in Maharashtra just days before the elections, and Bihar took it to another level. Polarising rhetoric plus cash transfers is a lethal strategy to which the Opposition parties have no answer.

The Lok Sabha elections in 2029 might see an even bigger cash transfer scheme. Serious questions — about which subsidies and investments genuinely drive development — have been pushed aside. What remains is cash politics, with everything else flown away like chaff in the wind.

Murugkar writes on economic and social issues

# LETTERS TO THE EDITOR

# **Winter Session**

THIS REFERS to the article, 'Three images and the meeting ground that has gone missing' (IE, December 2). Parliament is the most prominent institution in any democratic society. Assessing the quality of Parliament is a daunting task because there exist no parameters that can do that. What cannot be measured cannot be improved. There is a need to develop a consensus among all members to improve the quality of Parliament's functioning. This can be accompanied by greater involvement of civil society organisations and an impartial assessor, which can altogether develop benchmarking standards by monitoring the inputs and outputs carefully to be understood in common parlance.

Vaibhav Goyal, Chandigarh

# **Take action**

THIS REFERS to the editorial, 'On December 6, minister crosses red lines' (*IE*, December 2). The minister's episode in Rajasthan is condemnable, but this won't be the last unless proper action is ensured against the defaulter immediately. This has become a regular phenomenon among novice politicians who seek to please their constituencies at any cost and, in turn, create unrest in society. Fear has always been a prime motivator for those selling anything, and these enlightened politicians are ready to sell out harmony and integration.

Sanjeev Raina, Greater Noida

# Talent over glamour

THIS REFERS to the editorial, 'IFFI must match ambition with greater purpose' (IE, December 1). The festival's expanded programming and industry interactions are promising, but true progress will depend on shifting the spotlight from celebrity presence to meaningful cinematic voices. IFFI has the potential to nurture independent filmmakers, regional stories and experimental cinema forms. For India's diverse film culture to flourish globally, the festival must prioritise artistic depth, new talent and inclusive storytelling over glamour-driven appeal.

driven appeal. Arzoo Rana, Chandigarh

ARPAN MALAKAR

As a first-generation learner at a Tier-3 college — with no career cell and no mentors — Itook a leap many would call reckless. I paid for a Rs 1,400 online module, practised timed mock exams, and moved 1,500 km to IIT Delhi after securing AIR 198 in the 2024 IIT-JAM. That journey was fragile. It depended on scraps of information, stubbornness and luck. For many promising students, those scraps never arrive.

When I reached IIT Delhi, the difference was immediate. Yet even here the system sometimes falters. We booked a facility for a one-day experiment; multiple approvals stretched it into weeks. Even for an institution of IIT Delhi's calibre, navigating approvals may take weeks — not because of inefficiency, but because much of India's university system still operates within outdated administrative rules. Now imagine Tier-2 and Tier-3 colleges. Small delays turn promising projects into

missed windows of discovery.

Money and predictability matter as much as infrastructure. India's gross expenditure on R&D is roughly 0.6–0.7 per cent of GDP, far below the US (~3.4 per cent), China (~2.6 per cent) and Israel (>6 per cent). The All India Survey on Higher Education recorded about 2.12 lakh PhD registrations in 2021–

to stay in India, but won't

22, yet converting that pipeline into stable careers is far from guaranteed. In early 2024, 7,60,000 Indian students migrated abroad,

flexible terms—a welcome shift am changes in higher education. But the early-stage measure and cannot students migrated abroad,

This signals systemic failure to retain talent. JRF stipends are Rs 37,000 a month, but late payments (three-six months, sometimes up to a year), short contracts, and uncertain post-PhD options make it insufficient for those supporting families. For many researchers in their mid-20s, the unpredictability makes even basic decisions, including marriage, housing, and long-term planning, feel impossible. There is a cultural dimension as well. A friend of mine with a BSc in Zoology aspired to be a biologist but now prepares for government clerical exams because a steady salary feels more realistic than five precarious years of research.

according to the Ministry of External Affairs,

I have seen seniors leave for Oxford, Max
Planck and Rice. They do not leave
because they love India less—they
leave because the system makes
staying harder than going. If a
credible opportunity arose, I would
seriously consider leaving—and
that thought breaks my heart.

The government has signalled it recognises the problem. A proposal under discussion would invite Indian-origin researchers back with set-up grants, autonomy and

flexible terms — a welcome shift amid global changes in higher education. But this is an early-stage measure and cannot substitute for predictable day-to-day systems. A one-time grant may attract a few returnees; it will not fix stipends that arrive months late or procurement delays that stall experiments. The scheme asks, "How do we bring back the best?" The more urgent question is: "Why does the system make staying so difficult?"

does the system make staying so difficult?"

The following are not complaints; they form a compact, actionable reform agenda. One: Guarantee predictable pay. Auto-disburse fellowships monthly; index to city cost-of-living (separate tiers for different cities). Two: Remove procedural friction. Speed up procurement for lab materials, set clear timelines for approvals. Reduce paperwork delays so research doesn't get held up for months. Three: Build early-career pathways. Fund multi-year postdoctoral fellowships and bridge grants with mentorship.

Research is often seen as a risky detour, not a stable career. That perception will change only when dignity and clear career paths become the norm. If a Rs 1,400 course and perseverance could change the trajectory of my life, it shows how much potential is lost when opportunity depends on chance.

The writer did his master's in Physics from IIT Delhi

# NIDIN MAI HOTPA AND

Nipun Malhotra and Harshita Kumari

RECENTLY, THE Supreme Court issued a notice to the central government on a petition seeking the explicit inclusion of haemophilia under the Rights of Persons with Disabilities Act, 2016 (RPwD Act). The petitioners argued that haemophilia results in serious mobility limitations and recurrent hospitalisations, yet individuals with haemophilia continue to be denied reservation benefits, educational support, and welfare entitlements available to other recognised disabilities. Observing that "the objective of the RPwD Act is inclusion, not exclusion",

# For disabled, recognition doesn't always mean rights

the Bench emphasised that the rights of persons with long-term health conditions must

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and clear career paths

become the norm

be grounded in social justice and equality.

At first glance, this appears contradictory: Haemophilia, thalassaemia, and sickle cell disease are already among the Act's 21 disabilities; their exclusion exposes enduring implementation gaps. This reflects a broader tension in India's disability law: Although the RPwD Act expanded recognition of disabilities from seven to 21, this has not translated into corresponding entitlements, leaving many newly recognised conditions outside the benefits the law was meant to guarantee.

The RPwD Act marked three key shifts: It shifted from a narrow, medicalised framing of disability to a socio-medical model that recognises how social barriers restrict participation; it expanded legal protection to 21 disabilities, and it adopted a rights-

based framework replacing welfare-oriented language with enforceable guarantees of equality dignity and full participation

equality, dignity, and full participation.

While the Act guarantees equality, non-discrimination, community living, protection from violence, inclusive education, voting access, and access to justice, the difference emerges in entitlements. These apply only to persons with benchmark disabilities (40 per cent or more of a disability),

While the RPwD Act guarantees equality, non-discrimination, inclusive education, voting access and access to justice, the difference emerges

in entitlements

who get five per cent reservation in higher education, four per cent in government jobs, and free schooling between ages six and 18.

Notably, the reservation in jobs applies only to five categories: Blindness and low vision; deafness and hardness of hearing; locomotor disabilities, including cerebral palsy, leprosy-cured persons, dwarfism, acid attack survivors, and muscular dystrophy; autism, intellectual disability, specific learning disability, and mental illness; and multiple disabilities arising from these categories. This narrow design, embedded in the Act and replicated across recruitment systems such as the UPSC, means many with legally recognised disabilities, including those who meet the benchmark threshold, remain excluded from affirmative action.

A closer look reveals three structural concerns: First, "visible" or traditionally recog-

nised disabilities are prioritised. Second, the reservation system still reflects the seven categories from the 1995 Act, undermining the 2016 law's broader intent. Third, this creates a structural double whammy: Those excluded from reservation are often simultaneously screened out of employment as "medically unfit", leaving them with neither a fair chance nor affirmative action recourse.

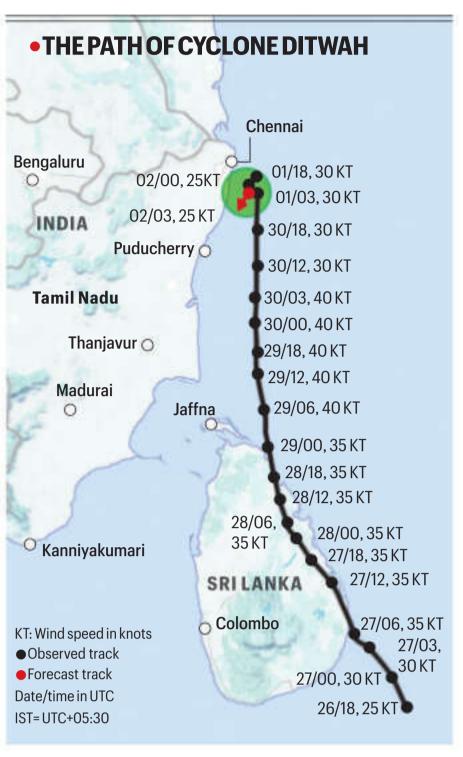
What this case brings to the fore is not an isolated omission but a design flaw. Legal recognition does not automatically translate into enforceable inclusion. A favourable ruling could help ensure that the RPwD Act's promise of rights becomes meaningful inclusion for all disabilities.

Malhotra is founder, Nipman Foundation and director, The Quantum Hub. Kumari is analyst, The Quantum Hub

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SCIENCE

# Why Cyclone Ditwah caused large-scale damage in Sri Lanka



Anjali Marar Bengaluru, December 2

CYCLONE DITWAH has been moving in the Indian Ocean region for almost a week now. It originated southeast of Sri Lanka on November 26 and moved slowly northwards along Sri Lanka's eastern coastline, causing large-scale devastation. Hundreds of people have been reported dead in Sri Lanka.

The remnants of Cyclone Ditwah have continued to move northwards, reaching the Indian coastline. On Tuesday, it was located about 40 km southeast of Chennai around noon, and had already weakened considerably. The cyclone is expected to dissipate further by Wednesday.

Multiple cyclones are formed in the Indian Ocean annually, and many of them arrive on the Indian coastline, both from the Bay of Bengal side and the Arabian Sea side. However, Cyclone Ditwah is slightly different as it originated south of Sri Lanka, which is an unusual location for the generation of cyclones. Also, it moved northwards along the Sri Lankan coastline, and was not directed towards the country's landmass, as typically happens with cyclones heading towards India. This meant that instead of dissipating quickly over land, the cyclone lingered along the coast for a long time, exacerbating the damage.

To make the situation worse, unlike India, Sri Lanka does not receive such cyclones regularly and, thus, is not well-prepared to deal with them.

Note that Cyclone Ditwah was a moderately strong cyclone. Much stronger cyclones have hit the Indian landmass with little damage compared to what this cyclone caused in Sri Lanka.

# Cyclones in Sri Lanka

Although cyclones are not a regular phenomenon in Sri Lanka, the country is no stranger to them. Since 2000, it has faced at least 16 cyclones, said a report titled 'Tropical Cyclones: hazard profile of Sri Lanka'. Most of them were mild compared to what comes to the Indian coastline.

Ditwah was a 'cyclonic storm', the weakest category. There are four categories of cyclones stronger than this, based on the wind speeds associated with them and their damage potential.

Sri Lanka is situated closer to the equator than India. Cyclones generally form slightly away from the equator. That is because the Coriolis force that makes a cyclone spin is not strong enough near the equator.

# Devastating Ditwah

Cyclone Ditwah emerged from a low-pressure system that had developed in the southwest Bay of Bengal around November 25. This area in the north Indian Ocean basin is not commonly known for cyclone formation, but two favourable conditions happened simultaneously, making the emergence of Cyclone Ditwah possible.

One, the Intertropical Convergence Zone — a region near the equator where northeast and southwest trade winds converge, resulting in clouds and thunderstorms

— was quite active during that time. Two, a system of equatorial waves — disturbances in the atmosphere that happen periodically in this region — also developed. The interaction of these two systems provided the required fuel for the cyclone's emergence on November 27.

At that time, the system was about 90 km northwest of Batticaloa on the eastern coast of Sri Lanka. Winds associated with Cyclone Ditwah ranged between 60 kmph and 90 kmph, meaning that it was a low-intensity cyclone.

When a cyclone develops close to the landmass and is headed landwards, the potential for damage is greater compared to those that originate deep in the sea and move landwards over a few days. Along with its track and intensity, the speed at which it travels also contributes to the impact that a cyclone can have. Slow-moving cyclones have greater potential for damage as they linger for a long time.

In case of Cyclone Ditwah, rather than going landwards, it moved almost parallel to the country's eastern coastline, causing damage all the way.

# Warning and preparation

The India Meteorological Department's Regional Specialised Meteorological Centre — which monitors the oceans in this region and issues alerts for cyclones — has been sharing updates about Cyclone Ditwah with Sri Lanka since November 13. However, due to the lack of an elaborate evacuation mechanism, Sri Lanka could not evacuate a large number of people.

TECHNOLOGY

# Understanding concerns around Sanchar Saathi

Billed as a means to detect digital fraud, it has raised questions about surveillance



SOUMYARENDRA BARIK

THE DEPARTMENT of Telecommunications (DoT) has directed Indian smartphone companies, including manufacturers and importers, to pre-install the state-developed cybersecurity application called Sanchar Saathi, which allows users to report fraudulent calls, messages, and stolen mobile phones.

The DoT earlier told companies that the app cannot be deleted, restricted or disabled by users. However, following concerns over mandatory installation, Telecom Minister Jyotiraditya Scindia clarified on Tuesday that it is optional.

"If you want to delete the app, you can, it is not mandatory. For instance, if you don't want to use the app, don't register for it, it will stay dormant, and delete it if you want to... Every citizen in the country does not know that this app exists to protect them from digital frauds and theft, and it is our responsibility to make the app available to everyone," Scindia said.

Apart from pre-installing the app on all new devices sold, the DoT has directed that a software update with the application be issued to already-sold phones. The DoT's directive was first reported by Reuters.

Smartphone companies, including Apple and Google - who also control two of the most popular phone operating systems in iOS and Android - are unlikely to follow the government's directive to mandatorily preinstall the Sanchar Saathi app on their devices, and are planning to flag issues of privacy and system security as part of a concerted industry-level pushback.

This is the first time that the government has mandated a state-controlled app to be preloaded to phones. The last time it insisted on large-scale distribution of an app was Aarogya Setu, the contact tracing app that was developed during the coronavirus pandemic in 2020, with government and private sector collaboration.

# What the DoT said

The DoT directive, issued on November 28 under the Telecommunication Cybersecurity Amendment Rules, 2025, sparked criticism over privacy and surveillance issues. It effectively meant that users had no say in whether they wanted to use the app, and no option to remove it if their phone came preinstalled with it.

"...this converts every smartphone sold in India into a vessel for state mandated software that the user cannot meaningfully refuse, control, or remove. For this to work in practice, the app will almost certainly need system level or root level access, similar to carrier or OEM system apps, so that it cannot be disabled. That design choice erodes the protections that normally prevent one app from peering into the data of others, and turns Sanchar Saathi into a permanent, non-consensual point of access sitting inside the operating system of every Indian smartphone user," Delhi-based digital rights group, Internet Freedom Foundation, said in a statement.

Apart from this, its privacy policy and user data access requirements have raised concerns and have been flagged by at least

# WHAT GOVERNMENT'S NEW MOBILE APP DOES

- Allows tracking and blocking of lost or stolen phones anywhere in India, based on the IMEI of the phones.
- Gives users the option to block lost or stolen mobile phones
- Can assist police authorities in tracing stolen or lost devices, which can potentially prevent counterfeit phones from entering the black market.
- Allows users to report suspected fraud communications via calls, SMS, or platforms like WhatsApp.



Union Minister of Communications Jyotiraditya Scindia FILE

one open-source application testing ser-

This is the first time the government has issued a directive mandating the installation of a state-backed application on phones. While such a move would be unusual in most Western democracies, it is not entirely without precedent. Russia recently directed smartphone companies to preinstall the state-backed messaging platform MAX, a rival to WhatsApp, which critics say could be used to track users.

Besides, when the Telecommunications Act was being finalised in 2023, several concerns were raised that the law might be broad and cover online platforms as well. While the government had then said that no such overlaps would happen, the telecom cybersecurity rules, which draw their powers from the Telecom Act, are now being used to issue directions to tech companies.

### *Understanding the privacy* architecture

Here's a look at the personal data that Sanchar Saathi has access to, and the questions this has raised:

 According to the FAQs, registration with a phone number is mandatory and happens automatically on Android devices, without the user's explicit consent. The app can detect the active mobile number and send an automatic message for registration to the DoT. However, on iOS devices, users have to press send on the registration message; it does not get sent automatically.

•Users who wish to use the app's features must register on the Sanchar Saathi app using their phone number. It says registration is required "to identify the mobile number using the... services of the app".

 The directive has also raised red flags among smartphone makers, who are arguing that it would require big operating system-level changes. Surveillance and privacy concerns stem from the fact that it is a government-backed app. The state and its agencies are eligible for blanket exemptions under India's Data Protection Act, and some view it as the Centre seeking greater control over the internet.

### What Sanchar Saathi can access on phones

On Android devices, the Sanchar Saathi app seeks the following permissions:

**MAKE AND MANAGE PHONE CALLS: To** detect mobile numbers on the phone.

**SEND SMS:** To complete registration by sending the automatic message to DoT. CALL/ SMS LOGS: To report any calls/SMS in the facilities offered by the

Sanchar Saathi App. **PHOTOS AND FILES:** To upload the image of a call/SMS while reporting them, or while reporting lost or stolen mobile phones. **CAMERA:** For scanning the barcode of

the IMEI (International Mobile Equipment Identity, or a unique code for each phone) to check its genuineness. Notably, on iOS devices, the app does not seek permissions to make and manage

phone calls and automatically send a text message, presumably because of guardrails inherent in the operating system. On Apple devices, the Sanchar Saathi app only seeks permission to access photos, files and the

### Sanchar Saathi's data collection

An analysis of Sanchar Saathi's Android application (.apk file) on the open-source application testing service Mobile Security Framework (MobSF) found that several codes allow the app to undertake multiple tasks related to user data.

It can take pictures and videos with the camera, read call logs, read data from external storage (like memory cards), and access phone features which can "can determine the phone number and serial number of this phone, whether a call is active, the number that call is connected to and so on".

The platform's short privacy policy states that the application does not automatically capture any personal information without prior notification. If personal information is requested, the user will be informed of the purposes, and "adequate security measures will be taken" to protect that data, it states. It prohibits sharing personally identifiable information (PII) with third parties (public/private), except when required by law enforcement.

"If the application requests you to provide personal information, you will be informed for the particular purposes for which the information is gathered and adequate security measures will be taken to protect your personal information," the policy states.

However, the app's privacy policy lacks elements are considered the industry standard for privacy. It has no explicit statement about users' rights, does not allow users to request a correction or, more importantly, deletion of their data from the app, and has no opt-out mechanism. It is unclear how long it stores the data it accesses. Also, in its developers' declaration section on Apple's and Google's app stores, the DoT has declared that the application

does not collect any user data. However, that is simply not accurate, as the app does collect different types of personal data, including users' phone numbers upon registration, photos, and call and SMS logs. Queries sent to the DoT remained unanswered until publication.

LAW

# Where Sanchar Saathi stands on consent, constitutional test on privacy

**Vineet Bhalla** New Delhi, December 2

THE RECENT directive by the Department of Telecommunications (DoT) mandating the pre-installation of the Sanchar Saathi application on all mobile phones has raised several legal and ethical concerns.

While the government cited "telecom cyber security" and the need to curb counterfeit devices as its rationale, the forced installation of a state-owned app onto personal devices is being viewed by legal experts as a potential violation of the fundamental right to privacy.

### Lack of user consent

The contradiction between the written order and Telecom Minister Jyotiraditya Scindia's verbal assurance on users having the ability to delete the app has created a grey area for user consent.

Sachin Dhawan, Deputy Director at The Dialogue, a tech policy think tank, said, "If an app is there by default, I have to actively take the effort to exercise my control. That is something less likely to happen; users generally go with the default," Dhawan said. He contrasted this with the standard practice, where a user actively goes to the Play Store to download an app.

### Three-fold constitutional test

The directive must also be seen through the lens of the Supreme Court's landmark 2017 judgment (the KS Puttaswamy case), which affirmed privacy as a fundamental right. The judgment gave a three-fold test for any state intervention into privacy: legality (existence of a law), necessity (a legitimate state aim) and proportionality (a rational nexus between the object and the means). Experts argue the app's mandate fails

this test. Talha Abdul Rahman, an Advocate on Record at the Supreme Court who was involved in the right to privacy case, said that such exercises require legislative oversight. "Whatever curtailment of fundamental rights you want to do, it has to be done by law. It cannot be done by notifications issued under the rules," he said.

He drew a parallel to the legal challenge to Aadhaar, noting that the government had to bring in an Act to ensure the continuation of the scheme.

# Surveillance, 'function creep'

Raman Jit Singh Chima, Asia Pacific Policy Director and Global Cybersecurity Lead at the non-profit Access Now, said that the government already has less intrusive means to verify phones' IMEI numbers without forcing an app installation. A government-mandated app also creates a single point of failure, which "could be a source of vulnerability that could be targeted by hackers."

Another concern is "function creep", where data collected for one purpose is eventually used for another. The app seeks permissions for location, camera and call logs. Mishi Choudhary, a technology lawyer and online civil liberties activist, said, "Considering the scale, this raises serious concerns about mass surveillance, tracking and profiling". Chima added that even if one accepts the stated purpose of the app, "it creates architecture for future surveillance."

The directive requires compliance within 90 days. However, in the absence of an existing data protection regime that commands trust, the move is being viewed with suspicion. Choudhary said that the developments come soon after India rolled out the Digital Personal Data Protection Rules. In that context, the absence of meaningful choices for users stands out.

POLICY

# How new SIM binding rule could log users out of WhatsApp Web

**Key Points** 

The app must be

installed in all

new mobile

phones. It can

access phone

logs, camera and

other functions.

These functions

have led to

concerns about

data access and

user privacy.

While users can

choose to later

delete the app,

mandatory

installation as

the default could

be problematic.

Soumyarendra Barik New Delhi, December 2

A DIRECTIVE by the Department of Telecommunications (DoT) to online messaging companies like WhatsApp, Signal and Telegram will soon mean that users will no longer be able to access the applications without their registered SIM card. The directive will also mean that the companion web services, such as WhatsApp Web, will no longer be available uninterrupted to users, as they will be automatically logged out every six hours.

While the department views the directive as a way to combat rising digital fraud in the country, many in the industry believe that it will erode users' privacy, pose challenges for users on international travels, and introduce potential friction points in using such services across multiple devices. Telecom companies, however, support the move, opening up yet another frontier of disagreement between them and tech companies.

# What changes now

Drawing its regulatory powers from the Cybersecurity Telecommunication Amendment Rules, 2025, notified in October, the government has introduced the

concept of Telecommunication Identifier User Entity (TIUE) under the scope of telecom regulations. Under the rules, a TIUE is an entity (other than a licensee, like telecom operators) that uses telecommunication identifiers – such as mobile numbers - to identify its users. The directions were reportedly sent to

companies like WhatsApp, Telegram, Signal, Snapchat and Jiochat. These platforms are now required to ensure that, within 90 days, their services are "continuously" linked to the SIM card used to register, and cannot be accessed without the SIM in the device. This is called SIM binding. Thus, various associated web services (like WhatsApp Web) "shall be logged out periodically" - no later than six hours. Platforms will have to send a compliance report to the DoT within the next four months. Presently, services like WhatsApp verify

a user's identity by sending a one-time password (OTP) to their mobile number. To follow the DoT's directive, they will have to start accessing the International Mobile Subscriber Identity (IMSI) of their SIM cards. The IMSI is a unique number stored on the SIM card that identifies every mobile subscriber globally.

epaper.indianexpress.com

### **Concept of TIUE**

TIUE stands for **Telecommunication** Identifier User Entity.

TIUE is an entity that uses telecommunication identifiers (like mobile numbers) to identify its users. The government believes that directing TIUEs (such as WhatsApp) can help track digital fraud cases.

For a global platform like WhatsApp, which has billions of users globally - and more than 500 million in India – it would mean re-engineering its service to meet Indian regulations, which are different from other countries. A senior industry executive said that such a level of SIM linkage for communication services does not happen in the same way in other countries.

Government officials have expressed frustration over their inability to track cyber fraudsters who use apps like WhatsApp.

"... it has come to the notice of Central Government that some of the app based communication services that are utilising mobile number for identification of its customers... allow users to consume their services without availability of the underlying SIM within the device... posing challenge to telecom cyber security as it is being misused from outside the country to commit cyber-frauds," the DoT said in its notice to the communication companies.

# How industry stakeholders have

When the telecom cybersecurity rules were proposed earlier this year, the telecom industry had supported the need for SIM binding. Some telecom representatives have now flagged concerns with the proposal. A senior industry executive said that these directions could pose a challenge to users who travel abroad and frequently use SIM cards from those countries to access communication services. "So far, when you use a new SIM card abroad, you can continue using services like WhatsApp without any additional registration. Now with these directives, that would no longer be possible," one representative said.

Another executive said that the directive to log out from companion web instances of the messaging platforms every few hours could disrupt workflows, especially in professional setups. "Many people use services like WhatsApp on their computers when they're at work. Some also have to use them without their phones around in some instances. There will now be a lot of added friction in that use case, this executive said.

There are also questions around how effective these directives could be, as many people who use such services to carry out fraud and scams use SIM cards procured through illegal means, such as using forged or mule identity cards.

### ANNUAL REPORT OF THE OMBUDSMAN SCHEME 2024-25 RELEASED BY RESERVE BANK OF INDIA

# Credit card customer complaints spike 20% in FY25, top banking grievances

**ENS Economic Bureau** 

Mumbai. December 2

CREDIT CARDS emerged as a major source of customer complaints in FY25, with grievances in this segment rising far more than in other areas of banking, according to the Annual Report of the Ombudsman Scheme 2024-25 released by the Reserve Bank of India (RBI).

Overall credit card complaints surged by 20.04 per cent to 50,811 cases during the year. Private sector banks dominated this space by a wide margin, driven by their strong push into unsecured lending and the rapid expansion of their card businesses. They recorded 32,696 complaints — far higher

Sukalp Sharma

New Delhi, December 2

than the 3,021 complaints received against public sector banks, the report said.

One of the key reasons behind the growing pile of grievances is the fact that private banks are far more active in the credit card market, leaving PSU banks with a relatively small share. With more cards in circulation and heavier usage, private banks naturally attract a larger number of customer

Interestingly, even as credit card complaints climbed, other categories showed encouraging improvement. Complaints related to ATM and debit card transactions fell sharply by 28.33 per cent to 18,082 cases in FY25. Issues tied to mobile and

PRIVATE BANKS GET THE MOST COMPLAINTS

**OVERALL CREDIT** card complaints surged by 20.04% to 50,811 cases during the year. Private banks dominated this space driven by their push into unsecured lending and the rapid expansion of their card businesses

electronic banking declined by 12.74 per cent year-on-year. These trends indicate that digital systems are becoming more reliable, although the sheer volume of digital transactions handled by private banks continues to create pressure points.

Pension-related complaints fell by 33.81 per cent to 2,719,

PRIVATE SECTOR banks recorded 32,696 complaints — far higher than the 3,021 complaints received against public sector banks, the Annual Report of the Ombudsman Scheme 2024-25 said

those of remittances & collection of instruments declined by 9.73 per cent and para banking by 24.16 per cent. However, complaints on deposit accounts rose by 7.67 per cent and loans & advances by 1.63 per cent, according to the report.

Overall, the numbers reflect a broader shift in the banking

landscape. Private sector banks — now holding around 40 per cent of India's banking assets have emerged as the largest source of customer grievances.

From a total of 2.96,321 com-

plaints received by the banking system in FY25, up 0.82 per cent year-on-year, those against private sector banks saw a sharp rise from 34.39 per cent in FY24 to 37.53 per cent in FY25, amounting to 1,11,199 grievances. The rise underscores the growing pressure points in private banks' customer-facing operations, especially as they expand aggressively in retail lending and digital banking.

In contrast, public sector banks, long perceived as complaint-heavy because of their

large customer base, saw a notable decline. Their share of complaints dropped from 38.32 per cent in FY24 to 34.80 per cent in FY25, though the absolute number still stood at a sizeable 1,03,117 cases, as per the report. The shift indicates that the burden of dissatisfaction is gradually tilting toward the pri-

Of the total grievances received by the Ombudsman in FY25, individuals accounted for the overwhelming majority, filing 2,58,365 complaints or 87.19 per cent of the total, according to the report.

vate sector as its market share

and product footprint in-

**FULL REPORT ON WWW.INDIANEXPRESS.COM** 

revision in inflation forecast by

0.1-0.2 per cent and an upward

Sabnavis, chief economist, Bank

of Baroda. According to Stan-

dard Chartered Bank's Sahay,

GDP and inflation are likely to be

revised higher towards 7.5 per

cent and 2 per cent, respectively.

the RBI had raised the GDP

growth projection by 30 bps to

6.8 per cent, from an earlier esti-

mate of 6.5 per cent, while it had

slashed inflation forecast by 50

bps to 2.6 per cent as against an

announce open market oper-

ations (OMOs) to provide liquid-

ity in the banking system. After

huge swings in liquidity in Oc-

tober, November witnessed con-

tinued liquidity surplus which,

however, reduced from an aver-

age of Rs 2.2 lakh crore in the first

halfto Rs 1.5 lakh crore post that.

plus, is at the lower end of the 1

per cent of NDTL (net demand

"As liquidity, though in sur-

Analysts expect the RBI to

estimate of 3.1 per cent.

In October monetary policy,

### MARKETS TODAY



85,138.27

-503.63

-0.59%

FTSE

9,728.11

25.58

0.26%

**NIFTY** 26,032.20 -143.55 -0.55%

DAX

23,724.68

135.24

0.58%

**NIKKEI** 49,303.45 0.17 0.00%

Hang Seng 26,095.05 61.79 0.24%

Gold ▼ Rupee v ₹1,31,530



\$64.24

NOTE: GOLD, SILVER RATES AS PER ALL INDIA SARAFA ASSOCIATION DAT GOLD PER 10G, SILVER PER 1 KG; CRUDE OIL (INDIAN BASKET) AS OF DECEMBER 1, 2025 INTERNATIONAL MARKET DATA TILL 1900 IS

Silver **A** 

₹1.81.360

# Samsung unveils first multi-folding phone as competition heats up



A Samsung Galaxy Z TriFold smartphone at a launch event at a Samsung store in Seoul, South Korea on Tuesday.

Reuters

Seoul, December 2

SAMSUNG ELECTRONICS unveiled on Tuesday its first multifolding smartphone, in a bid to strengthen its position in a sector of the phone market where competition is expected to intensify.

The launch of the Galaxy Z TriFold marks Samsung's bid to reinforce its footing in a segment where Chinese rivals have been gaining ground, even as analysts say the high price and production challenges mean foldable devices are likely to remain a niche category for now.

The model, priced at about 3.59 million won (\$2,440.17), unfolds into a 253.1 millimetre (10inch) display, using three panels and it is nearly 25 per cent larger than Samsung's latest foldable Galaxy Z Fold 7 model. "I believe the foldable market will continue to grow, and the TriFold in particular could act as a catalyst that drives more explosive growth in key parts of the segment," said Alex Lim, Samsung Electronics executive vice president and head of the Korea Sales

& Marketing Office. Lim said the new foldable dewho specifically want it, rather than as a volume driver. The TriFold, produced in

The launch of the

Galaxy Z TriFold

marks Samsung's

bid to reinforce its

footing in a segment

where Chinese rivals

have been gaining

ground

South Korea, will go on sale domestically on December 12 and be rolled out in China, Singa pore, Taiwan and the United Arab Emirates within this year The US launch is expected as early as the first quarter of next year. The device features Samsung's largest battery in its flagship models and supports superfast charging that powers the phone to 50 per cent in 30 min-

Lim said memory chips and other component costs have been rising sharply, making pricing a "difficult decision".

Analysts said the TriFold is

more likely to be a showcase of the new technology rather than a volume-driving flagship.

AIR INDIA officials who allowed an aircraft to operate with an expired airworthiness certificate have been de-rostered pending a probe by India's aviation safety regulator Directorate General of **Airworthiness** Civil Aviation (DGCA), and the Tata group airline was instructed to ground that aircraft, the regulator said Tuesday. Air voluntarily India is also conducting an internal investigation into the matter on the DGCA's instructions to identify deficiencies in its syslapsed airworthiness license is tems and put corrective

DGCA: Air India officials

involved in letting aircraft

operate without certificate

de-rostered, plane grounded

measures in place. The aircraft—an Airbus A320 bearing registration VT-TQN—operated eight commercial flights on an expired Airworthiness Review Certificate (ARC), before Air India voluntarily informed the DGCA about the gaffe on November 26, the DGCA said. Air India expressed regret over the incident, adding that it suspended all personnel involved in the decision to operate the aircraft while its ARC was not valid. Following the tragic crash of Air India flight AI 171 in Ahmedabad on June 12, the carrier has been at the receiving end of a number of regulatory ac-

disclosures by the airline. According to flight tracking data, the three-year-old aircraft—which earlier flew with Vistara—last operated a flight on November 25, which suggests that it was grounded immediately following Air India's disclosure to the regulator. The data also shows that the aircraft operated eight flights on November 24-25. Before that, it was under maintenance for a month, having operated its last flight on a valid ARC on October 24. Operating an aircraft on a

tions by the DGCA, a number of

which were a result of voluntary

The aircraft—an Airbus A320 bearing registration VT-TQN—operated eight commercial flights on an expired Review Certificate, before Air India informed the DGCA

typically categorised as a serious safety lapse. Usually, Air India issues ARCs for the aircraft it operates under delegated authority. These are issued by Air India's in-house Continuing Airworthiness Management Organization (CAMO). But in view of Vistara's merger into Air India in November last year, it was decided that the DGCA, and not Air India. will do the first ARC renewal for all 70 aircraft that were in Vistara's fleet. The ARC is issued annually

after a comprehensive review of the aircraft's maintenance records, physical condition, and verification of compliance with all airworthiness standards. It acts as a validation of the aircraft's main Certificate of Airworthiness. "Till date ARC for all the sixty-nine aircraft has been issued by the DGCA after satisfactory compliance by operator (Air India). In respect of the seventieth aircraft, the operator filed application with the DGCA and subsequently the aircraft was grounded for the engine change. During this period the ARC expired, however the aircraft was released for service after engine change," the regulator said.

**FULL REPORT ON** WWW.INDIANEXPRESS.COM

# Amid strong Q2 GDP growth, will RBI's MPC cut interest rates or maintain a status quo?

Hitesh Vyas Mumbai, December 2

THE RESERVE Bank of India's (RBI) Monetary Policy Committee (MPC) is largely expected to keep the repo rate unchanged for the third consecutive time at its upcoming meeting scheduled from December 3 to 5. The policy review comes on the back of the country's gross domestic product(GDP)growingat8.2per cent in Q2 FY26—its fastest pace in six quarters, and consumer price index (CPI) inflation easing to an all-time low of 0.25 per cent in October.

The rate-setting panel is also likely to retain a neutral policy stance when it announces the decision on December 5. Economists feel RBI will also revise the inflation and growth forecast for the current financial year.

# *Key policy rate*

The six-member MPC is likely to retain the reporate the key policy rate — steady at 5.5 per cent for the third successive policy. "Expectations built till a few days back of a shallow rate cut of 25 bps appear to have faded as finer readings of the strong Q2 growth print and the evolving playbook make the choice tilted in favour of a pause in December policy," said Sou-

New Delhi: Maruti Suzuki is tar-

geting to set up over 1,00,000

charging points across the

country by the end of this decade

as the automaker looks to boost

consumer confidence in electric

vehicles, the company's MD and

The automaker, which is pre-

paring to launch its first electric

vehicle eVitara, is targeting to

become largest fast-charging

OEM network. Maruti has part-

nered with 13 charge-point op-

erators and has already set up

CEO Hisashi Takeuchi said.



Sanjay Malhotra, Governor, Reserve Bank of India.

mya Kanti Ghosh, group chief economic advisor, State Bank of India. The country's GDP expanded at an impressive 8.2 per cent in the July-September 2025 quarter, up sharply

from 5.6 per cent in the corresponding quarter of the previous fiscal. This followed a growth of 7.8 per cent in Q1 FY26, bringing the H1 growth to 8 per cent.

"We expect a status quo on rates and stance in the December MPC as the need to deliver a cut with a 7 per cent GDP growth and front loading of rate cuts is limited. Also, as we are close to the end of the easing cycle, transmission in the rates market is likely to be better in the hope of a cut rather than an outright cut," said Anubhuti Sahay, head, India economic research,

2,000 exclusive charging points

battery-as-a-service, a subscrip-

tion-based ownership model,

and an assured buyback pro-

gramme for the eVitara. These

options are aimed at reducing

upfront costs for buyers while

providing long-term value and

flexibility in ownership. On

Tuesday, Maruti Suzuki was

presented with a comprehen-

sive 5-star Bharat NCAP safety

The company will be offering

across 1.100 cities.

rating for eVitara.

Headline CPI inflation moderated to 0.25 per cent in October revision in GDP forecast of 0.1-0.2 2025 from 1.4 per cent in Sep-per cent for FY26," said Madan tember. This was driven by the deepening of deflation in food prices and impact of the GST rate cut on goods and services prices, amid large favourable base effects. IDFC FIRST Bank's chief economist Gaura Sen Gupta said that the inflation print shows space for rate cut with FY26 CPI inflation averaging at 2 per cent and FY27 averag-

Standard Chartered Bank.

ing at 3.9 per cent. However, growth indicates that the need for a rate cut is much lower with recovery becoming broad based, led by both urban and rural consumption.

Economists expect the MPC to retain the 'neutral' monetary policy stance. A neutral stance will mean that the rate can move in either direction, depending on the evolving economic data. The policy stance changed to neutral from accommodative in the June 2025 policy.

### GDP and inflation projections

The RBI is likely to revise FY26 inflation projection lower, and GDP forecast upwards in the forthcoming policy, economists said. "We do expect a downward

and time liabilities) mark, there could be a case for announcing some OMOs. This will be helpful during December when the advance tax payments flow out of

the system," said Sabnavis.

**FULL REPORT ON WWW.INDIANEXPRESS.COM** 

quality consciousness, more

focus on R&D, a more global

focus — these are the things

which we also have to do. It's a

partnership: the government

does some bit and we do some

bit. I am an optimist. We will have

to doit; there is no option. Other-

wise, with productivity (gains)

and artificial intelligence, there

is a little bit of risk for jobs. And

the way to (more) jobs is going to

be through manufacturing. Ser-

vices can absorb some amount,

but manufacturing will have to

absorb a large share. We have 10

million people coming into the

workforce every year. There is no

choice. We have to grow much

larger and think bigger. As entre-

preneurs, we are also a bit RoI

(return on investment) focused.

We think if demand is 100, I'll set

up a factory of 120. China will set

up a factory of 300, because 10

vears ahead they know (de-

mand) will go up to 300. So how

do we as entrepreneurs think

### Maruti Suzuki targets 1 lakh EV charging points by 2030 vice is intended for customers

# BRIEFLY

### Rupee hits record low on bearish bias

Mumbai: The rupee fell to a record low on Tuesday, extending losses sparked by the absence of a trade deal between India and the United States, which has dented trade and portfolio inflows. It touched 89.9475 against the US dollar before ending at 89.87, down nearly 0.4 per cent and logging its fifth consecutive **REUTERS** daily fall.

# **Statutory** authority for **NSC** sought

New Delhi: A Parliamentary panel on Tuesday stressed the need for a strong, independent National Statistical Commission (NSC) with statutory authority to ensure credibility of official statistics. The Parliamentary Standing Committee on Finance, in its 27th Report on 'Performance review of NSC' pertaining to the Ministry of Statistics and Programme Implementation, tabled in Parliament on Tuesday, noted that discrepancies between official and private data undermine trust. PTI

### **Dubai Duty** Free wins **MEADFA** award

New Delhi: Dubai Duty Free

won the Sustainability and CSR Award at the 4th Middle East & Africa Duty Free Association (MEADFA) Awards held earlier last month at Inter-Continental Dubai Festival City.

# India pitches for timely tax info exchange

New Delhi: India on Tuesday called for global cooperation to deal with new challenges emanating from digitalisation of the economy, crypto and stablecoins, and ensure the timely exchange of information among various jurisdictions. Inaugurating the 18th Global Forum Plenary meeting, Finance Minister Nirmala Sitharaman said technological tools like artificial intelligence should be used to ensure that tax information is exchanged.

### **ADB** okays \$650 mn loan for rooftop solar

New Delhi: Multilateral de-

velopment bank ADB has

approved a \$650 million (about Rs 5,780 crore) policy-based loan to help the Government of India accelerate rooftop solar adoption and expand access to clean, affordable energy for 10 million households by 2027.

# CAPACITY UTILISATION LEVELS ARE INCHING UP AND THAT SHOULD SPUR SOME REVIVAL IN PRIVATE CAPITAL EXPENDITURE

# After labour, 'land & power reforms can be worked on'

AFTER LABOUR, land and power reforms need to be worked on next to reduce the cost of doing business and logistics, ANANT GOENKA, the new president of Federation of Indian Chambers of Commerce & Industry (FICCI) said on Tuesday. "With infrastructure spending, logistics costs are coming down. But certainly, something can be done on cross-subsidisation of power and acquisition of land...," he told RAVI DUTTA MISHRA and SIDDHARTH UPASANI. The comments by Goenka, vice chairman of the RPG Group, come after the four new labour codes were notified last month, with the government pushing through a number of other measures amid the US' steep 50 per cent tariff on India. Edited excerpts:

India's GDP growth continues to exceed expectations, but clarity on private investment is elusive. Have the income tax and GST rate cuts improved the outlook for

# investment?

consumption and

Ithink all indicators are fairly positive. Certainly, after GST 2.0, the changes — October has been a strong month and we have seen that continue into November as well. I think capacity utilisation levels are inching up and that should spur some revival in capital expenditure. If you look at PFCE (Private Final Consumption Expenditure) data, etc, that is showing positive (signs for) consumption. And the corporate sector has a fair amount of powder — profits and de-leveraged balance sheets. To that extent, we are seeing a shift and I am fairly optimistic that this is a long-term shift.

About Rs 2.4 lakh crore has been put into the hands of the consumer between the income tax and GST reductions. With that money going into the hands of the consumer, we are seeing a good shift in demand and, therefore, utilisation limits.

How will the industry balance the consequences





PRESIDENT, FICCI & VICE CHAIRMAN, **RPG GROUP** 

of the labour codes, such as compliance reduction and the ability to scale versus the higher costs?

I look at it, largely, as a very positive action. Today, things like retiral benefits, simplicity of movement of people across the board, women working in night shifts, safety norms, all of that is

absolutely very important. We can't think about everything on a cost basis — that as a result of this retiral benefit there is a 1 per cent increase in cost. There has to be a certain minimum level of basic protection and benefits that people should receive. Competitively, we are strong on people costs across the world. So, to that extent, I don't think the industry should complain at all about the cost increase. I think it is only better — 29 codes (have) come down to four, life has become easier, (there is) cross-state movement... If we have to do something, we have to work on our own productivity or figure out ways of increasing efficiency. What is the next big reform

that the government should take up?

Two things come to mind: One, continued focus on factors of production. Some amount (of work) on labour has been done, but land and power are something that we would continuously work on — how do we reduce the cost of doing business?

gistics. With infrastructure expenditure, logistics costs are coming down. But certainly, something can be done on crosssubsidisation of power and acquisition of land... The second big area would be the role of the state. The Centre is

In addition to power there is lo-

Maruti Suzuki India MD and CEO Hisashi Takeuchi and officials with

the newly introduced eVitara in Gurgaon on Tuesday.

fairly focused on the ease-ofdoing-business reform, but how doweget a more uniform shift of (focus from the) states? One of the suggestions that we have is an index (that measures) ease of doing business at a district level or state level.

How difficult is it going to be to increase the share of manufacturing to 25 per cent in the long term?

In the long term, manufacturing has to grow at beyond double-digit pace. We have tailwinds such as people, skills, and talent. Apple used to make nothing 5-7 years ago. Now, I think 22 per cent of Apple's phones are made in India; they are building the newest iPhones in India.

On the industry side, more

just about the here and now. **FULL INTERVIEW ON WWW.INDIANEXPRESS.COM** 

about longer term RoI? It can't be

epaper.indianexpress.com

# thehindubusinessline.

# Regulatory overreach

Pre-screening social media posts will muzzle free speech

he Supreme Court's recent suggestion that the Centre consider pre-screening all social media posts, possibly through an independent agency, has triggered understandable concern. Although the Court has maintained that it does not seek to interfere with the fundamental right to free expression and acknowledged that dissent is integral to democracy, the very idea of a filtering mechanism before publication raises difficult constitutional and practical questions.



The top court's core reasoning is that India lacks a preventive framework to protect individuals from online harm before it occurs. Once hateful, defamatory or misleading content is published, the damage spreads faster than legal remedy can keep pace; takedowns are slow, and prosecution is always after the act. In the Court's view, the regulatory vacuum has left millions vulnerable to abuse on largely unregulated platforms. This concern is legitimate. The scale and speed at which information spreads online, combined with the power of AI-driven curation have created an ecosystem where platforms profit from engagement even when content is harmful. But the proposed remedy of pre-filtering user content through an agency sits uneasily with the Court's own landmark jurisprudence. In Shreya Singhal v. Union of India (2015), the Supreme Court struck down Section 66A of the IT Act as unconstitutional for its vague and sweeping restrictions on online speech. The ruling emphasised that intermediaries must act against content only upon receiving a court or government order.

Any form of mandatory pre-screening, therefore, risks sliding into sweeping censorship. Even with the best intentions, a filtering mechanism run by the state or its agents could easily be misused, especially when definitions of "fake", "misleading", or "anti-national" are prone to misinterpretation. The potential for arbitrary enforcement and a resulting "chilling effect" is real. At the same time, leaving everything to platforms has proved inadequate. Companies such as Facebook and Twitter have repeatedly failed to moderate inflammatory or harmful content promptly. The IT Rules, 2021, require social media and streaming platforms to take down content more quickly, appoint grievance officers, and assist law enforcement investigations. But these Rules are under legal challenge, with the Delhi High Court examining whether to impose obligations that go beyond the parent statute.

The European Union's Digital Services Act (DSA) offers a useful reference point. It imposes rigorous transparency requirements, mandates rapid action against harmful content, requires risk assessments, and allows for strong penalties, while avoiding pre-censorship of user speech. This approach preserves the free flow of information while compelling platforms to act responsibly. India must move towards a similar model: have clear standards for harmful content, independent audits, user grievance mechanisms, and strong enforcement against platforms that fail to

### **POCKET**

RAVIKANTH



# Questions arising out of Sandesara ruling



**CURIOUS VERDICT.** Opaque settlement mechanisms raise concerns about consistency and deterrence



RAJASEKHAR VK

he Supreme Court's order dated November 19, 2025 in Hemant S. Hathi v. CBI represents an unusual culmination of a long and complex cluster of proceedings arising from the affairs of the Sterling group. Acting on what it repeatedly describes as the "peculiar facts" of the case, the Court directed that all criminal, regulatory and attachment proceedings be quashed on deposit of a consolidated sum of ₹5,100 crore.

This belongs to a small category of cases that lie outside the ordinary grammar of criminal law. Its significance is not in any pronouncement on culpability, statutory thresholds or evidentiary standards, but what it reveals about the Court's approach when confronted with overlapping statutes, multiple agencies and a factual matrix too interwoven to be resolved through conventional adjudication.

What transpired before the Court bore little resemblance to an adversarial adjudication. The proceedings functioned, in effect, as a high-stakes settlement exercise. As the order itself reveals, the petitioners were not asserting legal rights so much as negotiating a financial quantum for a global discharge. The sealed cover proposal placed by the Solicitor General reflected the State's preferred basis for a consolidated resolution, and the Court ultimately based its directions on that figure. The Court's role, in the end, was to give legal effect to that resolution.

### THE STATUTORY CANVAS

 $The \ relief \ sought \ by \ the \ petitioners$ spanned an extraordinary range: CBI charge-sheets, ECIRs under the PMLA, attachment and freezing proceedings, a fugitive-economic-offender application, prosecution under section 447 of the Companies Act, and complaints under the Black Money Act. Few matters present this breadth of statutory engagement simultaneously.

The order records that the amount alleged in the primary FIR was ₹5,383 crore. The consolidated one-time settlement (OTS) figures across entities was ₹6,761 crore, of which ₹3,507.63 crore had already been deposited. After accounting for recoveries of ₹1,192 crore through insolvency processes, the remaining unpaid sum stood at ₹2,061.37 crore.

On November 18, 2025, the Solicitor General submitted, in a sealed cover, a proposal that all proceedings be brought to an end on payment of ₹5,100 crore. The petitioners indicated their willingness to make this deposit. The order records this proposal and its acceptance, but does not disclose how the figure was derived, what components it includes, or whether it corresponds to principal, interest or any additional liability. The calculation therefore remains outside the public record.

In matters involving allegations of diversion, money laundering and fugitive conduct, the quantum that extinguishes criminal liability is not a trivial detail. A sealed cover may facilitate negotiation, but once the Court adopted the figure as the legal basis for quashing proceedings across several statutes, it was better to explain the basis. The absence of any disclosed rationale becomes a point of concern. Transparency is a cornerstone of public justice, and the sealed-cover number now operates as a black box that the legal system itself cannot interrogate.

### THE COURT'S RATIONALE The Court observed that if the

petitioners were prepared to deposit the amounts settled in OTS arrangements and thereby return public funds to the

A sealed cover may facilitate negotiation, but once the Court adopted the figure as the legal basis for quashing proceedings across several statutes, it was better to explain the basis

lender banks, "the continuation of the criminal proceedings would not serve any useful purpose." The "peculiarity" of the facts, as described in the order, lay in the scale of the financial exposure and the long trajectory of partial repayments and recoveries.

It is notable that the Court did not enter upon questions of fact or culpability, nor did it interpret the PMLA, the Fugitive Economic Offenders Act, the Black Money Act or the Companies Act. Its directions were confined to the factual conspectus and the restitutionary objective that, in its view, justified closure.

The operative portion directs that all proceedings be quashed upon deposit of ₹5,100 crore. The Registry would hold the amount in short-term fixed deposits and disburse it proportionately to the lender banks after verification. The litigation relating to the original loan would be "put to an end by way of full and final settlement as per consensus." The order concludes with an express caveat that it is not to be treated as precedent.

#### WHAT THE ORDER DISPLACES

The more serious implications lie not in what the order says, but in what it makes unnecessary. Over the past decade, Parliament has built a dense ecosystem of special statutes designed to address economic crime with heightened rigour: the PMLA, the FEOA, the Black Money Act, and section 447 of the Companies Act. These enactments were intended to override general criminal law and ensure that certain offences could not be  $compromised \, through \, financial \,$ 

The present order renders these frameworks otiose. Through a consolidated payment, the entire investigative, attachment and prosecutorial matrix has been brought to an end. The Court's choice not to  $interpret\ the\ statutes\ is\ understandable$ in a fact-specific proceeding, but the effect is that the statutory architecture, painstakingly constructed to deter high-value economic misconduct, is neutralised for the purposes of this case.

The repeated reliance on "peculiar facts" and the disclaimer that the order is not to serve as precedent is intended

as a legal safeguard. In practice, however, such caveats rarely prevent replication. A pathway has been demonstrated: negotiate an OTS, make partial repayments, endure multiple parallel proceedings, and ultimately seek a global settlement before the Supreme Court. Even if this was not the Court's intention, the structure of the order will inevitably be read as a viable model for

similarly placed individuals. This raises the unresolved question of deterrence. If allegations involving fraud, diversion of funds, money laundering and flight from jurisdiction can culminate in a financial settlement, the enforcement calculus becomes merely economic, with the consequences of wrongdoing just a negotiable cost rather than a legal prohibition.

For ordinary citizens, criminal liability proceeds along a predictable statutory route. Where proceedings span multiple jurisdictions and agencies, this order highlights a path capable of being reshaped into a single financial end-point by litigants able to marshal substantial resources.

The Sandesara order may represent a pragmatic response to an unusually complex factual situation, but its implications extend far beyond the record. It indicates a shift from adjudication to negotiated closure in cases where statutory routes prove unwieldy. While restoring public funds is unquestionably valuable, the manner of restoration matters equally. If high-value criminal allegations are resolved through opaque settlement mechanisms, confidence in the even-handedness of the legal system will

In future, cases involving multiple special statutes and interlocking financial allegations would benefit from a clearer articulation of the considerations that guide the Court's choice of the course. Such clarity does not constrain judicial discretion; it only strengthens institutional confidence by demonstrating that even in exceptional situations, the law's capacity to deter, and not merely recover, remains intact.

The writer is a lawyer and former Judicial Member of the National Company Law Tribunal

# Credit information should remain purpose-bound

Using credit scores for decisions on jobs or matrimony can undermine equity and fairness, and foster financial exclusion

Ganga Narayan Rath Siddharth Subudhi

redit information has emerged as a cornerstone of India's lending-led growth economy. Since the early 2000s, with the establishment of credit bureaus, the Indian financial ecosystem has gained a structured mechanism to assess In India, where lending-led

consumption and investment are seen as key growth drivers, credit bureaus can be central to financial deepening as they help lower the risk-premia attached to borrowing without collateral.

Credit scores and reports are designed to assess repayment capacity and willingness in the context of financial contracts. Extending their applicability to unrelated domains, such as, employment decisions, renting a house, selling insurance, matrimonial etc., as we have seen happening recently, raises both ethical and economic concerns.

The recent decision of the Madras High Court to uphold the State Bank of India's withdrawal of a job offer to a candidate based on adverse CIBIL history reflects this tension. While banks may argue that integrity and

financial prudence are relevant for employees handling money, such blanket use risks conflating two distinct spheres: the ability to repay debt, and the capacity to perform a job. This reflects a certain "function creep", where the gradual expansion of credit information's purpose leads to discrimination and erosion of trust.

### **EDUCATION LOANS**

The risks of such overreach are particularly stark in the context of education loans. As of FY2025, outstanding education loans in India exceed ₹2 lakh crore, with around 8 per cent classified as non-performing assets (NPAs).

A large share of these defaults arises not from wilful neglect but inability to repay due to mismatch between education and earning opportunities. When these young borrowers, many first-generation graduates, are further blacklisted by employers due to poor credit scores, the system traps them in a cycle of exclusion.

As job markets abroad tighten, banks face the prospect of recognizing more NPAs, while these returnees confront bleak domestic prospects and the stigma of low credit scores. If our system punishes them through automated credit-based blacklisting rather than



**CREDIT SCORE.** Make judicious use

rehabilitation, can we still claim to uphold systemic justice?

The disparity is further accentuated by how the system treats large corporate defaulters. Through frameworks like the Insolvency and Bankruptcy Code, many big borrowers manage to wash their sins and return to the market with little reputational loss. Meanwhile, small borrowers including students, farmers, and micro-entrepreneurs face life-altering consequences for defaults often beyond their control. This asymmetry challenges not just economic fairness but also the moral architecture of India's financial inclusion agenda.

Comparative evidence from the US and Europe also suggests restraint. In the Indian context, unrestricted

application of credit information beyond lending may have unintended consequences. At systemic level, it risks creating a discriminatory system where past financial distress, sometimes caused by macroeconomic shocks outside individual control, permanently scars employment prospects.

At a behavioural level, borrowers fearing that adverse credit history will curtail not only their financial access but also their job opportunities, may turn away from the formal system altogether. This could drive demand for informal credit markets, where there is a significantly higher risk to the individual due to unscrupulous collection tactics and higher interest rates.

Credit information is indispensable for India's growth trajectory as it underpins risk-based lending and financial inclusion. But its use should remain purpose bound.

As India integrates deeper into global financial and digital ecosystems, regulators may need to revisit the scope of credit data application to balance banks' interests with broader societal objectives. Credit information should be a tool for enabling access, not a gatekeeper that entrenches exclusion.

Rath is a former central banker; Subudhi is a public policy analyst. Views are personal

• LETTERS TO EDITOR Send your letters by email to bleditor@thehindu.co.in or by post to 'Letters to the Editor', The Hindu Business Line, Kasturi Buildings, 859-860, Anna Salai, Chennai 600002.

### **Problematic judgment**

This refers to the editoria 'Unprecedented ruling' (December 2). The recent Supreme Court ruling in the case of Sandesara brothers case sends jitters to many

stakeholders. From layman point of view, the borrowers are accused of on several grounds including misappropriation, money laundering, diversion of funds and suppression of facts and fled the

Apex court's contention on such reversal of its verdict based on 'peculiar facts of the case' is highly disturbing. Details of peculiarity of the case are not known.

It is rather bewildering that it has agreed to annul all legal proceedings pending across courts on acceptance of the One Time Settlement of the agreed sum by the banks. Laws are meant to punish the perpetrators of frauds. Any monetary compensation cannot undo the wrongdoings.

**RV Baskaran** 

### For speedy justice

This is with reference to the article 'Reform the Judicial system' (December 2). One of the main reasons in India for people settling their disputes out of the court, is the inordinate delay in our judicial system. Setting up fast track courts to dispose of minor offences is a plausible option. Secondly, all the cases should be computerized. Judges and lawyers should be solely appointed on the basis of merit

without any political interference. **Veena Shenoy** 

### Handling growth volatility

Apropos"Explaining Indian Growth Fluctuations" (December 2), the article offers a timely reminder that headline numbers often mask the interplay of demand cycles, policy adjustments, and shifting consumption patterns. India's recent swings in growth reflect not only external pressures but also the uneven effects of domestic reforms. The

challenge now is to maintain momentum without over-tightening fiscal or monetary levers, especially when household demand and small-firm activity remain fragile. A steadier pipeline of public spending, paired with measures that broaden access to long-term finance, would help smoothen volatility and support more durable expansion. A coordinated push on productivity and investment quality could anchor growth on firmer ground.

Abbharna Barathi

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# Data protection by banks

The DPDP Act requires them to strengthen systems

#### K Srinivasa Rao

ith the recent implementation of the Digital Personal Data Protection Rules 2025 (DPR25), the DPDP Act 2023 (DPA23) has now come into force. Despite a 12-18-month transition period, banks acting as data fiduciaries (DFs) will need to align their data management systems to protect their extensive customer data. Otherwise, the significant penalties outlined in the punitive measures could heighten operational risks and potentially breach public trust.

With over 300 crore deposit accounts and 32 crore loan accounts, banks, as DFs, are the repositories of huge digital personal data. They also handle a large volume of highly sensitive customer data — such as KYC details, AML checks, account activity, credit reports, borrower ratings, transaction and credit histories, and more — while managing multiple data storage centres and processing activities.

Though banks are accustomed to protecting data as part of their fiduciary responsibility to maintain confidentiality, the added responsibilities and data sensitivities under DPR25 call for strengthening and revamping data management practices. As a result, internal systemic controls must be strengthened to ensure compliance at every stage.

#### THE STRATEGIES

Banks should establish a cross-functional internal data protection team to oversee compliance, investigate breaches, and ensure corrective actions are taken. This team should serve as the primary contact for policy-making and developing the resources necessary for data management within the bank to uphold the rights granted under the DPA23 and maintain trust in the system.

Strong data protection guarantees should be included in service-level agreements with vendors, and stricter penalties should be enforced for violations. The privacy of contracts between banks and data processors must be robust to manage the risks of data leakage better.

Banks should therefore develop not only policies and procedures but also establish clear standard operating procedures (SOPs) to create a robust system for protecting personal data in a rapidly growing digital

Banks should should enforce

December 3, 2005

thehindu businessline.

Dual pricing for kerosene under study

It will become an IN-thing for all callers

worked out to target focussed user groups.

Rupee at new 14-month low

TWENTY YEARS AGO TODAY.

With international crude prices continuing to remain at high levels and

process to decide whether dual pricing for subsidised kerosene could be

The rupee dived to a fresh 14-month low against the dollar on Friday, in

tandem with a fall in other major currencies. In the domestic market, heavy

importer buying pulled the rupee down against the greenback. The domestic

currency touched an intra-day low of 46.24, and finally closed the day at 46.18.

Telephone users will soon be able to access all the helpline numbers, toll-free

numbers, tele-voting numbers and premium numbers like those offered by

astrologers, irrespective of the operators from whom they have taken the

able to access all the IN-based services hosted by Hutch and vice versa.

connection. An open access would mean that an AirTel subscriber would be

domestic oil marketing companies reporting huge under recoveries because

of subsidised kerosene and LPG sales, the Petroleum Ministry has activated the



**HEFTY PENALTY.** For data leaks

consent and transparency, security safeguards, and accountability. Compliance with DPR25 involves multiple departments, is complex, and depends on a timeline. Therefore, the core implementation team should ensure that the essential infrastructure, trained personnel, systems, and processes are integrated with the data management systems.

The effectiveness of systemic controls should be evaluated through simulated scenarios to identify weaknesses and gaps observed during testing. The monitoring and control systems need to be connected to data hubs to deliver prompt alerts to relevant authorities, enabling them to respond, guide, and resolve issues.

The track record over the past five years reveals several significant data leaks or incidents of data theft or breach, even in major banks with stronger internal controls. RBI imposed penalties and, in some cases, non-monetary restrictions to prevent onboarding new customers. DFs should consider the significant financial penalties for non-compliance. The maximum penalty of up to ₹250 crore applies if a DF fails to implement reasonable security measures. Since banks hold accounts for minors, there is a risk of minors' data being misused.

Any other breach of the Act or Rules by a DF may lead to penalties of up to ₹50 crore. Better coordination with the Data Protection Board will be necessary to seek guidance to address risks. Training and sensitisation of staff across the organisations on DPR25 and its implications should be conducted regularly. Customer education on data protection will be equally important, given the increasing number of digitally driven self-service kiosks and apps in

The writer is Adjunct Professor, Institute of Insurance and Risk Management, Hyderabad. Views are personal

#### THE WIDER ANGLE.



**PARAN BALAKRISHNAN** 

he official line is that Pakistan Prime Minister Shehbaz Sharif suddenly felt unwell and dashed off to London to consult doctors. But nobody in Islamabad is swallowing that without a large pinch of salt. His conveniently timed trip fell on the very day Army Chief and self-anointed Field Marshal Asim Munir was due to be elevated to the unprecedented post of combined chief of the army, air force and

Fresh drama followed around Shehbaz's return. Instead of flying back to Islamabad as expected, he was due to land late Tuesday at Lahore. Meanwhile, Section 144 was imposed around Rawalpindi's Adiala Jail, even as ex-prime minister Imran Khan's sister met him for the first time in weeks. She reported him well but furious he was only being allowed out of his cell for 30 minutes a day.

Whether by accident or design, Shehbaz's vanishing act only added fuel to the speculation surrounding Munir's impending coronation as Pakistan's supreme military boss.

The turbulence began November 27 with the retirement of General Sahir Shamshad Mirza, head of the Joint Chiefs of Staff Committee. With his departure, the post was abolished. Under Pakistan's 27th Constitutional Amendment, a new Chief of Defence Forces, or CDF, should have immediately taken over command of all three services. Munir was poised to step into his oversized boots, baton polished

And that was precisely when Shehbaz flew to London, ostensibly for medical reasons but also to consult his elder brother, Nawaz Sharif, the family patriarch. Why did Shehbaz need his brother's advice? The whisper mill says there's significant resistance within the military to Munir's elevation. He's already served three years as army chief and is now set for another five. After that, he could even be eligible for a second five-year term. That would mean most senior officers would retire long before he put down his field marshal's baton. The fact Shehbaz did not sign off immediately, and instead left the country, has raised the obvious question:



# Political theatre being played out in Pakistan

**VANISHING ACT.** Shehbaz Sharif's medical mystery tour fuels speculation about resistance to Field Marshal Asim Munir's coronation

would he dare to stall without at least some quiet backing from senior officers?

Dissent is not confined to the army. Air Chief Marshal Zafar Ahmad Babar Sidhu is reportedly incensed Munir will now wield authority over the skies, particularly after the air force's confidence about its showing in the May Four-Day War. Meanwhile, Pakistan's legal fraternity is furious. Recent changes have sharply curtailed judicial independence and given the government the final say in appointing judges. Many lawyers view this as an attack on the last major institution that had occasionally resisted political and military pressure.

At the same time, Pakistan's Army is spreading the story that its nightmare of a multi-front conflict is inching closer to reality. The army has long feared being

Analysts say the army and government may be tightening the screws to push Khan towards exile, as they did with Nawaz Sharif and Benazir Bhutto trapped between India and Afghanistan. As veteran columnist Maleeha Lodhi writes: "An early conflict with India and continuing tensions over Kashmir were accompanied by irredentist claims of successive Afghan governments, who questioned" the British-demarcated Durand Line border.

#### FIGHTING ON THREE FRONTS

But Lodhi argues today's situation is worse. Pakistan is now effectively fighting on three fronts. Alongside India and Afghanistan, it is facing a relentless campaign by the Afghanistan-based TTP. The TTP slips across the porous border, attacks Pakistani forces and retreats to sanctuaries where the army cannot pursue them. Frustration in Islamabad has grown to the point that Pakistan recently bombed Kabul. Two simultaneous peace processes, one mediated by Turkiye and Qatar, the other by Saudi Arabia, are under way to stabilise relations between Islamabad and Kabul. So far, neither has yielded

It seems inevitable Munir will soon have to deploy the full might of the army to push back the TTP. That will be a long, difficult fight. And, predictably, Pakistan continues to accuse India of quietly backing the group.

Amid all this comes another twist in the Imran Khan saga. For weeks, his family had been denied access to him, fuelling speculation he was gravely ill or even dead. But on Tuesday there was a dramatic shift when authorities allowed his surgeon sister, Uzma Khan, to meet him inside Adiala Jail. Analysts say the army and government may be tightening the screws to push Khan towards exile, as they did with Nawaz Sharif and Benazir Bhutto. Many Pakistan-watchers now believe Khan has been effectively neutralised and no

longer commands the overwhelming street power he once enjoyed. Even so, perhaps the gravest threat

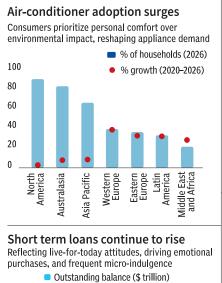
comes from within Pakistan's own power structure. Has Munir overreached? By trying to consolidate unprecedented authority, has he antagonised too many elements, including the air force, parts of the army, the judiciary, political players and the public? One thing is clear. This saga is far from over and Pakistan has rarely offered more dramatic political theatre.

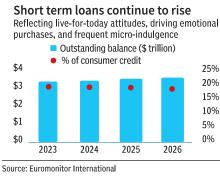
### STATISTALK.

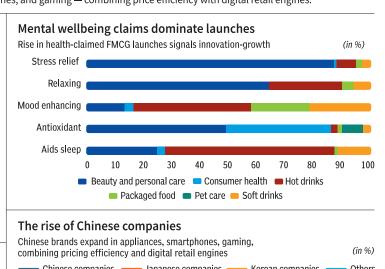
Compiled by Dhuraivel Gunasekaran | Graphic KS Gunasekar

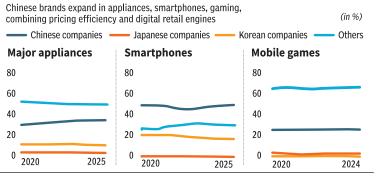
### Consumer spending shifts: Trends shaping the 2026 marketplace

A Euromonitor International report, Top Global Consumer Trends 2026, outlines four major global consumer-behaviour shifts expected in 2026. Through survey data and market research, it identifies the rise of the comfort-zone mindset, identity-based consumption. clinical-grade data-led precision-wellness solutions, and the ascent of the Asian wave. Key trends: High stress levels and limited relief are creating massive addressable markets for anxiety-reducing products and wellness tech solutions. Rising outstanding short-term personal loans reflect live-for-today attitudes, driving emotional purchases and frequent micro-indulgence. Chinese brands are expanding aggressively in appliances, smartphones, and gaming — combining price efficiency with digital retail engines.









On businessline.in

### Labour codes: An important beginning on the road to reforms Implementing the



proposals for an experimental period of, say, three years would help iron out the rough edges, argues A Vasudevan Through The Billion Press

#### Fibre based broadband vital for India's digital marathon It scores over fixed

wireless access, which is better suited for urgent situations like restoring links in crises, disaster relief or accessing hard-to-reach hamlets, says TV Ramachandran

https://tinyurl.com/3fk7esp4

### The last child's gender still tells the truth

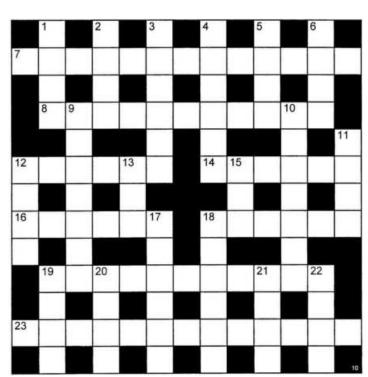


Though the incidence of son preference in Indian families has fallen, there is still little preference for daughters, point out Nijara Deka and **Gautam Kumar Das** 

M ND-NDE

https://tinyurl.com/vc9rm5xt

### • BL TWO-WAY CROSSWORD 2837



### **EASY**

### **ACROSS**

7. Cleaner for floor covering (6,7) 8. Founded (11)

12. Long pace (6) 14. Cornstalks (6)

16. Booted (6) 18. A set, in

succession (6) 19. Working together (11)

### **DOWN**

1. Pastime, sport (4)

2. Pimple (4) 3. Horse accommodation (6)

4. Lovers, young men (6)

5. Opening between threads of net (4) 6. Repair (4)

9. Mediterranean wind (7)

10. Feeling of raised spirits (7)

11. Puts question (4) 12. Japanese drink; cause (4)

13. Change colour (3)

15. Foot digit (3) 17. Soak (6)

23. Wheel structure 18. Steps indoors (6) on aircraft (13)

19. Fruit of fir, pine (4)

20. Unseal (4) 21. Wading bird (4)

22. Comedian's quick jokes (4)

### **NOT SO EASY**

### **ACROSS**

7. Pile may be pushed over for it to make a clean-up (6.7)

8. Settled the fact that it had its foundation (11)

12. A good pace for a good man to go on a horse (6) 14. Last things clutched at when growth returns

16. Had a punt, and put the boot in (6)

apparent (6)

19. Firm theatre work when working together (11) 23. Where one may see railway tracks or flying wheels (13)

### 18. Set progressively differing from Erse is

**DOWN** 

11. When kiss is out, invites one to it (4)

1. Willing to have a go at venison, say (4)

12. Abandon one for this drink in Japan (4)

13. Colour red, yellow, blue - one from each (3)

2. Being immaculate, can not thus get a glimpse of it (4)

5. Men endlessly call for quiet to get gear together (4)

9. Fabulous bird is backed first: company gets wind of it (7)

10. Good feeling, having given up story getting one on (7)

3. Firm sink-top on another piece of furniture (6)

4. One is among the cobs, who are lovers (6)

6. Get better people at the end of the road (4)

15. First thing to put in boot in some other form turns up (3)

17. Thoroughly wet children the Italian left twisting (6)

18. They go up - or down - in case (6) 19. Icecream perhaps gives warning of a lot of wind (4)

20. Begin softly in one version (4)

21. Bird - at least, half of it - is surrounded (4)

22. Stops one uttering comic's funny lines (4)

### **SOLUTION: BL TWO-WAY CROSSWORD 2836**

ACROSS 1. Typists 5. Solid 8. Narrate 9. Organ 10. Emergency 12. Lea 13. Tempo 17. Cot 19. Slackened 21. Noble 22. Inkling 24. Scamp 25. Minutes **DOWN** 1. Tender 2. Portent 3. Sea 4. Stern 5. Story-book 6. Legal 7. Denial 11. Go to sleep 14. Convict 15. Scenes 16. Adages 18. Tibia 20. Axiom 23. Kin New Delhi, 2 December

Global tax systems must urgently adapt to digitalisation, new financial products, and evolving beneficial-ownership structures, Finance Minister Nirmala Sitharaman said on Tuesday, calling for deeper cooperation and stronger confidentiality systems

among jurisdictions. She said this while explaining that although transparency and technology have strengthened India's compliance systems, new risks from digitalisation, comfinancial products beneficial-ownership structures require collective global cooperation, strong confidentiality protections, and responsible use of shared information

Speaking at the 18th Global Forum Plenary meeting on Transparency and Exchange of Information for Tax Purposes in New Delhi, she stressed that these emerging challenges "are not challenges that any one country can address alone" and require "coordination, trust, and timely exchange of rel-

Sitharaman said that trust is the foundation of the Global Forum's work, noting that trusted relationships have direct economic value by making cooperation easier. improving investment flows and stabilis ingeconomic ties. She emphasised that the Forum plays a critical role in reviewing implementation, developing standards, and supporting members, demonstrating that transparency can be "effective and fair" when guided by clear rules, mutual respect and shared objectives.

She underlined that the task ahead is to strengthen standards where necessary and



Finance Minister Nirmala Sitharaman at the 18th Global Forum Plenary meeting on Transparency and Exchange of Information for Tax Purposes, in New Delhi on Tuesday PTI

ensure that information exchange leads to measurable outcomes — not only for enforcement but also for boosting confidence in institutions and encouraging responsible economic behaviour. "The focus must remain on fairness. sustainability, and public trust in the integrity of tax systems," she said.

Within India, she noted, the exchange of information is now integrated into broader compliance and risk analysis frameworks. As technology and artificial intelligence enhance analytical capacity. Sitharaman cautioned that "innovation must always work hand-in-hand with accountability," adding that judgment and respect for procedure are essential to maintaining credibility.

Reinforcing the same themes, Revenue Secretary Arvind Shrivastava said the global tax community faces a set of "clear and urgent" tasks. "We must continue to deepen beneficial-ownership transparency, ensure strong data confidentiality

systems, and make sure that information shared under international standards is used effectively," he said

Shrivastava highlighted the need to adapt to digital economy taxation and new crypto-asset reporting frameworks, noting that these shifts will require both technical innovation and coordinated international action.

He added that India stands ready to contribute to the Forum's next phase, one where transparency "leads not just to enforcement, but also to greater compliance, investor confidence and sustainable development."

OECD Secretary-General Mathias Cormann said the Forum's next phase will focus on crypto-asset transparency, stronger implementation of informationexchange standards and expanded capacity building. He noted that the

\$3 trillion from \$740 billion in 2020, creating new risks, and said "over 70 jurisdictions have now committed to start first exchanges on crypto-assets from 2027 onwards." Updated technical guidance covering the amended Common Reporting Standard and the Crypto-asset Reporting Framework was published in June to support implementation, he informed.

Cormann added that peer reviews show continued challenges in the quality and timeliness of information exchange, underscoring the need for improvements in processes and procedures.

He also highlighted the Forum's growing technical assistance footprint, with support extended to 106 jurisdictions and training provided to more than 15,000 offi-

### **IN BRIEF**

### Centre appoints Ramakrishnan Chander as LIC MD

The central government has appointed Ramakrishnan Chander, who was serving as executive director and chief financial officer of state-owned Life Insurance Corporation (LIC), as managing director with effect from December 1. His tenure will run until his superannuation on September 30, 2027. the insurer said in an exchange notification. LIC has four MDs in addition to its MD & CEO, R Doraiswamy. The other three MDs are Sat Pal Bhanoo, Ratnakar Patnaik. and Dinesh Pant. Bhanoo's tenure is expected to end in January 2026.

### Numaligarh Refinery becomes India's 27th Navratna CPSE

Finance Minister Nirmala Sitharaman has granted Navratna status to Numaligarh Refinery Ltd (NRL). Prior to the upgrade, NRL, a Central Public Sector Enterprise under the Ministry of Petroleum and Natural Gas, held Miniratna status. "Hon'ble Finance Minister has approved the upgradation of Numaligarh Refinery Ltd (NRL) to Navratna CPSE. NRL will be the 27th Navratna amongst the CPSEs, NRL is a Ministry of Petroleum & Natural Gas CPSE with an annual turn over of ₹25,147 crores and net profit of Rs 1,608 crores for FY 2024-25," Department of Public Enterprises under the Finance Ministry said in a post on X on Tuesday.

### **DRDO successfully** conducts high-speed rocket-sled test

The DRDO has successfully conducted a highspeed rocket-sled test of a fighter aircraft escape system at controlled velocity, validating some of the key safety parameters including complete aircrew recovery. The test has placed India in "an elite club of nations" with advanced in-house escape system testing capability, the defence ministry said on Tuesday. In a rocket-sled test, the system coupled with a rocket propulsion mechanism is run at a high speed on a pair of rails to simulate a moving aircraft in mid-air, a senior official said

### Raghuram Rajan warns of rising private credit risks

Former Reserve Bank of India Governor Raghuram Rajan warned about excess liquidity building up in private credit globally, the latest voice to weigh in on rising risks in the asset class. Private sector profitability and a wave of AI success stories have created a sense in the market that the lending boom will continue for a long time, said Rajan, a finance professor at the University of Chicago. "We are in a period where there's ample credit, and the Fed is cutting," he said, speaking at the Clifford Capital Investor Day event in Singapore on Tuesday.

Last week, **Anant Goenka**, vice chairman of the RPG group, took over as the president of the Federation of Indian Chambers of Commerce and

Industry (Ficci). In an interview with **Asit Ranjan Mishra** and **Gulveen** 

Aulakh in New Delhi, Goenka explains the challenges and opportunities for India Inc

# Sanctions, logistics issues take a toll on India's exports to Russia

New Delhi, 2 December

Even as India's merchandise trade with Russia expanded sharply since the onset of the conflict with Ukraine in February 2022, export growth remained in the slow lane owing to sanctions pressure, disruption in logistics and market

Total trade between India and Russia rose from \$8.73 billion in FY22 to \$68.7 billion in FY25, mainly due to New Delhi's oil purchases, government data showed.

Inbound shipments rose from \$5.48 billion in FY22 to \$63.8 billion in FY25, while exports grew from \$3.5 billion to only \$4.88 billion, according to commerce department data.

Exporters said that, going ahead, exports to Russia may see growth, but in a limited way. This comes as Western nations have been trying to isolate Russia through economic sanctions.

Logistics challenges persist due to inadequate container load, and currency fluctuation — mainly in ruble. This has



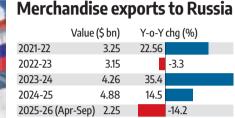
also made purchase of Indian goods

more expensive.

India's key exports to Russia include engineering goods, drugs and pharmaceuticals, electronics, organic and inorganic chemicals, coal and marine products, among others.

In certain sectors such as dairy, marine products and pharmaceuticals, market access remains an issue, they said.

However, in the current financial year (April-October), marine exports have grown by nearly 30 per cent year-on-year (Y-o-Y) — although at a low base — to \$90.79 million.



Source: Department of Commerce

That apart, the US government's warning to Indian manufacturers last vear — urging them to ensure that items. including defence equipment, are not exported to Russia — has dampened

Companies have been hesitant to export items that are dual-use in nature, given the risk that such items could aid Russia's missile systems. This could expose them to Western sanctions.

The bigger companies that have exposure to the US are hesitant to export to Russia. Any change in the geopolitical situation will improve exports to Russia,"

**Engineering Export Promotion Council** of India chairman Pankaj Chadha said.

Sanctions and geopolitical challenges have been the reasons for a fall in exports of engineering goods to Russia. This comes even as the segment accounts for the largest share of India-outbound shipments to that market. Exports of engineering goods declined to \$1.26 billion in FY25 from \$1.36

Federation of Indian Export Organisa tions (Fieo) also echoed Chadha's sentiment, "After the sanctions, large companies are not keen to deal with Russia and most exports are from small and medium companies. As a result, quantum growth in exports will be difficult," said Ajay Sahai, director general and CEO, Fieo. However, in some segments, we are doing well such as electrical and electronics. We have done well and have crossed the \$1 billion mark (in FY25). "Coffee, food products, home textiles and auto components demand is growing," he said.

All eyes are now on the upcoming visit of Russian President Vladimir Putin to

Russia's share of

cut by half

Arms Transfers, 2024

72

pending.

India's arms imports

Share (%)

# **OECD retains** FY26 growth

The Organisation for Economic on Tuesday retained its growth forecast for the current financial year at 6.7 per cent, citing monetary policy easing and the overhaul of the goods and services

"In India, growth is anticipated to be supported by rising real incomes, monetary policy easing and strong growth in public capital spending," the OECD said.

However, the 50 per cent tariff

Besides, the OECD lowered its retail

upside, successful negotiations with the

On the fiscal deficit, the outlook expects it to remain at 4.5 per cent in

"India has scope to deepen trade

outlook notes that it has shown 'surprising' resilience in 2025 as front-loading of goods production and trade ahead of the introduction of higher tariff rates was a key factor in the early part of

The global growth is expected to clock 3.2 per cent in 2025, followed by 2.9 per cent in 2026.

supportive macroeconomic policies, real income growth, and strong demand for new AI-related investments in some countries, particularly the United States, are all providing broader support for demand," it noted.

# Putin's India visit puts Su-57 stealth jets, extra S-400 firepower on table

**BHASWAR KUMAR** New Delhi, 2 December

Russian President Vladimir Putin's twoday state visit to India beginning Thursday will see bilateral defence cooperation advance further, with the possible supply to New Delhi of Russian Sukhoi Su-57 stealth jets and additional S-400 air defence units — used during Operation Sindoor — expected on the agenda. Russia is also being considered a partner for expanded co-production of military hardware, despite its share in India's arms imports halving over the past 15 years, even as it remains the country's largest supplier.

Putin is visiting India for the 23rd India-Russia Annual Summit at the invitation of Prime Minister Narendra Modi.

"The issue of Su-57s certainly will be on the agenda during the coming visit," Kremlin spokesperson Dmitry Peskov said on Tuesday at an online press briefing organised by Russia's Sputnik News, in response to a question on whether Russia had made any offer to India for supplying the stealth jets. However, these are understood to be exploratory talks, with an agreement unlikely to be formalised during the current visit.

Russia has been exploring the possi-



Russia's Sukhoi Su-57 stealth combat aircraft at Aero India 2025 in Bengaluru PHOTO: DINAKAR PERI Source: Sipri's Trends in International

sources, at least one team has visited Hindustan Aeronautics' Aircraft Manufacturing Division in Nashik (Maharashtra) to assess feasibility.

Peskov also said the supply of additional S-400 air defence systems would be discussed during the visit. "This issue is top of the agenda, and I have no doubt it will be discussed during the visit... I have no doubt that it will be mentioned also at the highest level," he said in response to a question.

In an apparent bid to address concerns about Russia's capacity to deliver military equipment to export customers, he added that the country's military industry has bility of manufacturing the stealth increased production over the past four fighter jets in India, and, according to years, not only to meet the needs of its own

armed forces but also to sustain exports.

At a defence conclave on November 28. Defence Secretary Raiesh Kumar Singh said that delays in the delivery of military equipment were not confined to domestic manufacturers, citing the delayed S-400 shipment due to the conflict in Ukraine as an example.

Speaking later that day at a Federation of Indian Chambers of Commerce and Industry event, Singh said maintenance and support for the considerable volume of Russian legacy equipment operated by the Indian armed forces, as well as the remaining S-400 air defence systems yet to be delivered, would be on the agenda during Putin's visit.

India procured the S-400 under a 2018 deal valued at about ₹40.300 crore.

Although all five squadrons were originally scheduled for delivery by end-2023, the delivery of two remains

Military jet engines — a critical gap in India's capabilities — could be another area of cooperation between India and Russia. On Tuesday, responding to a question on whether Russia would transfer related technology to India, Peskov said, 'There are negotiations." He also said that Russia was transferring a substantial amount of technology and launching joint production projects in India.

Moscow's push to reinforce its defence engagements comes amid a sharp fall in its share of New Delhi's arms

### outlook at 6.7% SHIVA RAJORA New Delhi, 2 December

Co-operation and Development (OECD) in its latest economic outlook tax regime. It further kept FY27 growth forecast unchanged at 6.2 per cent.

imposed by the US on India will weaken export growth.

inflation forecast for the current financial year by 100 basis points (bps) to 1.9 per cent and by 50 bps to 3.4 per cent "Risks are broadly balanced. On the

United States to roll back the recently imposed tariffs would ease trade uncertainty, improve confidence and bolster manufacturing exports. On the downside, higher oil import prices could raise inflation, weighing on private consumption and industrial production," the report said.

FY26, higher than the government's fiscal deficit target of 4.4 per cent for The outlook further notes that per-

sistent infrastructure bottlenecks, such as unreliable electricity, inadequate transport networks, and limited digital access, continue to constrain competitiveness and widen regional disparities. India's limited integration into global value chains constrains its ability to capitalise on global trade trends and technological diffusion.

integration by actively pursuing new preferential and bilateral trade agreements, while continuing to simplify customs procedures and reduce tariffs, the outlook said. Regarding the global economy, the

"Easier global financial conditions,

# 'Indian entrepreneurs need to think global to meet customer needs'

We have seen GDP growth for Q2FY26 at 8.2 per cent, but the index of industrial production (IIP) data for October and GST numbers for November have not been very encouraging. How do you see growth turning out for the rest

as he sees it. Edited excerpts:

of the financial year? • Overall, I'm fairly optimistic about future growth. Some amount of holiday season, not good production happening because of closure due to holidays had some (adverse) impact. But largely, if you see between the change in income tax slab as well as GST rationalisation, nearly ₹2.5 trillion has been pumped into consumption. So, with that coming in, I'm fairly optimistic that demand will be strong and, therefore, even corporate investment should be at a much better position going forward.

Geopolitical and external risks have been a cause of concern. We are negotiating a free trade agreement (FTA) with the US, and the 50 per cent tariff has been there for some time now. How

 There are very few focused industries such as garments, shrimp, and gems & jewellery that have seen a larger impact. But we were just looking at some data,

is India Inc coping with the high tariff?

and actually most of the industries have actually grown in exports. Gems & jewellery overall has grown. So, the entire diversification strategy, whether it is because of FTAs or because of just focus on different geographies, has been positive. The garment industry is one that has not fully been able to absorb or pass on the entire impact. But there are a lot of positive signs that we are seeing on the FTA front. We had the commerce secretary address our AGM (annual general meeting). Hopefully, there'll be some positive news soon. That is what I have gathered from indications that he gave us in the talk. So, hopefully that will be over and one big geopolitical challenge that we have

seen will be behind us. The government is clearly on a reforms

path. What is the biggest challenge that you think the Indian industry is facing? And what needs to be done?

■ We have been working with the government on market factor reforms. So, labour has been addressed. The next two would be land and power as factors of production. Logistics, also, I would put as something that is a long-term game. How do we avoid cross-subsidisation and bring down power costs? That would be certainly one area. Second is ease of doing business at a state-level as well. With the central taskforce that has been set up, there is a higher focus on states. So, while the Centre has high intent, action on reforms at the state level will certainly help. Healthy competition between states or districts can be something that will create a positive momentum.

Why do you think private capex is not picking up as expected?

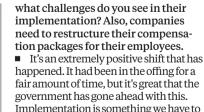
One big challenge for capex not happening was demand. The government has played its part. As demand and utilisation levels go up in factories, I am fairly optimistic that we should see a spurring of private consumption; private expenditure or corporate expenditure should come in for sure out of that.



**WE HAVE BEEN WORKING WITH** THE GOVERNMENT ON MARKET FACTOR REFORMS. SO, LABOUR HAS BEEN ADDRESSED. THE NEXT TWO WOULD BE LAND AND POWER AS FACTORS OF PRODUCTION >>

There's some onus also industry needs to take. We can think more global as entrepreneurs. How do we cater to global customer needs? How do we innovate for that customer? How do we make sure we brand, invest in these countries, and invest in people? So, thinking more global, doing a little bit more innovation, research and development (R&D) are our core focus in Ficci.

Now that the labour codes are in place,



fair amount of time, but it's great that the government has gone ahead with this. Implementation is something we have to work again closely with the government to make sure it is uniformly done across all states, and adopted across the board. Maybe some states will go a little slow, some will be at a certain pace, but movement across the states would be one thing that comes to mind as an area that we have to focus on. Otherwise, it's very positive.

The government sometime back started focusing a lot on quality control orders (QCOs), and suddenly it has again started reversing some of them. What is your stand on QCOs?

■ To a certain extent, it enforces higher quality products, which can be assured to the customers. On the other hand, there are certain compliance challenges that may arise. We need to ensure that there's enough labs and testing capabilities to make sure there are no long waits and bureaucracy around that. Maybe in sectors that are more consumption-focused. if you have a QCO for final products, you may not need it for intermediate products. It's a balance between quality and ease of implementation.

What are your key expectations from the upcoming Budget?

• One is a high level thought of Atmanirbharta (self-reliance), which is particularly focused on two or three sectors we have recommended. One is defence and national security; we are seeing increased outlay on defence spending around the world. Second suggestion is to set up a mega

industrial park for electronics manufacturing services. There, the benefits of working in a value chain close to each other is very high, which increases the value addition. So, an outlay where all original equipment manufacturers, assemblers and everyone else can come in and set up business together is needed.

Third, the government had the recent critical minerals mission. On that, how can we also add a mission for the tailings such as fly ash, leftovers from mines, etc? How do we extract critical minerals from them? Further strengthening of technological capability in drones is an area.



### Protecting revenue

GST may need further reforms

The Union government this week introduced two Bills in Parliament to enable it to impose taxes on select sin goods. In a way, this is a logical step forward after the rationalisation of rates in goods and services tax (GST). In September, the GST Council had decided to move broadly to a two-slab system of 5 per cent and 18 per cent. Besides, select sin and luxury goods were put in the 40 per cent tax slab. The adjustment also ended the compensation cess on most items, except sin goods, on which it was retained to repay the remaining debt incurred to compensate states for the revenue shortfall during the pandemic. As the debt gets fully repaid, the new Bills will ensure that taxes on sin items do not decline.

As the statement of objects and reasons for the Central Excise (Amendment) Bill, 2025, explains that with the levy of GST and the compensation cess on to bacco and tobacco products, central excise rates were reduced significantly. Now that the cess will be discontinued once the debt incurred to pay compensation is fully repaid, the government is increasing the excise duty. Further, the Health Security Se National Security Cess Bill, 2025, will enable the government to levy a cess on machines used to produce specified goods, such as pan masala or other items, which may be notified later. Cess collection is intended to be utilised for public health and national security. Since this will be a cess, the Centre will not be required to share it with the states. Notably, the simplification of the GST system was welcomed by most stakeholders. In the same reformist spirit, the government could simply have imposed a sin tax over and above the GST rate on items it deemed fit. This would have kept the tax structure simple, and the collection, like all other central taxes, could have been shared with the states. The imposition of the cess must be avoided. State governments in this regard have a genuine concern that the increasing dependence on cess collection affects the flow of tax revenue because that is not part of the divisible pool. Ideally, it should be imposed only as a temporary measure in exceptional circumstances.

Although the new Bills will help protect revenue to some extent, GST collection  $may \, settle \, at \, an \, unfavourable \, level. \, Net \, GST \, collection \, in \, November \, increased \, just$ 1.3 per cent, year-on-year, without factoring in the compensation cess. One way to  $see the \, numbers \, is \, that \, despite \, reduction \, in \, GST \, rates \, on \, most \, items, collection \, has \,$ not dropped. However, it is worth noting that the collection reflects the surge in demand during the festival season after the rate cuts. It needs to be watched if demand sustains over the coming months. A possible reduction in GST collection will affect both the Union government and the states. As things stand, the Union government's gross tax revenue increased only 4 per cent, year-on-year, during April-October and will have to grow at a much faster rate to achieve the full-year revenue target. Things could become difficult if GST collection drops in the coming months. In this regard, once cess collection ends and a clearer picture of revenue collection emerges, the GST Council could deliberate on the next set of reforms.  $Further \, rate \, adjust ments \, may \, be \, necessary \, to \, safeguard \, revenue \, over \, the \, medium \,$ to long run.

### Inconsistent solutions

Recent telecom directives must be reconsidered

Two recent directives from the Department of Telecommunications have led to confusion and controversy. One mandates that apps such as WhatsApp, Telegram, Signal, Arattai, Snapchat, and JioChat and other "telecommunication identifier user entities" must ensure that subscriber identity module (SIM) cards are continuously linked to respective services. If users opt for website or web-app-based access, the apps must ensure they are logged out every six hours and re-login through the QR-code. This directive will interfere in the functionality of these apps and disrupt the business models of many services provided on them, as well as cause inconvenience to a large number of individual users. The second directive orders all smartphone manufacturers and importers to pre-install the Sanchar Saathi (SS) app on all new cell phones manufactured or imported for use in India. Moreover, the SS must be force-installed on older smartphones already in use through an update. This would in effect install in every smartphone a backdoor. which could be a threat to privacy and security. The government on Tuesday clarified that the app was not mandatory and users could remove it.

The rationale for SIM-binding is that apps like these may allow access even when the underlying SIM is not present or active. It has been argued that this creates vulnerabilities that may be exploited to commit cyber fraud. But these apps are already bound to devices. While subscribers sign up for accounts by using the SIM, one of the most useful functions is that these apps allow communication even when the SIM is not active. Some obvious use cases are for mariners at sea or persons (such as oil prospectors, civil engineers, and defence personnel) working in remote areas where a SIM-based telecom network is not present but WiFi connectivity is available. The SIM-binding directive would also disrupt the provision of WhatsApp business accounts, where multiple persons using different devices log in using the same business account. This directive could obviously be disruptive to many users including businesses, and interfere in core features of messaging apps.

The SS app is used to protect smartphone devices, verify the international mobile equipment identity (IMEI) number, and report suspicious activities. Developed by the government, it has features like Chakshu, which allows users to report suspected fraud attempts, by call, SMS or WhatsApp, including impersonation, financial scams, and spoofed calls. The app also helps users report lost and stolen phones, which can then be traced or disabled. Users may also use the app to check if any unauthorised mobile connection has been issued in their names. SS requires permission to handle call and SMS logs, phone management, SMS sending, camera and file access, and location. It is, therefore, potentially a backdoor into every device on which it is installed and it could enable government surveillance on a large scale. The SS code is not open-source so it is hard to check if there are any bugs that may allow hackers to access devices. The best way to combat cybercrime would be to foster awareness among users rather than to force SIM-binding and the pre-installation of an app that many users may not know how to use, and some may prefer not to use.

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# Big banks, or more agile banks?

With rapid tech innovation and fast-changing customer expectations, the sector is ripe for disruption

**BEYOND** 

**IDEOLOGY** 

R JAGANNATHAN

Finance Minister Nirmala Sitharaman said the other ate-run NBFCs have huge assets under manage Reserve Bank of India (RBI) to consolidate the six Bank of India, as well as medium and smaller banks such as Central Bank of India, Indian Overseas Bank, balks at the idea of letting businessmen own banks. Punjab & Sind Bank, Bank of Maharash-

tra, and UCO Bank. The big question is: Do we want big or agile? It is not that size isn't important in banking, but agility is what will make the crucial difference between survival and failure in the future where fintechs, mutual funds, big non-bank finance companies (NBFCs) and even corporations may be looking for investments in the banking sector. The sector is ripe for major disruption.

There is little doubt that foreign players are seeking to buy stakes in Indian banks and fintechs. Some years back, DBS of Singapore took over Lak-

shmi Vilas Bank. More recently, two small private sector banks, Yes Bank and RBL Bank, have seen two foreign promoters, Sumitomo Mitsui Financial Group and Emirates NBD, taking them over.

Clearly, the RBI's old mindset of allowing failing banks to merge with large public sector or private banks is changing. But, in the context of changing trends in technology and customer needs, it must change even faster. When competition is going to heat up, it has to find more innovative answers to the problems of regulation.

respect to corporate promoters. Very large corpor-

day that the government was in talks with the ment. For example, Bajaj Finance's consolidated assets are as high as ₹4.6 trillion, which means the public sector banks that were left out of the previous systemic risks are no less than those of a mediummerger process. These banks include larger ones like sized regular bank. Ideally, such large banks should be enabled to convert into regular banks, but the RBI

> The point is: If they can be trusted to run massive NBFCs, why not banks? The RBI's hesitation is partly the result of old history, when banks before nationalisation were seen to be giving loans to their promoter companies, leading to real problems with related-party risks. But today, when corporations already own payment banks, owning universal banks — with many strong regulations and surveillance in place - hardly sounds unreasonable.

There is also another way to look at it. As NBFCs grow larger, the risks are not any lower for them compared to banks, except for the fact that they

cannot raise unlimited liabilities (deposits). But when payment banks can theoretically raise unlimited liabilities by expanding their user base (no doubt limited to ₹2 lakh per account, which may rise to ₹5 lakh at some point as regulations are eased), the logic of not allowing corporations to run banks will grow weaker and weaker. The largest NBFCs surely can be trusted with the responsibility of running banks as they have more to lose in terms of reputational damage if they mess up.

If the RBI truly wants more competition and The first change in mindset can probably be with better consumer servicing, there are other areas where it could start thinking differently. It began by

allowing foreign banks to take over banks running into trouble, but how long will it be before more such banks, including some in the public sector, start feeling the squeeze as bank deposits steadily migrate to mutual funds? The name of the game is nimble money management and not just making a decent spread between the cost of raising deposits and earning interest on loans. Spreads will get thinner as savers see better opportunities in mutual funds. It won't be very long before mutual funds start issuing cheques for withdrawals from schemes, thus mirroring savings and current accounts. The line between raising deposits and mutual fund investments will begin to thin.

**OPINION 9** 

Mutual funds now account for roughly 33-35 per cent of bank deposits, up from just over 10–12 per cent a decade ago. In a few years' time, they may command as much money as banks. This does not mean bank deposits will fall, but such deposits will become less stable, which means treasury management will need to be sharper — almost like managing open-ended funds.

Payment banks, which are expected to hold 75 per cent of their deposits in short-term papers with tenures up to one year, also will become good treasury managers since it is the float that will give them some margins.

At another level, with the rapid expansion of the unified payments interface (UPI), it is not banks, but fintechs like GPay, PhonePe, and Paytm to a lesser extent, which control billions of monthly customer transactions. GPay and PhonePe between them account for over 80 per cent of transactions. They may not be making money right now, but these tech giants own customer data caches that are larger than most banks. More fintechs may ultimately enter the picture to intermediate between lenders and borrowers, with banks being left out of the action. Since data is the new oil, it implies that those who own the customer's data can cross-sell many products, and it is anybody's guess whether Google will do better than banks in using data to sell more products and make money from advertisers and marketers. Banks are sitting ducks for disruption.

Contrast this: As of last October, unlisted PhonePe's business was valued at \$14.5 billion, more than three times that of Bank of Maharashtra. The RBI should be asking itself whether a well-regulated fintech company would be a better owner of smaller banks or of other banks, which may not have as many customers and are also less nimble.

In short, whether you are the government and own a lot of banks (big or small), or the regulator, who has to supervise them and ensure that none of them pose systemic risks, it is not enough to just think big banks or stable banks. While we do need big banks that can take up wholesale banking or shoulder the risks involved in project financing and mergers and acquisitions, the vast majority of banks and nonbank financial companies need to focus on agility and adaptation to ever-changing market needs. More so in the emerging gig economy, where there are no easy EMIs to base your asset growth expectations on.

In the era of huge tech innovation and fastchanging customer expectations, banks and regulators have to be quicker on their feet than they were before.

The author is a senior journalist

# A defence link that lasts

Defence cooperation is likely to prove a key topic at with the weakest period of Russia's arms exports to the India-Russia summit on December 4 and 5. The India, the bilateral defence partnership re-emerged expected talks between the defence ministers, their second meeting this year, will cover several deals. including India's additional procurement of S-400 surface-to-air missile (SAM) systems, as well as potential contracts for the purchase and joint production of S-500 systems and the Su-57 fifth-gener-

defence have clearly resurfaced, this does not mean that new agreements will be among the deliverables of the summit.

Since the Cold War era, defence has been a cornerstone of bilateral cooperation, with the Soviet Union emerging as a major arms supplier to India in the 1960s. Moscow's willingness to share its technologies and localise production, as evidenced by the establishment of the HARSH V PANT & MiG-21 plant in India in 1962, along

**ALEKSEI ZAKHAROV** with the provision of military hardware following the US embargo in 1965, were the upgrades to extend its range. main drivers of the two countries coming together as defence partners. Specifically, the USSR bolstered the Indian Air Force (IAF) by exporting 200 Su-7 fighter bombers in 1967, which were superior to the jets in Pakistan's arsenal. In the 1980s, alarmed by India's diversification efforts, the Soviet Union stepped up its attempts to lure New Delhi with advanced weapons and technologies. This entailed updating the previously delivered equipment, such as tanks, fighter jets, missiles, and warships. In a sign of deep trust, the USSR leased a nuclear-powered submarine to India in 1987.

Following a "lost decade" in India's defence procurement from 1988 to 1998, which coincided

in the 2000s with a large number of deals, whose outcomes continue to sustain the relationship. The variety of weapons and equipment provided by Russia during this period included aircraft, helicopters, battle tanks, missiles, frigates and submar-

 including the lease of a new ation fighter jets. While bilateral discussions on nuclear-powered attack submarine — as well as an aircraft carrier.

> defence tie-ups has been India's reliance on Soviet and Russian military platforms. For instance, the T-72 and T-90 main battle tanks have become the mainstay of the Indian Army tank fleet, while the Su-30s are the main combat aircraft and the backbone of the IAF. The BrahMos supersonic cruise missile, a product of the Indo-Russian joint venture, has enhanced India's precision strikes capabilities and is undergoing further

The endurance of the India-Russia defence partnership is hardly surprising. For one, India continues to require maintenance and spare parts for the Russian military equipment and is, therefore, moving ahead with the acquisition of key elements, such as engines for tanks and fighter jets. As Russia unveils new engine versions, India gets an opportunity to upgrade its platforms, as demonstrated by Moscow's proposal to supply advanced AL-41 engines for the Su-30MKI fleet.

Two, recognising its strengths and showing flexibility in response to India's demands, Russia is ready for unrestricted technology transfer and localisation of production, as evident in its recent offer on the Su-

Three, despite facing major disruptions to the supply of key components, such as the gas turbines for Project 11356-class frigates for India, Russia managed to find a solution and ultimately deliver the vessels to the Indian Navy.

Following Operation Sindoor, in which Russia's S-400 air defence systems showcased their efficiency, New Delhi and Moscow have intensified their military talks at various levels. Suggesting an intention to further integrate Russian defence sys-The result of a rich history of tems into India's air defence network, the Indian Ministry of Defence has recently given the go-ahead for the procurement of "a large number of surfaceto-air missiles" for the S-400, with ranges of 120, 200, 250, and 380 kilometres.

A deal for an additional batch of S-400 SAM systems is also on the bilateral agenda. However, the new contract is seemingly in the initial stages, with costrelated negotiations and formal procurement procedures likely to take considerable time. On top of that, Russia's own defence needs, given the war in Ukraine, coupled with the significant delay in the supply of the remaining two S-400 units from the previous 2018 contract, mean that the delivery schedule for these systems is shrouded in uncertainty.

Russia, being bogged down by the war and prioritising the requirements of its own armed forces, along with India's consistent diversification policy, will remain a major challenge to the bilateral partnership. The upcoming summit may, however, provide insights into the future trajectory of defence ties, with Russia set to remain a key defence partner of India, albeit with a decreased share of the Indian arms market

The authors are, respectively, vice-president and fellow, Russia & Eurasia, at the Observer Research Foundation, New Delhi

to focus on the allies and the goodwill

that the US claims around the world in

contrast to the fact that the authoritar-

ian structure of the Chinese

political system has managed

to alienate a large part of the

world. The differences in the

political system can be a sig-

nificant advantage to Wash-

# US-China: The end of engagement



**GUNIAN SINGH** 

The current trade war between the United States and China under the second Trump presidency has sent the bilateral and global order into a whirlwind. The complexity of this relationship can be gauged from the fact that even though Donald Trump is pushing for increased tariffs and barriers, he still promotes the idea of the G2. The ebbs and flow in this relationship is not limited to the bilateral; it has major regional and geo-political repercussions. As David Shambaugh writes in Breaking the Engagement: How China Won & Lost America, the US-China relationship has witnessed, "...

cycles of engagement-estrangementreengagement". While "neither side is blameless" the "narrowing of the power gap has definitely affected this dynamics". According to the author,

'engagement" is finally over. This book attempts to track the contours of the relationship against this backdrop. But the author cautions that it is "principally a study of US foreign policy and the American side of the US-China relationship". Drawing on a wide array of sources from the US government and private sector as well as "never before examined" Chinese language sources, the book offers a nuanced and detailed analysis of one of the most consequential relationships of our times.

The title correctly suggests that though Beijing gained a lot from this relationship, it has "lost" the US in the process. Engagement has been the key driver of US-China relations since President Richard Nixon's seminal visit to China in 1972 and formal diplomatic relations, which were established in 1979. For

almost four decades, the two sides have interacted at multiple levels. At the peak of the engagement, the US and China were talking at multiple platforms, engaging at multiple levels, including non-governmental organisations, universities and think-tanks alike. This was principally because as the author argues, "The desire to 'change China' is deeply rooted in American DNA, it has not changed in 250 years, and it is not going to change". No doubt this was one of the hopes embedded in the move to bring China into the World Trade Organisation. But the fact is for the Chinese Communist Party (CCP) "the United States [has been] an active threat to its political stability". Apart from the multiple challenges this relationship faces, Dr Shambaugh says that "the differing political systems are really the core issue in US-

One major voice in favour of continuing trade and engagement is that this trade alone supports around one million jobs in the US and the nation is

China's largest trading partner. American companies such as Apple have invested billions in China, not only creating jobs but also building capabilities. This has worked because, as Dr Shambaugh writes, "It is also true and important to recognise that, until very recent years, China has always been the weaker party and thus it needed the United States for its modernisation and security."

But given the fact that China is known to weaponise trade, the author argues that, "... one should not trade with a potential adversary." But the impulse to do so has come from the business community. "Despite encountering difficulties in recent years, the business community continues to be the primary advocate of US engagement with China. No other constituency comes close," he writes.

The rise and eventual deterioration of the engagement has been explained in detail through successive US presidencies and the significant speeches, articles and policy changes that have had long-lasting impact on this bilateral relationship. Dr Shambaugh rightly points out that one of the major challenges to the engagement has come from Xi Jinping's presidency and his hyper-nationalism. Beijing's overall

economic and military power has risen, making it the second-most important country on almost all the global parameters and thus. "China has a newfound confidence and hubris". He describes the relationship between the US and China as one of indefinite comprehen-

sive competitive rivalry". Making the point that the US continues to be the sole superpower, though its position is in relative decline, Dr Shambaugh writes that for the US, "China is a geostrategic challenge, a military adversary, an economic and technological competitor, and an ideological rival." At the same time, he says, global competition requires "prioritisation", because the US does not possess the capacity or the

resources to do everything everywhere

all at once. Thus, he argues, it is crucial

BREAKINGTHE ENGAGEMENT

Breaking the Engagement: How China Won & Lost

by David Shambaugh Published by Oxford

417 pages ₹6,715

ington, Shambaugh argues. However, he constantly points to the need to go back to the policies and methods employed by Washington during the Cold War vis-à-vis the Soviet Union and even argues that, "To understand China, you need to understand the Soviet Union first".

to navigating this relationship, the book offers an understanding of what we can expect from this

By setting out a road map

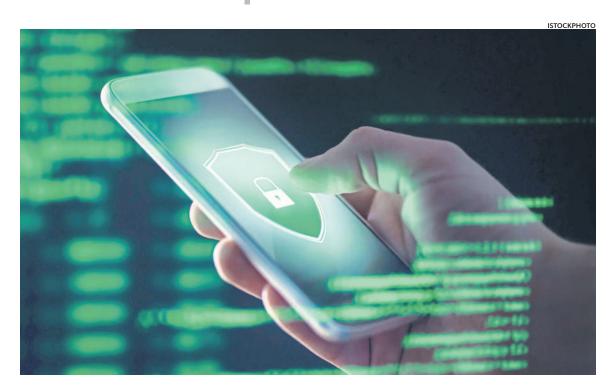
"indefinite comprehensive competitive rivalry".

The reviewer is associate professor, OP Jindal Global University





**DUR VIEW** 



# Sanchar Saathi: Demand should drive downloads

Telecom security is a valid public goal but government apps shouldn't be forced upon phones. As with other state-run apps, let its utility drive adoption. But first, address privacy concerns

oon after its order on keeping chat apps linked to phone SIM cards even for web access to such messaging platforms, India's Department of Telecommunications (DoT) issued a fresh directive aimed at tightening network security further. This one is likely to ruffle even more feathers. DoT has asked smartphone makers to pre-install a government-run cybersecurity app called Sanchar Saathi on all new devices. This app must be placed prominently to catch attention the first time a phone is used. Despatched handsets would have to be loaded through remote updates of software. One wouldn't have flinched had it not been for the order's mandatory nature. Manufacturers seem taken by surprise and left staring at an awkward burden. If phones already in use are also targeted for compulsory installation, the app could acquire all-India reach. Since the app's backbone is a central device registry, this may serve the purpose of ensuring that every phone—identified by its unique IMEI numberis held by its rightful owner, thus reducing the scope for telecom misuse, especially via fake IMEIs. Coercion, however, arouses suspicion, which is reason enough for a rethink.

To be sure, telecom minister Jyotiraditya Scindia has said that it would be possible to offload Sanchar Saathi. This is a choice everyone must have. Asking people to opt out if they don't want it, instead of opting in if they do, may be consistent with 'nudge theory' to promote adoption. But it does little to allay fears of the app's very activation resulting in privacy exposure, given that India's personal data protection regime is yet to take effect, although the government has carved out escape hatches for itself from this law, and the app asks for access to a

bewildering range of one's data. One way to reassure the concerned would be to have an independent agency verify that the app does not exceed its stated security brief, nor pry into private spaces. The surest way to soften market resistance, though, would be to let the app's utility lead its adoption curve. As reported, it has already notched up millions of downloads. Voluntary usage has seen other government apps make headway. The facial recognition backbone of DigiYatra helps users breeze through airport security, for example. Digi-Locker lets us digitally store and share official documents like Aadhaar; traffic police need no longer be handed over licence cards, as the app lets a verified digital version be shown. The primary pitch of Sanchar Saathi, which means 'communication partner' in Hindi, is the ease with which it allows one to get a stolen or lost phone blocked, killing chances of its misuse. It also lets us report spam and guard against identity theft by checking if mystery mobile connections exist in our name. Those who see value in this package do not need a push to install the app. Its appeal should suffice.

In general, it would be best if state-run apps compete with others for phone space. Manufacturers already have various rules to comply with and should be spared a pre-loading burden. How Apple responds is of particular interest, as it claims to run costly tests on apps before it lets them onto its devices. DoT could argue that it is in every stakeholder's interest to keep Indian telecom networks secure. But it should weigh this point against what its mandate implies for the liberty of businesses and the freedom of phone users to choose apps. For Sanchar Saathi to act as a protective shield, it must win public confidence, not demand it.

# The US economy presents a case for being 'cautiously optimistic'

Indicators suggest weakness but it won't last long and a recovery would be good for global growth



is professor emeritus of economics at New York University's Stern School of Business and author of 'MegaThreats: Ten Dangerous Trends That Imperil Our Future, and How to Survive Them

his has been a bumpy year for the  $American\,economy.\,Although$ there was a massive boom in artificial intelligence (AI)-related investments, uncertainties caused by US President Donald Trump's tariffs and other polices curtailed growth in the second half of the year, and disruptions to official employment and inflation data as a result of America's longest-ever government shutdown have further clouded policymakers' perceptions. The big question now is what 2026 will bring.

There are three possible scenarios. In the baseline case, the US will suffer a growth recession (meaning belowtrend gross domestic product, or GDP, growth) for a few months, followed by a recovery and a gradual decline in the inflation rate toward the US Federal Reserve's 2% target. Think of this as 'the Goldilocks scenario' [referring, i.e., to an economy that's not too hot, nor

In the second scenario, the American economy experiences a shallow recession for a few quarters, followed by a slower return to growth than in the first scenario

And the third scenario features a 'no-landing' outcome in which growth remains strong but inflation does not fall toward the Fed's target rate.

The Goldilocks scenario is the base-

line because market discipline, good advisors and a still-independent central bank (notwithstanding Trump's periodic threats) have already forced the White House to blink and climb down from the high tariffs announced on 2 April.

Since then, the Trump administration has negotiated various trade deals and frameworks featuring more modest tariff increases (often in exchange for commitments to invest in America). As a result, US and global growth have slowed somewhat, but inflation has risen only modestly.

If there is a strong recovery by the middle of next year, it will be driven by several factors: further monetary easing by the Federal Reserve; fiscal stimulus that is still in the pipeline (most of the recently legislated spending cuts will not occur until after the 2026 midterm election); strong household and corporate balance sheets; easy financial conditions (owing to high equity prices, low bond yields and credit spreads, plus a weaker dollar); and the strong tailwinds from capital expenditure relating to AI.

Moreover, inflation in the US may peak and then start to fall next year as the base effects of tariffs wane, and as technology-driven productivity gains start to reduce costs and unlock new efficiencies.

While the second scenario (i.e., of a short, shallow recession with a slower recovery) cannot be ruled out, it is less likely than the baseline. The effects of tariffs tend to appear with a lag, which means that US trade policies could still push up inflation, thereby eroding real wages and further weakening consumer confidence.

There is already talk of an emerging 'K-shaped economy,' in which highincome households thrive and lowerincome households struggle. Business confidence also could take a hit, especially if concerns about an AI bubble lead to a large equity-price correction

and softer capital expenditure. But even in this gloomier scenario, the recession would be short and shallow, because the Federal Reserve would cut rates more aggressively and fiscal authorities may intervene with additional stimulus to support economic recovery.

Finally, the upside, no-landing scenario cannot be ruled out, because some recent indicators suggest that the US economy is more resilient than many previously thought. For example, the apparent slowdown in hiring may be driven by a fall in labour supply—owing to the Trump administration's crackdown on immigration-and early productivity gains from new or recently

adopted technologies. Tight product and labour markets would lift wages and promote overall growth, and core price inflation (excluding food and energy) would remain closer to 3%

In this case, those on the interestrate-setting Federal Open Market Committee (FOMC) who worry about overheating would have the upper hand, and the Fed may refrain from cutting rates as long as above-potential growth and above-target inflation

That said, this last scenario is not the baseline (most likely) because other recent indicators do point to economic weakness. Moreover, various geopolitical headwinds—like a worsening of Sino-American trade tensions and overall relations, or a new conflict that causes oil prices to spike-could always push the economy into the recession scenario. Fortunately, such shocks have largely been contained, and one must hope that they will remain so.

If the US economy stages a recovery in 2026 and if the Chinese economy remains resilient and maintains growth close to 5%, the global outlook will improve. Advanced economies and emerging markets alike would be on track for stronger growth compared to what we saw in 2025. Even if important downside risks remain, one can be cautiously optimistic heading into the new year.

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### 10 PEARS AGO



### A TRITIC

When it comes to privacy and accountability, people always demand the former for themselves and the latter for everyone else.

**DAVID BRIN** 

MY VIEW | ECONOMIC GRAVITY

# What this year's Economics Nobel prize means for India

PRACHI MISHRA



is professor of economics at Ashoka University and director and head of Ashoka Isaac Centre for Public Policy.

wo centuries of sustained growth has transformed living standards. In the US and UK, GDP per capita more than doubled every generation, a cumulative twentyfold increase. What accounts for such massive growth? Technological change.

Consider telephones: from rotary dials to smartphones, each leap has been creative. But it's also destructive, as each new phone outmodes its predecessor. This year's Nobel Prize in Economics honours the scholars who decoded this paradox. How did sustained economic growth begin and how did it continue despite the disruption it causes?

The answers carry profound implications. Laureate Joel Mokyr notes that technological innovation alone can't explain economic growth because technological change predates sustained growth. For millennia before the Industrial Revolution, major innovations took place: the heavy plough, printing press, etc. Yet, GDP per capita in England, Sweden et al barely budged for four centuries. Mokyr identified the crucial prerequisites.

First, "useful knowledge" must combine prescriptive knowledge (instructions for operating a technology) and propositional knowledge (scientific understanding of why it works). Second, skilled mechanics and engineers were needed to translate ideas into economic reality. Finally, societies required openness to change: institutions that let competing interests negotiate and come up with mutually beneficial compromises, unlike the resistance of Luddites, for example, who destroyed textile machinery

 $The \, other \, laure ates, Philippe \, Aghion \, and \,$ Peter Howitt, created a mathematical framework of creative destruction, where new innovations continually replace older ones to sustain growth. It reveals two crucial insights: creative destruction can generate stable aggregate growth despite firm-level disruptions and moderate market power is essential for innovation. While monopolists can block entry, too much competition can leave little incentive to innovate. Governments must balance support for innovation against the "business stealing" effect. Technology could also bite back: higher pollution and privacy invasions can lead to further innovations or "destructive creation." The model guides practical questions: How should we set R&D subsidies? How do we design safety nets for workers displaced by technological change? The Nobel laureates' message is sobering: 200 years of unprece $dented\,economic\,growth\,is\,brief\,compared$ to millennia of stagnation. We must not take progress for granted. Instead, we must nurture the factors that sustain growth.

For India, three critical challenges emerge. First, with limited resources, should India aim to innovate at the frontier or adapt existing technologies? Most economies aren't at the technological frontier. yet many experience substantial growth. The bicycle race analogy is instructive: being second, sheltered from the wind, can still mean reaching the finish line in impressive time. Perhaps more important

than frontier innovation is the widespread deployment of new technologies, through labour market organization, efficient bankruptcy and skill development. Less glamorous than building AI centres, but likely more

Second, India must adapt technologies to

its unique context. As a labour-abundant country with expanding working-age cohorts, basic economics suggests emphasizing labour-intensive production. Yet, paradoxically, India increasingly adopts capitalintensive technologies, with exports shifting from textiles to engineering goods.

Consider AI's potential.

Nearly half of India's work-

ing-age population works

in agriculture, where AI

can enhance productivity.

The PM-Kisan chatbot

makes direct benefit trans-

fers accessible through

voice-enabled information.

This approach could

extend to the Public Distri-

bution System and other

programmes where digital

literacy limits access. Tech-

**Adapting to** technological change is a must for growth but disruption management needs attention

nology can be adapted for developing contexts. The challenge is scaling it cost-effectively. Third, India must address labour market

disruptions from technological transitions. Active labour market policies like training programmes, skill development and employment subsidies plus passive policies like unemployment insurance can mitigate the adverse effects of major transitions. Yet, globally, median spending on active programmes is merely 0.3% of GDP. India's spending focuses primarily on active schemes like the rural job guarantee, rather than passive unemployment insurance and other benefits. With over 90% of jobs informal and lacking social security, workers have minimal support between jobs or for reskilling across sectors. The fundamental question isn't whether technological change generates aggregate benefits. It's whether societies can implement complementary policies to ensure equitable distribution.

The Nobel Prize reminds us that sustained prosperity requires more than brilliant innovations. It demands institutional frameworks that harness creative destruction while protecting those it displaces. For India, this means making strategic choices on innovation versus adaptation, ensuring that technologies fit local contexts, and investing in labour markets. The new labour codes are an important reform. Two centuries of growth have transformed humanity, but the next chapter depends on whether we can maintain openness to change and adaptation while managing its inevitable disruptions. Our greatest challenge lies in finding innovative ways to maintain this balance.



MY VIEW | CAFE ECONOMICS

# Inspector raj rollback: Let's turn this small start into a crescendo

India has begun to clear up a regulatory thicket that should proceed apace to give all our businesses more space to breathe



AN RAJADHYAKSHA is executive director at Artha India Research Advisors.

he past few months have seen a spate of policy changes aimed at reducing the regulatory burden on Indian enterprises. Here are a few examples. The government has withdrawn 114 quality control orders that were ostensibly put in place to protect consumers but in effect hurt access to cheaper imported inputs for smaller companies, though far too many such orders still remain. The government has notified its four new labour codes covering wages, industrial relations, social security and working conditions nearly six years after they were cleared by Parliament.

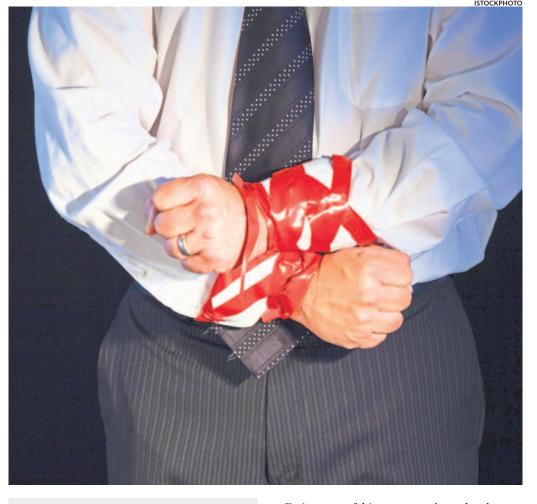
 $Mean while, Niti\,Aayog\,has\,reportedly\,finalized\,a$ report that suggests radical changes in the way government agencies oversee the operations of companies, ranging from registrations to inspection, based on a culture of trust rather than suspicion. Several Indian states have been changing their rule books on everything from building byelaws and working hours for women to regulations on land use. And the Reserve Bank of India has repealed 9,446 circulars to replace them with 244 master directions to the lenders it regulates.

The 1991 reforms dismantled the licence raj, but largely left the inspector raj untouched—the rule of the factory inspector, labour inspector, pollution inspector, tax inspector and so on. Many have draconian powers. In that context, the recent policy changes should be seen more as an overdue start towards deregulation, rather than the completion of the very difficult task of simplifying a tangled mess of rules across levels of government, departments and regulatory agencies—an opening note rather than a crescendo.

The underlying culture has long been one of suspicion rather than trust. When Jaswant Singh took over as finance minister in 2002. he had sum moned senior tax officials to tell them that no civilized country conducts tax raids on its own citizens. Not a single tax raid was conducted during his two vears as finance minister. There is a lesson there for how the Indian state deals with its entrepreneurs over a wide spectrum of regulations.

Why does deregulation matter? One good place to start is by taking a look at the Enterprise Surveys of the World Bank. These surveys are one of the most comprehensive firm-level data-sets on the business environment across countries. They gather information directly from business owners and top managers, covering a wide range of topics including access to finance, corruption, infrastructure challenges, workforce skills, regulatory burdens and competition.

Take a look at two simple metrics reported in the World Bank's Enterprise Surveys: the average time spent by senior management in dealing with government regulations and the proportion of firms



### An outsized regulatory burden

Indian businesses report disproportionate licensing constraints and time spent on regulatory compliance.

Firms identifying business licensing and permits Self-reported senior management time spent dealing with government regulation (in %)



Vietnam (2023) Indonesia (2023) China (2024)

India (2022)

Source: World Bank Enterprise Surveys

identifying business licensing and permits as a major or very severe constraint. A comparison with some developing Asian economies such as China, Vietnam and Indonesia shows the extent of the excess regulatory burden on Indian companies. Interestingly, this pattern remains unchanged even if one digs one level deeper. The numbers are broadly the same for small enterprises (5-19 employees), medium enterprises (20-99 employees) and large enterprises (over 100 employees). However, larger firms have the ability to hire professionals to deal with various foot-soldiers of the inspector raj. Small firms are less likely to have the resources to do so.

Easing most of this excess regulatory burden should hopefully help in dealing with one of the less appreciated issues in India—the problem of 'the missing middle.' Between large established enterprises at one end and tiny suboptimal enterprises at the other, India does not have enough firms in the middle of the distribution. They are the key to robust job creation. The sixth economic census conducted more than a decade ago showed  $that\,the\,average\,Indian\,enterprise\,employed\,just$ 2.24 workers. Indian enterprise has a problem of scale and hence of productivity.

VIEWS

A recent report by the International Monetary Fund says that nearly 75% of manufacturing establishments in India employ fewer than five paid workers, compared to 38% of manufacturing establishments in the US. Other research shows that firms that survive in a competitive market tend to grow rapidly in the US, but they stagnate in india. The productivity gap between small firms and large firms in India is more than twice that in the US. Also, small firms are usually young firms in the US, while they are not necessarily so in India. There are a host of reasons why this is so, including lack of access to formal finance. But there is no doubt that regulatory and compliance burdens and the time spent by small entrepreneurs on dealing with it are a big part of the answer as well.

At the core of the deregulation argument is the issue of economic freedom, as Bhuvana Anand of think-tank Prosperiti, which works with several state governments on land market and process reforms, wrote in an article in Business Standard last week. The national discourse often implicitly assumes that economic growth falls from the skies. It is enterprises—from the smallest workshop to the largest company-that invest, innovate, trade and employ. The current deregulation initiatives, and perhaps more in the coming months, will hopefully give them more space to breathe.

### MINT CURATOR

# Why Google's AI is unlikely to overtake OpenAI's ChatGPT

Gemini may be the 'better' bot but ChatGPT might be harder to quit



is a Bloomberg Opinion columnist covering



Gemini tries to outsmart it.

t was almost exactly three years ago that ChatGPT made its debut as a humble web demo. It now has more than 800 million weekly users, a number that could cross I billion before the year is out. And for the Generative AI boom, it has become a bellwether, one of the fastest-growing online services of all time.

But CEO Sam Altman isn't done. He's ushering ChatGPT into the next phase of growth, juicing engagement by adding new personality features—and even erotic content-as he scrambles to cover his extraordinary costs. Luckily for him, ChatGPT's domination of the chatbot market looks set to continue even as Alphabet's Google creeps up the rankings.

Google's own ChatGPT clone, known as Gemini, captured the limelight with an update in November that jumped ahead in industry benchmarks, seeming to surpass its rival. Salesforce CEO Marc Benioff tweeted that after two hours of testing Gemini 3, he would permanently switch from ChatGPT after using it daily for three years. "The leap is insane," he tweeted. 'Reasoning, speed, images, video... everything is sharper and faster."

But in terms of market share, Gemini is still far behind. In October, there were 153 million monthly visits to its web-based version, according to data from market-research firm Similarweb. ChatGPT got 1.1 billion. In recent months, use of OpenAI's tool has also been growing faster than Gemini's, as the same data-set shows.

There are a few reasons why Gemini's growth probably won't accelerate, leaving it a distant but respectable second over the next couple of years. Despite the impressive credentials as a 'better' chatbot-and the huge distributive power that Google has to integrate Gemini into search and its Android mobile operating system-Google has often struggled to replicate the network effects that propel an online platform to stratospheric user numbers.

Take its efforts to build a social network in the 2010s with Google+. A befuddling design and unclear purpose meant users wouldn't stay on the site, and it flopped. Google Wave and Google Buzz also failed to entice users, in part because the company's strength is in utility—think search, email and maps—not designing the habitforming algorithms that keep people coming back to social platforms.

Google's AI chief, former neuroscientist Demis Hassabis, has long prioritized scientific achievement over product engagement. That's another reason why Gemini will likely keep improving on benchmarks ChatGPT is focused on engagement while while struggling to attract as many users as ChatGPT. OpenAI's Altman, on the other hand, is the former head of a startup accelerator, Y Combinator, and has the instincts of someone who has lived and breathed Silicon Valley's 'blitzscaling' mantra: Grow rapidly and experiment on

the fly to achieve market dominance, and

then monetize it.

To that end, he has updated ChatGPT with 'persistent memory' to make conversations more personalized, and has said users will be able to give the chatbot a personality like friendly or nerdy, or hold 'erotic' conversations once age-gating is fully rolled out in December. OpenAI has also announced group chats, so users can bring friends or colleagues into a conversation with ChatGPT. These bells and whistles are aimed first at expanding the chatbot's user base, then helping convert free users into subscribers or encouraging employers to use it more.

Google is giving Gemini whizzy new features too. But they are more focused on making it a smart assistant with, for instance, the ability to gauge intent from shorter prompts or to plug into tools like Google Docs and Google Calendar.

By leaning into its role as a conversational and outwardly empathetic companion, ChatGPT is capitalizing instead on people's embrace of chatbots at a time when businesses have been more hesitant.

That's no catastrophe for Google. With its search engine still performing well against rival chatbots, a steady cloud unit and an AI chip business that's starting to flourish, it can afford slower, gradual growth for Gemini. Alphabet CEO Sundar Pichai can be content steering an oil tanker while Altman frantically pilots a speedboat.

With OpenAI expecting to spend \$115 billion through 2029, growing ChatGPT and converting its free users into \$20-amonth subscribers is both existential and urgent. Altman has capitalized on his chatbot's first-mover advantage but can't afford to stop racing ahead. No wonder, roughly 20% of OpenAI's workforce used to work at Meta Platforms, a company with a long history of maximizing stickiness.

ChatGPT has now entered its engagement era. While Google is betting on being smarter, OpenAI is gambling on being harder to quit.

MY VIEW | EX MACHINA

# Online policing should abide by democratic principles

RAHUL MATTHAN



is a partner at Trilegal and the author of 'The Third Way India's Revolutionary Approach to Data Governance'. His X handle is @matthan.

n 2011, the US Federal Bureau of Investigation identified Timothy Carpenter as the ringleader of a string of armed robberies in Michigan and Ohio. Instead of obtaining a search warrant to gather evidence, they chose to obtain a court order compelling his mobile carrier to hand over cell-site location data. This allowed investigators to review Carpenter's digital history—across a total of 12,898 separate location points—and map his precise movements over a four-month period. Armed with this data, the prosecution was able to place him at the scene of the robberies using his own cellphone data and secure a conviction.

The digital trails we leave behind have given law enforcement new ways to investigate crimes. In addition to location information (used in the Carpenter case), sleuths can access a range of other data sources, such as messages exchanged and digital payments made, to uncover criminal activity that would have otherwise gone undetected. While governments around the world have moved aggressively to expand their surveillance capabilities, the methods they are adopting threaten long-standing constitutional protections.

The UK Home Office, under the Investigatory Powers Act, recently required mobile phone companies to ensure that their devices can decrypt user data on request, forcing manufacturers to weaken end-to-end encryption on devices sold in the UK. France's Senate recently passed an amendment to its Justice Bill requiring messaging platforms to create technical backdoors that would allow the police to read encrypted messages during investigations. France later became the primary backer of the EU's 'Chat Control' initiative, which requires platforms to scan messages before they are encrypted. If potentially illegal content is detected, the message is blocked and the user reported.

These attempts at making the most of what technology has to offer will likely face stiff opposition from courts. When the Carpenter case reached the US Supreme Court, Chief Justice Roberts held that warrantless seizure was unconstitutional, observing that such access allows the government to "travel back in time to retrace a person's whereabouts." While courts are yet to rule on the recent initiatives in the UK and France, the European Court of Justice has previously held laws requiring telecom companies to retain metadata on all their users as invalid. Germany's Federal Constitutional Court extended this logic to algorithmic policing, preventing the police in Hesse from deploying Palantir software to identify crime.

India's regulatory trajectory mirrors these global trends, raising similar constitutional concerns. Amendments to the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules that require significant social media intermediaries to "enable the identification of the first originator of information" on request have been challenged before the courts on the ground that

in order for messaging platforms to comply, they would need to disable end-to-end encryption. Indian tax authorities have, in a similar vein, issued notices to payment aggregators and third-party application providers, directing them to furnish UPI transaction data to identify unregistered merchants and potential tax defaulters.

**Investigators** 

and methods

that do not

violate any

guarantees

Both these initiatives will need to pass the four-fold test laid down in Puttaswamy vs Union of India, India's seminal right-to-privacy judgement. One of the four prongs of the test is necessity, under which the gov-

ernment must establish that these legislative measures are the least restrictive means available to achieve its stated objective. Broad and non-spemust use tools cific data requests that apply en masse to everyone in the country without reasonable cause or suspicion are unlikely to pass muster. They cast an excessively broad net that has the effect constitutional of treating "every resident of the country as a suspicious person." As held by the Supreme Court, the

mere possibility of misuse by a few individuals does not warrant sweeping intrusion into the private lives of the entire population.

Even though ubiquitous digitization has made it possible for law enforcement agencies to deploy new mechanisms of forensic investigation, since most democracies guarantee their citizens the right to personal privacy, these tools cannot be deployed en masse over the entire population in order to identify the few among them who might be guilty of a transgression. As a result, even though criminals may be taking full advantage of these new technologies to carry out crimes that would not have been possible had it not been for what the digital realm has enabled, law enforcement cannot respond with measures that undermine constitutional safeguards.

What they must do instead is develop forensic tools suited to the digital age. Techniques such as differential privacy, secure multi-party computation and anomaly-detection algorithms can reveal behavioural patterns in aggregated data-sets without exposing individual identities. It is only if such an analysis raises a suspicion of wrongdoing that investigators should be allowed to request access to personal information.

This requires a shift in institutional mindset and a willingness to embrace investigative techniques that protect the innocent while enabling effective policing. These methods may operate differently from traditional surveillance, but they adhere far more closely to constitutional principles and the values of a democratic society.

# IN THE NEWS

### 'INDIA-EU TRADE **PACT WILL BE A GAME CHANGER'**



expressed hope that the "soon-to-be-concluded" free trade agreement (FTA) between India and the European Union will be a game changer for his country trade tries with India.

on Tuesday

### **BoM OFS: GOVT OPTS FOR GREEN SHOE OPTION**



decided to exercise green shoe option with

THE CENTRE

**ON Tuesday** 

clear intention to divest Looking ahead, the coun-6% stake in Bank of Maharashtra (BoM) through offer-for-sale following overwhelming response from investors on the first day of subscription. The OFS opened for subscription on Tuesday.

### Numaligarh **Refinery gets** Navratna tag FINANCE

**MINISTER** NIRMALA Sitharaman has granted Navratna status to

Numaligarh Refinery (NRL). Prior to the upgrade, NRL, a central public sector enterprise (CPSE) under the Ministry of Petroleum and Natural Gas, held Miniratna status. NRL will be the 27th Navratna amongst CPSEs.

### **NHAI signs pact** with Jio for safety alert systems

STATE-OWNED NHAI ON Tuesday said it has signed an agreement with Reliance Jio to introduce a safety alert system across the national highway network. Under the pact, travellers will receive warnings on their mobile phones as they approach locations such as accident-prone stretches.

### **Bharat Taxi starts** pilot services in national capital



BHARATTAXI, A ride-hailing app service backed by eight top cooperative organisations.

on Tuesday began pilot operations in the national capital. The soft launch includes cars, autorickshaws and motorcycles, with more than 51,000

FE BUREAU & AGENCIES

registered drivers so far.

# SHIPMENTS SEEN PLUNGING THIS MONTH WITH SANCTIONS IN FORCE

# Crude imports from Russia touch 5-month high in Nov

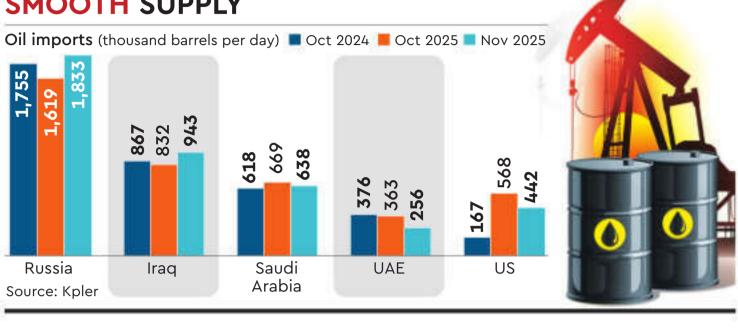
ARUNIMA BHARADWAJ New Delhi, December 2

**INDIA'S PURCHASES OF Russ**ian oil turned stronger and hit a five-month high of 1.8 million barrels per day (bpd) in November. Shipments of Russian grade accounted for over 35% of the country's total crude import mix in the month, according to data from Kpler.

The surge in inward shipments of Urals was due to frontloaded arrivals ahead of the November 21 deadline for the US sanctions on two large Russian oil companies — Rosneft and Lukoil — to take effect. Refiners accelerated scheduling and speeded up vessel turnarounds, particularly for Rosneft-and Lukoil-linked cargoes.

try's imports of Russian barrels are expected to go down to 1-1.2 million bpd in December, a record low, owing to the latest US sanctions. High domestic demand and strong refinery runs during the fourth quarter of 2025, when Russian barrels remained the most economical, pushed up imports from Russia before the sanctions kicked in.

Improved operations at Nayara which has been running almost exclusively on Russian grades also helped in purchases. Nayara's utilisation has picked **SMOOTH SUPPLY** 



up since September, importing roughly 400,000 bpd through November 27. Before November 21, Russian oil imports were closer to 1.9-2 million bpd as buyers moved cargoes ahead of the sanctions deadline, after which volumes have slowed. "On sentiment, refiners

emphasise that Russian oil itself isn't sanctioned — only certain entities are. As long as they stick to compliant, nondesignated suppliers, purchases should continue. Current discounts are still attractive, which supports ongoing demand," said Sumit Ritolia, lead research analyst, refining & modeling at Kpler. "We've started to see a clear dip in Russia's exports to India since the OFAC (Office of Foreign Assets

Control) sanctions announced on October 23. Based on current loadings and voyage activity, we expect December arrivals to be in the range of 1-1.2 million bpd. This aligns with our earlier view that, in the short term, Russian flows could ease towards around 800,000 bpd before stabilising," said Ritolia.

Iraq, Saudi Arabia, and the US emerged as the other top suppliers of crude to India. The country imported 943,000 bpd of oil from Iraq, up 13% from October, while purchases from Saudi Arabia declined by 4% to 638,000 bpd. US oil imports at 442,000 bpd made up for lower purchases from the UAE.

"In the medium term, refiners are already adjusting. We're seeing a shift towards non-des-

Decreased

ignated Russian entities, more use of opaque trading channels, and increased sourcing" from West Asia, West Africa, and the Americas, Ritolia said.

On the Russian side, the response has been highly adaptive, involving STS (ship-to-ship) transfers near Mumbai, midvoyage diversions, and more complex logistics to keep barrels moving and increase discounts. As long as broader secondary sanctions aren't applied, India is likely to continue importing Russian crude — just through more indirect and less transparent routes, he added. Kpler noted that Indian refiners are very complex, hence replacing Russian volumes is unlikely to have any technical impact but might reduce margins for some.

# FM bats for better sharing of tax data among nations

FE BUREAU New Delhi, December 2

**COUNTRIES MUST COLLAB-ORATE** in tax matters as new financial products emerge and the economies become more digital, Finance Minister Nirmala Sitharaman said on Tuesday. Evolving structures of "beneficial ownership" necessitate continued cooperation between jurisdictions, she said.

Addressing the 18th plenary meeting of the Global Forum on Transparency and Exchange of Information for Tax Purposes here, Sitharaman underscored the importance of maintaining confidentiality and cybersecurity with utmost care and stated that these challenges cannot be addressed alone by any single country and require coordination, trust, and timely exchange of relevant information.

Beneficial ownership refers to individuals who own or control a company even if the legal title or registered ownership is held by someone else. It is vital to collect beneficial ownership information for promoting preventing transparency, financial crimes such as money laundering and terrorism financing, and maintaining accountability within corporate structures. In India, the Companies Act mandates that every company shall file a return of significant beneficial owners of the company and changes therein with the registrar containing names, addresses and other details as may be prescribed within such time, in such form and manner as may be prescribed.

The finance minister said that in a global economy, stable and trusted relationships between jurisdictions are paramount. "Where trust exists, cooperation becomes easier, investments grow, and eco-



meeting of the Global Forum on Transparency and Exchange of Information for Tax Purposes, in New Delhi on Tuesday

# Revenue secretary pushes for crypto reporting framework parency, ensure strong data

**SECRETARY** REVENUE **ARVIND** Shrivastava on Tuesday said that countries must adapt to new challenges, including digital economy taxation and crypto asset reporting framework, which will need both technical innovation and coordinated action.

Addressing the 18th plenary meeting of the Global Forum on Transparency and Exchange of Information for Tax Purposes in New Delhi, Shrivastava said countries must continue to deepen beneficial ownership trans-

confidentiality systems and make sure that information shared under international standards is used effectively. Meanwhile, the Organisa-

tion for Economic Cooperation and Development (OECD) has stated that an increasing number of jurisdictions have committed to begin sharing information under the new crypto-asset reporting framework, with most of these aiming to start sharing exchanges from 2027. —FE BUREAU

nomic relationships become more stable, she said. Highlighting the critical role of the global forum developing standards and supporting countries, she stressed the need for countries to collaborate to deepen current standards and ensure that the information exchanged translates into measurable outcomes.

Sitharaman underscored the significance of transparency in tax matters for India. She

explained that transparency has always transcended administrative reform, as evident in India's laws against illicit financial flows and undisclosed foreign assets, as well as its participation in both the exchange of infor mation on request and the automatic exchange of information standards. Sitharaman said that over the past decade, India has witnessed visible strengthening of voluntary compliance.

# Nabard: 76% rural families see income rising next year

SANDIP DAS

New Delhi, December 2

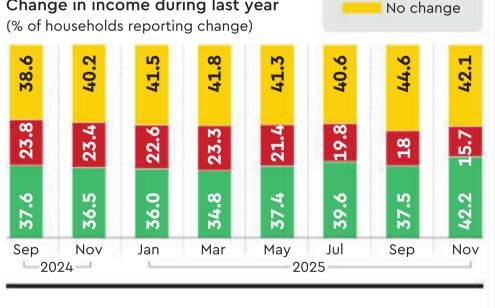
**OVER 75.9% OF** rural households expect their income to increase over the next year, according to a bi-monthly survey conducted by the National Bank for Agriculture and Rural Development (Nabard) in November 2025. This represents the highest

level since the survey commenced in September 2024. The survey, titled 'Rural Economic Conditions and Sentiments', noted "it is possible that the Trump tariff-related impact on farm and non-farm exports, and the associated impact on rural income and employment, is perceived by the households to dampen prospects only in the short-term, but over the next one year they expect the situation to improve."

The percentage of households expecting a decrease in income next year fell to only 4.3% in November 2025, the lowest level recorded. A year ago, 7.8% of rural households reported a fall in income. However, 19.8% of rural households reported stagnation in income prospects next year.

The November round of the survey was conducted after the GST rate rationalisation

### **BRIGHT PROSPECTS** Change in income during last year



announced on September 3, 2025, during the festival season, and against the backdrop of sharp moderation in rural inflation and food deflation.

According to the survey,

79.2% of the rural households reported to have incurred increased consumption expenditure in the last one year, which was also the highest among all bi-monthly rounds conducted in 2025-26 so far. "The rural consumption demand buoyancy, thus, appears to have received a boost after the GST rate rationalisation, with improved real purchasing power of rural non-farm income due to softer inflation also contributing to the momentum,"the survey noted. Over 42.2% of rural households reported to have experienced an increase in income in the last one year, which is the highest level since this survey began. The percentage of households experiencing a decline in income during the last year fell to its lowest level of 15.7%.

However, Nabard stated a lower percentage of rural households (21.9%) reported their savings rising during last year, as against 23.7% in the September 2025 round of the survey. There was only a modest increase in the number of households who reported taking recourse to increased borrowings or loans at 36.5% during last year.

# Firms excited to seize upon free trade pact with India: UK

THE UK GOVERNMENT has said that the free trade pact with India, once implemented, is expected to significantly enhance the 44.1-billion-pound bilateral trade partnership, and companies from both sides are "excited" to seize the investment and growth opportunities. Speaking at the Lord Mayor's

Guildhall banquet in London on Monday, Prime Minister Keir Starmer also termed the India-**UK Comprehensive Economic** and Trade Agreement (CETA) a "historic deal". The deal is now undergoing a parliamentary ratification process in Britain. "We've struck a historic trade

deal with India, and in October I led the biggest British trade delegation to that country ever," said Starmer, referring to his recent Mumbai visit.

His minister in the UK Foreign, Commonwealth and Development Office, Seema Malhotra, said the deal is set to boost the bilateral trade by over 25 billion pounds. "I heard from British companies excited to seize the opportunities — including businesses already thriving in India like Tesco, Revolut, BT and Marks and Spencer. And Indian businesses alike are looking for new opportunities."

# Maharashtra drives sugar output up 43% in Oct-Nov country's largest sugar pro-

New Delhi, December 2

INDIA'S SUGAR PRODUC-**TION** increased by 43% to 4.11 million tonne (MT) in the first two months of the 2025-26 marketing year (October-September) compared to the previous year, due to a sharp spike in output from Maharashtra and surplus monsoon rainfall, the Indian Sugar and Bio-Energy Manufacturers Association (ISMA) said on Tuesday.

The number of operating factories in the key sugarcane producing states including Maharashtra, Uttar Pradesh, Karnataka, Gujarat and Tamil Nadu were 428 this year against 376 during the same period last year.

"Field-level feedback points to healthier cane yields and better sugar recovery rates



minimum sales price of sugar

across key states versus last year, as sugarcane crushing gains momentum across the country," according to ISMA.

India's net sugar production after accounting for diversion of 3.4 MT for ethanol for the 2025-26 season is projected to be 30.95 MT, an 18.6% increase from the previous year. The production during October-November 2025-26 in Uttar Pradesh, the

1.39 MT compared to the same period last year. Sugar output in Maharashtra, the secondlargest producing state, rose significantly to 1.69 MT during October-November from 0.46 MT in the year-ago period. However, the output in Kar nataka declined to 0.77 MT

ducing state, rose by 9% to

from 0.81 MT despite crushing operations gaining pace after early disruptions due to farmer protests, ISMA said. Meanwhile, the industry

body has urged for revision of minimum sales price (MSP) of sugar which has remained unchanged at ₹31/kg since February 2019, while fair and remunerative price (FRP) has increased by 29% to ₹355/quintal, which had boosted cost of production to ₹40.24/kg at present.

ANANT GOENKA, PRESIDENT, FICCI

### 'Rising capacity utilisation signals private capex revival' areas. During Covid times, money in people's pockets, a digitalisation, quality and

Industry body Ficci's key focus areas will be helping lift share of manufacturing in GDP to 25%, boosting R&D and innovation, maximising new-age free trade agreements (FTAs), and driving sustainability, skilling and global competitiveness through industry-led initiatives, its new presi-

dent Anant Goenka says. Economy will likely grow by around 7% in FY26, he tells Prasanta Sahu and Nitin Kumar in an interview. Excerpts:

The economy grew by 8% in H1. Where do you see growth for FY26?

We expect GDP growth to be close to 7% this year. Several measures have boosted consumption, including tax relief for incomes up to ₹12 lakh and the recent GST cuts. These steps are clearly

reflected in improving demand, which had earlier been somewhat tepid. With demand strengthening, capacity utilisation across companies is rising as well. This creates a more favourable

environment for private capex, which has been a key expectation of the government. As utilisation improves and confidence builds, we believe private invest-

ment should begin picking up, further supporting growth momentum through the year.

How long will GST cuts sustain

the demand in the economy?

The overall deflation impact should be largely positive. We have already seen a 50% jump in two-wheelers (sales) and over 20% growth in passenger cars, though such high rates may not persist. Still, with lower costs and more

virtuous cycle can emerge supporting demand, private capex, jobs, and wages. For Ficci, the core priority is to lift manufacturing's GDP share from 15% to 25% through R&D (leveraging the ₹1.5 lakh crore fund), deeper industryacademia ties, higher FTA utilisation, supply-chain resilience, women-led growth, sustainability, MSME mentoring and

After tax and labour reforms,

INDIAN FIRMS MUST DESIGN

PRODUCTS FOR AMERICAN AND

CONSISTENTLY IN BRANDING,

**ALLOCATE AT LEAST 2-3% OF** 

PACKAGING, DESIGN, AND

**REVENUE TO R&D** 

**EUROPEAN CONSUMERS, INVEST** 

joint ease-of-doing-business

reforms with the government.

what key structural changes should the government undertake to push growth? While labour and logistics

have seen progress, power and land remain areas needing deeper reforms — reducing cross-subsidisation in electricity, strengthening renewable energy rules and improving land acquisition processes. Other priorities include improving ease of doing business at the state level. Expanding self-certification, which worked well during Covid, should further

strengthen the shift to a trust-based system — while retaining checks only for sensitive or national-security

> technology adoption, and sustainability? We are prioritising sustainability, Industry 4.0 adoption, women-led developand much of this work is industry-led. Rather than seeking extensive govern-

there were certain areas

its were not happening.

where self-certification was

How do you participate in

the projects for skilling,

allowed because physical vis-

ment and quality excellence, ment intervention, we partner with them on specific initiatives such as integrating AI and expanding digital capabili-

identified 30-

40 leading

companies

that excel in

New Delhi

women empowerment. MSMEs are encouraged to visit these firms, learn from their practices and receive mentorship on what works and what doesn't.

How do you think private capex can be catalysed?

Improving ease of doing business, lowering production costs and enhancing global competitiveness remain essential, but a major responsibility lies with entrepreneurs themselves. Indian firms must design products for American and European consumers, invest consistently in branding, packaging, design, and allocate at least 2-3% of revenue to ties. We have also R&D. While some of this happens for the domestic market, it is not enough to build world-class manufacturing, quality and brands.

Why are Indian exporters underutilisation free trade agreements? This is a very important

area for us. Across industry chambers, our role is to ensure awareness and encourage higher utilisation of FTAs, which is why we are actively spreading information among members. Unlike a decade ago with Japan and South Korea — when utilisation was low due to non-tariff barriers — we are now seeing a clear shift. Australia's FTA utilisation is around 77%, and trade with the UAE has risen 15-17% year-onyear. The new FTAs are more comprehensive, going beyond tariff cuts to include mutual recognition of certifications, stronger IP protection, smoother people movement, and broader market access, leading to better realworld outcomes.

epaper.financialexpress.com





## APP BACKLASH

Union Minister Jyotiraditya Scindia

This app does not enable snooping or call monitoring. You can activate or deactivate it as per your wish... If you don't want Sanchar Saathi, you can delete it. It is optional

# A sprint to nowhere

DoT is responding to real problems, but without the discipline of consultation

WO RECENT DIRECTIVES of the Department of Telecommunications (DoT)—one mandating SIM binding for over-the-top communication apps and the other ordering the pre-installation of the Sanchar Saathi app on all smartphones—are driven by legitimate objectives: reduce cybercrime, improve user protection, and strengthen digital trust. The intent is not in dispute. The method is. And on that score, the government appears to be sprinting where it should be consulting, designing, and only then implementing.

Consider SIM binding. The idea sounds straightforward: link an app like WhatsApp or Signal to the SIM card so that when the SIM is removed, swapped, or deactivated, the service stops working and all linked sessions are periodically logged out. In theory, this prevents fraudsters from running Indian accounts from abroad over Wi-Fi using long-abandoned SIM identities. But the directive is framed as though the technical ecosystem already supports app-level SIM binding. It does not. Modern mobile operating systems—iOS and Android—deliberately do not give apps access to SIM identifiers, precisely to prevent spyware and malware from harvesting telecom credentials. Not even banking apps rely on SIM binding. They bind users to devices and depend on one-time SMS authentication, not continuous SIM verification. There is a secure way to enable SIM-based authentication—but it lies with telecom operators, not app developers. Globally, the GSMA's Mobile Connect framework already allows apps to securely ask operators to verify whether a SIM matches the one originally registered, without exposing identities. If the DoT is serious about SIM-based security, the logical path is to build this architecture through operators and OS-level collaboration not to offload an unsolved systemic problem onto app developers.

The same policy haste is evident in the Sanchar Saathi order. This is a platform that already exists—on a website and on app stores. Anyone can download it. Its utility is not in question: it helps users track the devices registered in their name, block stolen phones, and report fraud calls. The government says it wants higher awareness and adoption. Fair enough. But then why force manufacturers to pre-install the app on every handset? Communications Minister Jyotiraditya Scindia has clarified that the app is optional, can be deleted anytime, and works only after user activation. If so, the policy undermines itself. If users can choose to delete it and must opt to use it, what exactly is achieved by mandating pre-installation—apart from adding cost, compliance friction, and complexity for manufacturers?

This is not a trivial matter. India has worked hard to position itself as a global hub for smartphone manufacturing and exports. Devices made here are not just for Indian consumers; they operate within global supply chains. If India mandates a pre-installed government app today, what stops another country from insisting on its own tomorrow? What happens when every ministry, department, and state government decides its "public good" app deserves a permanent place on the home screen? The common thread in both directives is not bad faith, but bad process. The DoT is responding to real problems, but without the discipline of consultation. That is precisely why the Telecom Regulatory Authority of India exists—to conduct structured public discussions and assess both feasibility and consequences. Why bypass it? Make the apps available. Promote adoption. Strengthen security frameworks. But let users choose, and let policy follow process instead of impulse. In digital governance, speed is not reform. Design is.

# Muskian future of work: An OTT series without a plot

**ELON MUSK HAS** done it again. In between launching rockets, wiring brains to computers, and arguing with strangers on X at 3 am, the world's most prolific futurist-inchief has made yet another promise to civilisation: artificial intelligence (AI) will make work optional.

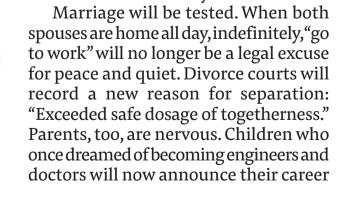
Let that sink in. In the brave new world, humans won't work for survival. We'll work only if we want to. This is excellent news for millions who hate their jobs, but deeply unsettling for managers whose sole purpose in life is "touch base", "quick calls", "circling back",and "synergy".AI may not just kill jobs—it may kill corporate vocabulary.

AI, Musk assures us, will outperform humans at everything and tomorrow's "offices" will be populated by machines that don't demand coffee breaks or emotional validation. Humans, relieved of labour, will finally be free to pursue "meaning".

The problem, however, is that no one is prepared for a world where nobody has to pretend they are busy. Entire industries are built on the performance of productivity. PowerPoint presentations, strategy offsites, brainstorming sessions that produce no brains and very little storm—all now face extinction.

In the Muskian future, you cannot be "looped in" because nothing needs looping. You cannot "circle back" because there is no circle. You cannot "touch base" because, frankly, the base has been automated. In this so-called brave new world, the real crisis will be boredom without guilt. When no one has to work, laziness no longer feels rebellious; it feels empty. The thrill of procrastination dies when there is nothing to postpone.

> Musk's version of the future feels like an OTT series that has not yet figured out its plot. For a species built around jobs, deadlines, and performance reviews, "optional work" sounds less like heaven and more like an identity crisis in sandals.



shyamal.majumdar@expressindia.com ambitions as "professional sleeper".

**SHYAMAL** 

**MAJUMDAR** 

The most distressed group, however, will be alphas and hustlers who drink ambition for breakfast. Without work, how will they humblebrag about being "on the grind"? Work, after all, is not just about money. It's how people introduce themselves at parties. "What do you do?" is not a financial inquiry; it's a social GPS.

There's a small question though: who pays for all this bliss? Musk has suggested a version of universal high income, where AI makes everything so cheap and abundant that money basically becomes emotional luggage. You get it, but you don't really need it. In theory, this is lovely. In reality, this assumes governments can run a global benevolence engine without converting it into a bureaucratic horror show.

Musk does admit there's a twist in his fairy tale: when AI becomes better than humans at everything, humans might feel... unnecessary. When the smartest being in the room is a server rack, ego becomes an endangered species.

Of course, there's a small chance Musk is doing what he does best: overclocking the present into a future that's 20 years away—or 200. For now, most of us will return to work tomorrow morning, not because we're passionate about Excel sheets, but because the landlord is not yet impressed by AI.

But if he's right, one day soon you might wake up, look at your alarm clock, and say four magical words humanity has never meant sincerely before: "I don't have to." And then you'll panic—because you've forgotten what you actually want to do. So do the most human thing possible. Turn over, and go back to sleep.

# SHADES OF TRUMPISM

US IS MOVING TOWARDS AN ECONOMY WHERE THE GOVT IS A PLAYER ON THE FIELD RATHER THAN A REFEREE

# Making socialism great again?

N ONE OF the most counterintuitive notions of today's world, California Governor Gavin Newsom recently declared that "Trump is committing socialism" by having the federal government buy stock in private companies like Intel, US Steel, etc. Senator Bernie Sanders, a self-described democratic socialist, certainly praised Donald Trump's investment decisions. However, there is a significant conservative backlash against such steps of Trump, his version of US capitalism. For instance, Georgia-based conservative radio host Erick Erickson referred to the equity stake idea as "terrible" and described it as "actual socialism happening by a Republican administration". Numerous news stories and opeds have also issued sombre warnings about the emergence of orange-hued Trumpian communism. Well, is Trump, who referred to Kamala Harris as "Comrade Kamala" during her campaign to combat grocery price gouging, truly Making Socialism Great Again?

Certainly, Trump is attempting to gain a majority on the Federal Reserve's board of governors and contesting the institution's independence. Hours after official data showed a dramatic slowdown in employment growth during his tenure, he also dismissed the head of the Bureau of Labor Statistics. Honestly speaking, from the "\$TRUMP" crypto to the repulsive concept for a "Gaza Riviera" development, there is little doubt that Trump is a capitalist. His intimidation of American universities was undoubtedly motivated by his desire for administrators to adopt a more conservative stance in return for federal funding.

What about Trump's seemingly socialist acts, though, given that the Trump administration has acquired stock in Intel, MP Materials, Lithium Americas, US Steel, etc.? It's important to keep in mind that Trump approved **ATANU BISWAS** 

Professor of Statistics, Indian Statistical Institute, Kolkata

Nippon Steel's contentious \$14.9-billion takeover of US Steel while obtaining a "golden share" in the company. In another event, Trump declared in late September that the public would be able to purchase discounted drugs on the federal website "TrumpRx". One may wonder if this is similar to Zohran Mamdani's plan for cityowned grocery outlets.

But as Trump continues to apparently blur the distinction between capitalism and socialism, socialism might be something completely else. In socialism, the state produces items to meet production quotas rather than private companies to satisfy consumers and make a profit. Socialism comprises, among other things, the redistribution of wealth and the selection of economic winners and losers by policymakers. In contrast, in corporatism or

state capitalism, the government makes decisions, but private enterprises nominally hold the means of production.

Therefore, is Trump really exercising "socialism" in an effort to "make America great again"? Or is it similar to "state capitalism", which is a "hybrid between socialism and capitalism", as was recently described by the senior economics commentator of the Wall *Street Journal*, where the state guides the decisions of nominally private

enterprises? Trump is "imitating the Chinese Communist Party by extending political control ever deeper into the economy", according to the Wall Street Journal. And this path "risk[s] leading us down the road to serfdom that Friedrich Hayek warned against in 1944", as was perceived by economist Daniel J Smith.

The White House National Economic Coun-It's likely that cil's director, Kevin Has-Trump is more sett, however, stated that the Intel deal was "cerinterested in tainly not socialism", politics than although some rightideology. He must wingers disagree. Senator be thinking that Rand Paul of Kentucky, for example, questioned, instead of giving "If socialism is governmoney to big ment owning the means companies for free, of production, wouldn't the state should be the government owning part of Intel be a step getting the most toward socialism?" So, the out of the deal

> Trump certainly did more than just impose a tariff when he demanded AMD and Nvidia pay a 15% export tax on chips sold to China. He, thus, established a system where the government controls which companies can sell to which clients and at what price. However, his administration claimed that its drug policy is in line with free-market principles—Washington will not set pricing, but it will demand that Medicaid prices be comparable to those in other advanced economies. Even the hitherto

confusion continues.

sacrosanct H-1B visa programme for foreign experts, which even conservative restrictionists feel is beneficial to the US, has not been spared by Trump. In fact, even in his first term, Trump

promoted a full-scale economic nationalist programme, which was often viewed as Marxism-Trumpism or socialism by experts. Early in 2000, when the pandemic threatened the world economy with a recession, the Trump administration planned the Covid-19 stimulus plan to provide \$1,000 in cash per person. Additionally, a number of US bailout programmes known as "Trump administration farmer bailouts" were implemented during Trump's first term in office as part of his "America First" economic strategy to assist US farmers who were suffering as a result of the US-China trade war as well as trade disputes with the European Union and some other countries.

Now, Trump 2.0 compared the US economy to a supermarket where he has the final say over prices, as many of his policies favour central authority over market incentives. "We are a department store, and we set the price," Trump said to *Time* magazine. "I meet with the companies, and then I set a fair price...and they can pay it, or they don't have to pay it," said Trump.

It's likely that Trump is more interested in politics than ideology. He must be thinking that instead of giving money to big companies for free, the state should be getting the most out of the deal. However, as a result of these stock purchases, America is gradually moving towards an economy where the government is a player on the field rather than a referee. So, the question that would keep haunting experts is whether Trump is merely an asymptomatic carrier of socialism. Or perhaps Trumpism-Socialism, a brand-new kind of "ism", is created in

# Shifting goal posts for \$5-trillion economy



**DESPITE WEAKER-THAN-EXPECTED** 

**NOMINAL** growth in gross domestic

product (GDP) and depreciation of the

rupee, there is no let-up in aspirational

objectives of pegging the size of the

Indian economy in US dollar-denomi-

nated terms. As the fifth-largest econ-

omy in the world, the narrative is that

India is set to soon become the third-

largest economy with a projected GDP

of \$7.3 trillion by 2030 and \$30 trillion

in 2047. However, becoming the

fourth-largest economy by overtaking

Japan has not happened as yet. India's

nominal GDP in April-September 2025

is \$1.98 trillion as against Japan's \$2.13

trillion. This is due to the sharp decline

of the rupee against the US currency

unit that reduces the size of India's dol-

cate that the Indian economy is perhaps

on track to hit \$4 trillion this fiscal, they

also strongly suggest that larger aspira-

tional hopes may take a tad longer to be

fulfilled. Look no further than the still-

to-be-fulfilled ambition to become a \$5-

trillion economy, a hope that still burns

bright among the ruling dispensation's

policymakers. This goal was first articu-

lated by Prime Minister Narendra Modi

in his Independence Day address after he

secured a second term in 2019. In a first

of sorts, the maiden Budget of Union

Finance Minister Nirmala Sitharaman

and the Economic Survey for 2018-19

While the latest GDP numbers indi-

lar-denominated GDP.

N CHANDRA MOHAN

The writer is an economics and business commentator based in New Delhi

> shared this explicit vision statement to become a \$5-trillion economy by FY25 from \$2.83 trillion in FY20. This doubling objective got off to a \$5 trillion. The goal posts shifted thereafter. Policy-

makers felt that this target was reachable by FY27 or FY28. The International Monetary Fund (IMF) earlier indicated that this was not likely till FY29 but these projections were corrected to suggest that it could be hit earlier. In February this year, India's GDP was forecast by the Fund at \$5.15 trillion for FY28. However, its latest projections now peg it at \$4.96

trillion and \$5.46 trillion in FY29. This ambition might thus be realised four years later than when the doubling was to have taken place.

The optimism of India's policymakers around the \$5-trillion economy is largely based on the fact of being the world's fastest-growing large economy. But the doubling objective entailed nominal GDP growth in dollar terms of

bad start due to the exigencies of battling Covid-19 that resulted in a contraction of GDP by 5.7% in FY21. At the end of the five-year period in FY25, the GDP only hit \$3.91 trillion rather than

> It makes better sense to move away from the dollar peg for India's aspirations and focus on unleashing real rather than statistically-driven growth to become a global power

14% per annum. A doubling of GDP had in fact taken place earlier in the four years from FY04 when growth hit 19% per annum to enable India to become a trillion-dollar economy in 2007-08. That sort of scorching pace has not been registered thereafter. As against the required rate of 14%, the pace of economic expansion averaged 6.9% in dol-

lar terms over the five-year period. The rupee, for its part, depreciated from ₹74.2 to a dollar to ₹84.6 to a dollar over this period that reduced the size of dollar-denominated GDP.

Due to slower-than-expected nominal growth in dollar

terms and steady weakness of the rupee, this objective

may be achieved four years later than expected in FY25

Looking ahead, weakerthan-expected nominal GDP growth and a deprecating rupee in the future are bound to impact other aspirational objectives as well. If hitting \$5 trillion is taking much longer than expected, this will also happen for the target of \$7.3

trillion by 2030 and \$30 trillion by 2047. The tepid on-year growth of 5.2% in dollar-denominated nominal GDP in the first half of this fiscal and 5.5% for FY26 as a whole clearly suggests that the objective of reaching \$30 trillion by 2047 is simply not feasible. This entails the Indian economy's size to be seven times larger than the \$4.12 trillion currently and nominal GDP growth in dollar terms of 9.9% per annum over the 21-year period. This is mission impossible in a fragmenting world economy.

For such reasons, it makes better sense to move away from the dollar peg for India's aspirations and focus on unleashing real rather than statisticallydriven growth to truly become a global power. There is no doubt that the bullish real growth of 8% in the first half of this fiscal has a lot to do with an unusually weak GDP deflator. The gap between the nominal and real GDP growth has been narrowing due to this factor and can vanish with zero inflation! For unleashing real growth, there is a need to implement reforms of land, labour, and capital markets, besides providing fiscal support for \$300 billion of investments every year in roads, railway infrastructure, seaports, airports, transport, gas, and inland waterways.

The Survey of 2018-19 talked of initiating a virtuous private investment cycle, like in East Asia, to drive sustained growth. This is only a work in progress as the animal spirits of entrepreneurs are low and must be revived. Investors, both domestic and foreign, want improvements in the ease of doing business on the ground and less regulatory and policy uncertainty. These have far more bearing for realising India's economic ambitions than shifting the goal posts to be a \$5-trillion or \$30-trillion entity, for that matter.

# LETTERS TO THE EDITOR

### Flyers cannot be collateral damage

"A fair runway" (FE, December 2) made some very valid suggestions that airports are no longer transit points and that there are multiple revenue streams available for them, besides flying travellers. Yes, user development fees should be hiked as it is a commercial aspect, but how is a hike from ₹129 to ₹1,261 for domestic and from ₹650 to ₹6,356 for

international passengers defensible? Flyers cannot be allowed to become collateral damage in the tussle between airports and airlines. The airports in New Delhi and Mumbai cannot recover the whopping ₹50,000-crore shortfall from flyers alone. With this kind of approach, the Centre's Udan (Ude Desh ka Aam Naagrik) scheme will fail to connect underserved regions and attract more passengers. —Bal Govind, Noida

# Long-term growth

"India's Goldilocks economy" (FE, December 2) rightly notes that India's recent growth cannot be viewed as a guarantee of long-term stability. Sustaining an 8% trajectory will require deeper reforms, especially in human capital, labour flexibility, and innovation capacity. The pace of job creation still lags the aspirations of a young workforce, and rising global uncertainty calls for policies that

strengthen resilience rather than rely on favourable cycles. The next stage of growth demands sharper focus on skills, technology adoption, and a regulatory climate that supports investment without overburdening firms. A steady rise in productivity, not temporary windfalls, will ultimately anchor the "just right" balance the article highlights.

—M Barathi, Bengaluru

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NUMEROLOGY

\$168.3 bn: Size of global functional drinks market in 2024

**\$296.6 bn:** Estimated size by 2034 **6.5%:** Expected CAGR between 2025 & 2030

— Precedence Research

**ARJIT** 

**SACHDEVA** 

• INTERVIEW: KAPIL SHARMA, DIRECTOR, AMAZON ADS INDIA

# 'Video advertising is no longer a big brand thing'

New research from Amazon Ads shows 89% of Indian SMB marketing leaders believe AI will free up time for strategic priorities, even as 60% feel overwhelmed by the number of tools available. So its priority now is to simplify high-quality ad creation for resource-strapped businesses. Kapil Sharma, director, Amazon Ads India, shares deeper insights in a conversation with Geetika Srivastava. *Excerpts*:

As e-commerce growth shifts to Tier 2/3 India, what new data signals or ad formats is Amazon Ads using to help brands target diverse audiences? We have seen advertisers using different ad formats to engage with audiences across multiple regions in the country. Be it Tier 1

or 2 cities, our focus has been towards enabling advertisers to use full funnel solutions so that they can engage with audiences across different domains. They can use highly

improvised audience argeting that is available to the m through Amazon Ads, which uses trillions of shopping and as well as streaming signals to engage with the relevant cohort of customers. They can use different ad formats, such as sponsored ads, which includes sponsored products, brands, displays and even sponsored TV, launched recently. They can also integrate ads into the Amazon MX player.

Prime Video ads have been live in India for a few months now. What early learnings have emerged around viewer tolerance? We introduced Prime Video ads in June. Given the experience that we delivered, we have seen that a large

chunk of customers

have remained within the adsupported service. From an advertiser's perspective, we have been encouraged by the positive agency and advertiser feedback on the differentiated value we offer across our content reach signals and ad tech. But it's not just Prime Video ads.

When we look at video ad solutions, we have ads on Amazon MX player and we also have streaming TV ads, which are being enjoyed by brands of all sizes. On the Amazon MX player, many of our advertisers can campaign and reach out to more than 300 million plus consumers. Similarly, our streaming TV ad solutions are democratising video advertising for SMBs.

How are small and medium businesses (SMBs) approaching online

advertising in the age of AI, and what has Amazon Ads done to help with their creatives? SMBs are a vital part of the global economy and mostly operate with small team sizes and tighter resources. Indian SMBs are not looking at AI as something that is going to be a future trend, but as a growth accelerator today.

Our research

shows that 89% of **SMB** marketing ALMOST 60% leaders believe that **OF SMB** AI will unlock more MARKETING time for strategic **LEADERS FEEL** priorities and has **OVERWHELMED** potential to save BY THE VOLUME nearly 30 working days a year. But on OF AI AD TOOLS the flip side, some of **THATARE** them are feeling **AVAILABLE** overwhelmed and **RIGHT NOW"** are unclear on where

to start. Amazon Ads has been working on making tools simple and intuitive, so that they can be used effectively. To achieve this, we have recently launched some tools such as the Creative Studio, Image Generator and Video Generator.

With the Video Generator now expanding to India at no additional cost, what specific impact do you expect it to have on Indian SMBs' ability to compete in video- ed advertising? Video advertising was largely a play of large brands because of the multiple steps and resources that you had to a locate in order to have a compelling video ad copy. With the video generator, the process is becoming simple. In

just a few minutes and

at no additional cost,

MBs can come up

copy and creative

with a compelling ad

This removes complexity when it

comes to ad copy creation, and

reduces costs drastically.

that they can use across multiple ad formats. This is going to be a game-changer for those who are advertising on Amazon Businesses as they just have to use a single product image that can turn into a full campaign. Even larger brands can use the same tool to efficiently reformat, resize, create seasonal variation of video

> assets or develop a trend-relevant version of a creative.

Based on your findings, what gaps still remain for SMBs in leveraging AI for advertising? Based on our research, we understand that almost 60% of SMB marketing leaders feel overwhelmed by

the volume of AI

advertising tools that are available right now. Almost 55% of them say that they are excited about these AI tools but are not sure where to begin. We want to enable SMBs to use these advertising tools confidently. There is a threepronged approach that we have adopted to achieve that.

First, we are simplifying solutions as much as possible. Some of our tools are simplifying work to a degree where you don't require complex understanding of the technology.

The second is educating. We conduct a lot of workshops and have free videos teaching SMBs to leverage these tools effectively. We also have workshops through which we help them understand how these tools can be beneficial and drive growth. Finally, we enable them to measure the impact. We have tools for this, such as Amazon Pi or Amazon Marketing Cloud, which enable SMBs to get access to data for campaigns and creatives that they have been running. They can use that data and embed it into their campaign structure to

### BLOGGER'S PARK

# The new retail counter

THE FUTURE OF shopping is evolving; it's no longer just searchdriven, but rather it has become discovery-driven. TV screens have long been windows to entertainment, but today they are turning into shopping portals. As streaming habits surge, CTV is transforming from a passive medium into a data-rich commerce engine. In India, CTV penetration has risen by

50% among OTT audiences across the six major metros, with Delhi-NCR, Karnataka, and Maharashtra leading adoption. Having overtaken laptops and tablets, CTV has now become the second-most popular device for streaming, after the smartphone. This growth signals a shift in how audiences consume, and now, increasingly, buy through large screens. TV has been a one-way

medium of storytelling for decades. But as consumers move towards streaming, CTV has become interactive, measurable, and commerce-driven. Retail brands now have a unique opportunity to reach audiences who are already in a discovery mindset, one step closer to purchase than when scrolling through social media or search.

Unlike traditional TV advertising, which is costly and broad, CTV allows for precise targeting and real-time performance tracking. Brands can tailor messages based on viewing behaviour, geography, interests, or even purchase history, creating a powerful bridge between awareness and conversion.

The power of CTV is in its versatility. A fashion label can showcase a new collection with

'shop the look' options for instant browsing. An electric vehicle brand might display nearby charging stations or enable viewers to schedule test drives directly from the ad. A grocery retailer can sync limited time offers with dinner hours, while travel companies can embed destination clips that allow bookings in real time. These formats merge storytelling and shopping seamlessly,

transforming inspiration into action. Retailers across sectors are already embracing this shift. According to a recent analysis in the consumer electronics and fashion space, interactive CTV formats, such as shoppable overlays and QR codes, are achieving

> ving 30-40% higher engagement compared to standard video ads. For example, JBL launched the JBL Live Beam 3 using QR code wrappers for direct shopping, reaching a 95.78% completion rate, while Kia India used QR codes on its Seltos campaign to drive a 10X increase in clicks and 3.6X higher test-drive conversions. This shows that brands are using large-

over 90% completion rates and dri-

screen storytelling not just to inspire, but to drive measurable sales and brand recall. As entertainment and e-commerce con-

verge, the living room is bound to become the next retail counter. Brands that jump onto this bandwagon will not just grab audience attention but also purchase intent, turning CTV into a commerce channel offering frictionless 'watch-and-shop' experiences.

The author is co-founder, VDO.Al

# GLOBAL

# Making room to breathe

WE ARE ALL RUNNING on borrowed minutes in December. Between errands, plans and the churn of the season, the simplest luxury often slips by unnoticed: time. In a month overflowing with noise and hyperactive holiday storytelling, Ford's new ad, "Naptime," stands out because it chooses calm over chaos.

The premise is clean: Santa drops off his Bronco for Ford's Pickup & Delivery service and finally allows himself a quiet moment to rest while everything else is taken care of. It's an easy, understated idea, and yet that simplicity is what makes it resonate.

What gives the film its warmth is the choice to play the humour straight. There are no frantic elves, no crazy mishaps and no overthe-top magic. The charm lies in restraint, in the soft punchline of Santa getting to close his



■ Brand: Ford ■ Campaign: Naptime

Agency: VML New York

eyes without the world crashing. "Naptime" also does something

uncommon for automotive service advertising: it wraps the benefit in a relatable emotion instead of a technical feature. The message is about the gift of an hour. By letting Santa embody that luxury, Ford delivers a holiday story that feels refreshing.

# Explainer

optimise it.

# What does the order say?

THE GOVERNMENT HAS ordered online messaging platforms to bar users from accessing their services without the SIM card used to register for the application. A Department of Telecommunications (DoT) directive has asked messaging apps such as WhatsApp,Telegram,Signal,Arattai, Snapchat, Sharechat, Jiochat, and Josh to ensure that within 90 days, their services are "continuously" linked to the SIM card used to register with them and disallow access if the SIM is not there in the device.

The government says the move is aimed at curbing cyber frauds by making chats on these apps traceable to the SIM being used for it."...it has come to the notice of central government that some of the app based communication services that are utilising mobile number for identification of its customers...allow users to consume their services without availability of the underlying SIM within the device...posing challenge to telecom cyber security as it is being misused from outside the country to commit cyber-frauds," the DoT said in its notice to these online messaging platforms. A compliance report has to be submitted to DoT in four months.



# How SIM binding will disrupt your chats

Online messaging apps must be linked to an active SIM card at all times for access to their services, following a government directive. The aim is to curb digital frauds but for millions of subscribers who use these apps for free and easy communication, it will lead to much inconvenience, explains Banasree Purkayastha

# >500 mn

**INDIANS USE** WHATSAPP WHILE **OVER 84 MILLION USE TELEGRAM** 

**SIM BINDING ENSURES AUTHENTICATION PROCESSES ARE TIED** NOT JUST TO THE **DEVICE BUT SPECIFICALLY TO** THE UNIQUE IDENTITY OF THE SIM CARD

# ₹22,800 cr

LOST BY INDIANS TO CYBER FRAUDS IN THE LAST FISCAL

# How will this impact users?

THE BIGGEST IMPACT will be on those using the web versions of an app. For instance, in case of WhatsApp Web, the service will log out automatically every six hours, and users will have to reauthenticate via QR code. Whats App or other messaging apps would also not be accessible on tablets without a SIM. It is also expected to pose problems for those who frequently change their devices or rely on multi-device logins. With the messaging account number now locked to the SIM, a subscriber moving out of India will have to retain the local mobile number to continue accessing old messages or contacts. Users have also expressed doubts on whether they will be able to use these apps on an international SIM when travelling abroad. Businesses also increasingly use WhatsApp to connect with customers, at times sending invoices or OTP over it. Where automation and API-based access is the basis of such business accounts, the mandate could impact usage.

# Why is SIM binding needed?

**APP-BASED COMMUNICATION services** link to a subscriber's mobile SIM card only during initial installation and verification. Thereafter, these continue to function even if the SIM is removed, replaced or deactivated — creating scope for fraud. According to the government, cybercriminals outside India log into apps using old or inactive SIM linked accounts. Since the SIM is not present in the phone, there is no record of where the phone actually is. This makes it hard to track criminals. Indians have lost over ₹22,800 crore to cyber frauds in the last fiscal.

However, doubts have been raised on how effective these directives would be, since fraudsters use illegally procured SIM cards. Once the job is done, the SIM is discarded. India's telecom verification system already uses AI and video KYC, yet cyber frauds are increasing. So the solution may lie in device binding which is also technically feasible. Countries with mandatory SIM binding include China, Russia, Iran, UAE and Qatar.

# Industry reactions

THE CELLULAR OPERATORS Association of India (COAI), which represents all three private telecom companies—Airtel, Reliance Jio and Vodafone Idea—has said this mechanism will significantly reduce spam and fraudulent communications perpetrated through these platforms and help mitigate financial frauds. It further urged the DoT to engage with the Reserve Bank of India to ensure that for all financial transactions, the primary factor of authentication should mandatorily be

through short messaging services (SMS)

OTP, which continues to remain the most secure, operator verified channel with guaranteed traceability. Mobile service operators have seen a massive fall in the use of SMS by subscribers who prefer to use the free OTT messaging apps.

Meanwhile, Broadband India Forum has said the directive raises significant questions of jurisdiction, proportionality, and consumer impact, and risk creating obligations that go beyond the mandate of the Telecom Act or the purpose of the Telecom Cyber Security Rules.

• How will messaging apps now work?

MESSAGING APPS WILL now have to continuously verify that the SIM used to register the account is active in the device from which the service is being accessed. If the SIM is removed or deactivated, the app will stop working. In technical parlance, this is called SIM binding — a security feature that ensures

that authentication processes are tied not just to the device but specifically to the unique identity of the SIM card, reducing the risk of unauthorised access Combined with built-in biometrics like fingerprint or face recognition, it adds a strong second layer of protection beyond just passwords or SMS OTPs.

Currently, apps only verify the subscriber's mobile number using a one-time password (OTP). The new rules will require apps to check the International Mobile Subscriber Identity (IMSI) stored on the SIM card. IMSI is a unique number that identifies each mobile subscriber globally.

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New Delhi









# Call Back

are: I'm from the govt and I'm here to help

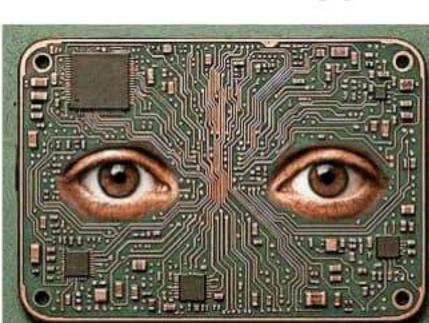
-RONALD REAGAN

Govt should keep improving Sanchar Saathi, already in app stores. Let users decide whether they want it

vovi's clarification that Sanchar Saathi app is not mandatory for new phones may reassure buyers, but the matter doesn't rest there. Phone makers, almost all of whom are foreign-based, still have to deal with the original order's ramifications. Reports say Apple has already refused to preload the app on its phones, others are pondering.

In hindsight, this controversy was avoidable. The Sanchar Saathi portal launched in May 2023, followed by the app. Govt has been spreading awareness about both via text messages, and they already have many millions of users, no doubt attracted by their success in tracing lost or stolen devices. It could have let the app grow organically, rather than order its compulsory installation on all devices. Or, it could have held public consultations with users, privacy groups and industry before taking a decision.

That said, making govt apps mandatory outside an emergency is



not a good idea. Phones are our private space, and one mandatory intrusion by govt raises fears of more in the future. Covid justified the Aarogya Setu mandate before the population was vaccinated, but it was only required for accessing public places like airports and railway stations. Is Sanchar Saathi a similar crisis

intervention? No. Then, let's not make it compulsory. Keep it in App Store and Google Play, go on improving it, but let users decide whether they want it.

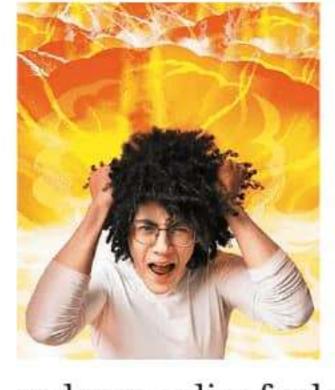
Phone manufacturing has been one of India's bigger post-pandemic success stories. In value terms, it more than doubled in just four years, and exports grew nine-fold. To remain on this trajectory, more investments are needed, but jarring orders like this can be discouraging. Industry – especially foreign investors – is never comfortable with the feeling of overreach. Recall what happened when India tried to spur local manufacturing of laptops and tablets in Aug 2023, by announcing import curbs with immediate effect. But as firms stopped shipments, it deferred the curbs a day later, and withdrew them in Oct. Yet, big brands like HP have grown manufacturing capacity in India over the past two years, without govt pressure.

Likewise, people will adopt Sanchar Saathi in growing numbers when it fulfils a compelling need. It's good that govt has built infra to prevent cybercrime, equipping it with a supercomputer and AI. But it should be patient with Sanchar Saathi's growth, and withdraw the order mandating its installation completely.

# Baiting With Rage

Social media makes money by algohacking many human brains. Contrast that model with responsible media's

nger can be a useful emotion. It can play a key role in building a strong individual psyche, as also a just society. But the algohacking of our brains to keep them in a state of incessant anger? That's pure poison. Some companies and individuals draw colossal profits from it, but at terrible cost to general well-being. That *rage bait* has been declared Oxford's word of 2025 is indicative of the spread of this poison. In 2024, it was brain rot that came on top. Both speak of the same diseased online ecosystem. Enshittification is another name for it, given by Cory Doctorow. Attention deficit epidemic, is how Jonathan Haidt annotates it. All of this is bad enough for adults, but what it's doing to children is a great nightmare.



Specifically, *rage bait* refers to online content designed to elicit anger or outrage. Once tech platforms figured out how this kind of content spirals user engagement, the algorithms got tweaked to feed us more and more of the same, activating a diabolical incentive structure of hate. Of course, in this swamp, reality is completely distorted. You could take any major event of recent times as an example and the difference between your newspaper's reportage

and your online feed would be dramatic. Reading responsible accounts of pollution, terror attack, election result...would give you food for thought. On social media, you would be targeted with stuff doctored to send you into troll mode.

If you block the accounts that most inflame you, you deprive them of your attention, you refuse to buy the hate they are selling. Blocking even hurts them with the algorithm. David did defeat Goliath. And make no mistake, this is a civilisational battle. We must fight against the atrophy of our attention, its capture by the most terrible types of things that human nature can be drawn to, to regain our sense and sensibility.

# Avocado a la carte

From being a poor man's food, the fruit has gained celebrity status in the culinary world

# **Jug Suraiya**



It was a green gooey glob in the salad bowl. And it tasted like manna from heaven, with a subtle savour and a texture smooth as ingestible velvet, creamy as a word composed exclusively of vowels with no angular consonants.

Bunny and I were in a small eatery in Acapulco, Mexico, and were tasting guacamole for the first time ever.

Guacamole, the signature sauce of Mexico, used to garnish salads, or as a dip for tacos, or spread on a chapati-like tortilla, is made of mashed avocado with a little salt, lime juice, onions, jalapenos, and coriander added.

We'd never encountered an avocado before and its buttery succulence was a revelation to us. That was back in the 1980s and avocados were unheard of in India, or at least in North India.

We didn't know that a type of avocado known as 'butter fruit' was common in South India, generally eaten with a sprinkling of sugar. Tasteless 00 and mushy, it was dismissed as a 'poor man's' food. But shortly after the turn of the millennium India awakened to

the appetising delights of the avocado. No one's quite sure how it happened. Did a celebrity chef in Mumbai or Delhi put it on the bill of fare? Did a Bollywood **Second** *Opinion* superstar endorse its exquisite edibility?

Whatever the cause, suddenly imported avocados, with their pale gold flesh, as mellow as winter sunshine, brought from as far afield as South America and Africa became status symbols like the latest model mobile phone, and the fact that their cost almost approximated

that of such a device only added to their desirability. And now, cashing in on this wonder food that lowers cholesterol and BP, improves eyesight and skin tone, farmers in Gujarat, MP, Coorg, and Mizoram are growing avocados from foreign transplants brought into the country, and are selling them at a fraction of the price of the imported fruit.

The abundance of home-grown avocados has reportedly resulted in avocado dosas, tikkis, gol-gappa stuffing, achaar, et avocado alia.

And soon – who knows? – in kindergarten schools A for Apple might be replaced by A for Avocado...

# Rewrite This Appy Ending

Sanchar Saathi's original idea, phone security, was ok. But mandatory pre-installation, even if users can delete it, is problematic. Why pick a fight with phone makers like Apple? What about future govt uses of the app? What about a legal framework?

# **Anupam Manur**



Smartphones have become a deeply personal space for most of us, one we'd be unwilling to share with even closest friends and family. So, would we want to allow govt in this space? That's what will happen with the latest directive from the telecom ministry. All big smartphone manufacturers

have been directed to pre-install all new devices with a state-owned cybersecurity app – Sanchar Saathi. Companies have 90 days to comply.

Telecom minister clarified yesterday that users can delete the app, but it would be pre-installed, since "not many people would be aware this app exists." The

the original order. The order states that companies must ensure the pre-installed app and its functionalities are not disabled or restricted. In any case, pre-installation is worrisome, as defaults are powerful.

Just as many users may not be aware of such an app, even fewer would put in the effort to search for, and delete the app. This is the reason why there are multiple competition cases against Google for pre-installing Chrome browser, as most people do not change default settings.

The app was rolled out in Jan 2025, to block and track lost or stolen smartphones, using a central registry. Per govt, the app has been downloaded 50L times, and has helped recover over 7L phones, and helped block 37L lost or stolen mobile phones. These numbers indicate that about 75% of those

It's an unusually high number. The debate, however, is not about the utility of the app, but about what its preloading can potentially mean for users. The app may not be meant for surveillance or data

who downloaded the app went on to block their phones.

collection at present, but the reality is that once a tool exists, the nature of its use cannot be controlled. The app can be updated by any future govt, to collect any data, once it has all background permissions on your phone.

Critics have argued that every smartphone would now have a tool that could, at any point in time, be easily

repurposed to collect personal data – without oversight. Call logs, contacts, location history, or even privately sent messages could be accessed and collected via this app.

This is of concern because other helpful 'citizencentric' digital tools have fallen victim to mission creep, Aadhaar being a prime example. Originally meant to help with welfare programmes, it's become an inescapable reality of Indian life. An apporiginally meant for safety can later be updated to include features that are considered intrusive.

Additionally, govt has largely exempted itself from the recently notified rules of Digital Personal Data Protection (DPDP) Act, 2023. The Act gives govt powers to exempt any of its agencies from the law's provisions-



breaches, and maintaining accurate and complete data. This means any agency can collect and process the citizens' personal data without following DPDP Act's safeguards.

Looking ahead, based on public consultation, it is desirable to have a clear legal framework that details what data the app would collect, how long the data would be stored, and introduces oversight mechanisms to curtail misuse.

Such a pre-installed app, which can be considered as bloatware, also strikes at consumer rights. It could affect device performance, since such bloatware is a third-party app forcibly integrated into core functions.

At a time when New Delhi is attracting the biggest phone companies to manufacture and set up shop on Indian shores, such transgressions into their businesses can create unease and alter investment decisions. Apple, per media reports, does not plan to comply, given its performance and security standards, and will convey its concerns accordingly – consistent with its decisions worldover. Forcing Apple to do so could lead to an unnecessary standoff.

A single govt security app installed on millions of phones also weakens national cybersecurity. If it has a security flaw or vulnerability, Sanchar Saathi can become a single point of failure for millions of devices, as it provides a 'master key' to hostile cyber actors. Given

> new vector for cyberattacks that companies will have to guard against.

> Cyber experts could have suggested better methods. Govt could strengthen the existing system of Central Equipment Identity Register (CEIR). Govt already mandates that telcos automatically block any device attempting to connect with an invalid, cloned or blacklisted IMEI. This stops fake phones from working without software on the phone.

> Telcos could also be nudged to use advanced network-based fraud detection models to identify suspicious behaviour such as a single IMEI being used for multiple SIM cards.

> Beyond this, if a device-level verification is deemed necessary, the code for the app that's been made mandatory, should be

open-source.

Anyone should be able to check for the exact data collected and its mode of operations. If that seems radical for govt, an independent audit committee with lawyers, software developers and privacy advocates could monitor the app and its functioning to ensure there is no surveillance.

The app by itself is not a bad idea as long as it works as a pull model. Users could voluntarily check a phone's validity or report it stolen. Shifting to a push model without transparency is what creates confusion.

The writer is professor, Takshashila Institution, Bengaluru

# 'Europe's 4 Treacheries Are Impeding Peace In Ukraine'

# Russia's ambassador, responding to Monday's commentary by German, French and UK envoys in **TOI**, argues Europeans are responsible for warmongering

# **Denis Alipov**



On Dec 1, TOI published an article co-authored by the envoys of Germany, France, and Britain ('World wants the Ukraine war to end, but Russia doesn't seem serious about peace') that presented a grossly distorted account

of the conflict in Ukraine. We should recognise that piece for what it was: yet another attempt to mislead the Indian public about the origins and context of the crisis. It is therefore necessary to set the record straight once again.

It was Russia, in fact, that never sought this war. By contrast, it was Europe and the Obama administration that precipitated the Ukrainian conflict in 2014 by supporting a coup d'état that overthrew the legitimate president, Viktor Yanukovych, in order to turn Ukraine into a bulwark against Russia. It is worth recalling that Yanukovych had negotiated a settlement with the violent street protesters - an agreement guaranteed by high European representatives. They betrayed that commitment before the ink on the document had even dried. Yanukovych was forced to flee for his life to avoid being lynched by neo-Nazi mobs. This was the first act of European treachery in the unfolding Ukrainian tragedy.

After the coup, the puppet regime in Kiev launched armed attacks against all who opposed its illegal rule, focusing its assault on the eastern region of Donbass, where the predominantly Russian-speaking Donetsk and Lugansk People's Republics resisted its reign of contempt and terror. Unable to crush the people's militia, the Poroshenko administration-by then firmly installed in Kiev-entered into negotiations with Donbass and signed the Minsk Accords, which ostensibly aimed to settle the conflict through peaceful means.

The 2015 Minsk Accords were brokered by former German chancellor Angela Merkel and former French president François Hollande. Both later publicly admitted that they had acted in bad faith: the agreement

was never intended to bring peace, but merely to buy time for Kiev to strengthen its armed forces and ultimately subjugate the people of Donbass. This was the second European treachery.

Zelenskyy, the next leader of the Kiev regime, openly reneged on the Minsk Accords-endorsed in 2015 by UN Security Council Resolution 2202 - and, contrary to his campaign promises, escalated military operations in Donbass, resulting in further civilian casualties. In the face of this aggression, the Donetsk and Lugansk People's Republics declared independence and asked Russia for assistance. Later, the people of Donbass



Immediately after the outbreak of hostilities, Russia sought negotiations with Ukraine to reach an early settlement. Delegations from both countries met in Istanbul to finalise an agreement. When the talks were nearing completion in April 2022, then-British PM Boris Johnson arrived in Kiev and dissuaded Zelenskyy from signing the deal. This was the third European treachery.

In 2025, with the Russian army advancing along all operational axes, European leaders now call for an urgent ceasefire, shedding crocodile tears over human

lives lost – as though Europe had not been the party all along encouraging Ukraine towards escalation. Their true motivation is transparent: just as in 2015, they aim to buy time for Ukraine's depleted forces to regroup and eventually launch a new offensive.

Europe's hypocrisy has been on full display in its efforts to sabotage the peace plan proposed by US President Trump. With their ambition to inflict a strategic defeat on Russia through a proxy war in jeopardy, European leaders have redoubled their unseemly efforts to fuel the conflict. Against the backdrop of Trump's outreach to President Putin and their Alaska meeting in Aug for peace negotiations,

Europe has exposed itself as the true warmonger – and the chief obstacle to peace in Ukraine. This was the fourth European treachery.

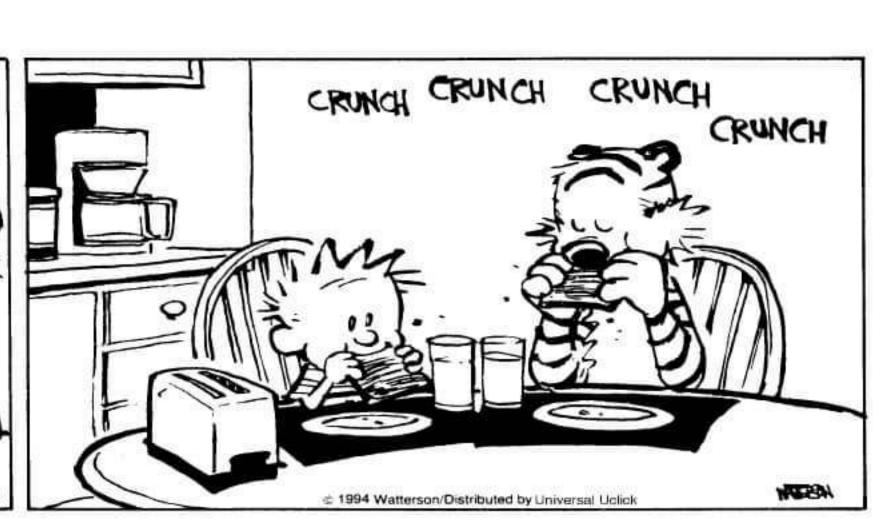
Many observers have noted that Europe's aggressive behaviour seems designed to compensate for its grave economic problems, deep social fractures, and diminishing global influence. Instead of scapegoating Russia for its own shortcomings and amplifying a fabricated "Russian threat", Europe must engage in introspection and acknowledge its failings. It would do well to heed the words of US Vice President JD Vance, who, speaking at the Munich Security Conference in Feb, described a shocking picture of Europe marred by media censorship, cancelled elections, and political correctness of Orwellian proportions. The true threat to Europe stems not from abroad but from its retreat from its own foundational values and the failure of its ossified elites to heed the concerns of their citizens.

The Monkey, gazing at her image in a mirror/Whispered conspiratorially into the Bear's ear/"Look, my dear,/Just look around/Yes, there, right there./Do you see that ugly snout?/I swear/I'd hang myself at once/If I bore/To her even the slightest resemblance./And yet,/It must be said,/ We know five or six coquettes/Like that./I'd count them on the fingers of one hand."/"Instead of counting,/Would it not be better/And more clear,/For you to take a look at yourself again,/My dear?"/Advised the Bear/But in vain. (Ivan Krylov, 1815).

# **Calvin & Hobbes**







# **Sacred**space



Problem with opulence: the more you pay for a service (meal, hotel, airplane ticket), the more dissatisfied you will be with the smallest

imperfection, slightest error...Which leads to the paradox that the only way to enjoy wealth is to avoid spending it.

**Nassim Nicholas Taleb** 

perception. If you can do just one thing

# True Resolve Can Never Be Defeated

# **Sumit Paul**

International Day of Persons with Disabilities (Dec 3) is an international **L** observance promoted by the United Nations with an aim to promote an understanding of disability issues and mobilise support for the dignity, rights and well-being of persons with disabilities.

Once upon a time in a concentration camp, there lived a prisoner who, even though he was under sentence of execution, was fearless and free. One day he was seen in the middle of the prison square playing his guitar. A large crowd gathered to listen for, under the spell of the music, they became as fearless as he. When the prison authorities saw this, they forbade the man to play. But the next day, there he was again, singing and playing on his guitar with a larger crowd around him. The guards angrily dragged him away and broke his fingers.

Next day he was back, singing and making what music he could with his bleeding fingers. This time crowds were cheering. The guards dragged him away again and smashed his guitar. The following day he was singing with all his heart. What a song! So pure and uplifting! The crowd joined in and while the singing lasted, their hearts became as pure as his and their spirits as invincible. So angry were the guards this time that they injured his tongue. A hush

descended on the camp. To the astonishment of everyone, he was back at his place the next day swaying and dancing to a silent music that only he could hear. And soon everyone was holding hands and dancing around his broken figure in the centre while the guards stood

rooted to the ground in wonder. The late English off-spinner Fred Titmus lost his toes in a freak boat accident in the Caribbean during England's tour to the West Indies in 1960s. He didn't give up and continued to play and bag wickets. A schoolboy with a polio-stricken right hand went on to become one of the greatest Indian bowlers the game has seen - he is BS Chandrasekhar.

Sri Lankan off-spinner Muttiah Muralitharan was born with a slight bend in the arm and despite unnerving comments on his rather unconventional bowling action by players and umpires, he went on to THE SPEAKING TREE bag 800 scalps in Test cricket! A no mean feat by any

> means. Recently, India's blind women cricketers created history by winning the first-ever Blind Women's T20

well, you're needed by someone." The human spirit often rises tallest in the face of adversity. American President Theodore Roosevelt observed, "Believe you can and you're halfway there." A famous example of perseverance comes from the life of English historian

Thomas Carlyle. After entrusting the completed manuscript of *The French* Revolution: A History to philosopher John Stuart Mill, it was accidentally destroyed -reportedly by a domestic help. Carlyle did not give up. He rewrote the entire manuscript from scratch, producing the monumental work we read today.

As Rabindranath Tagore reminded us, adversity cannot diminish the strength of the human spirit. He wrote, "Let us not pray to be sheltered from dangers but to be fearless when facing them." Ultimately, human beings may be challenged, even broken, but true resolve is never defeated.

Tennis great Martina Navratilova once said, "Disability is a matter of

Cricket World Cup.

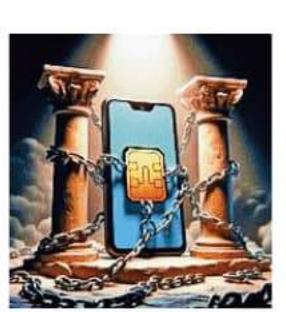
# The Edit Page

# Case of More SIMmed Against Than Sinning

Risks isolating app users from global pool

India is taking a huge gamble by asking online messaging apps to bind users to SIM cards. The other DoT directive to preload a GoI cybersecurity app in handsets is also a matter of concern, even as other countries — well, like Russia — have issued similar directives. The argument for both is security. But it could very easily snowball into Big Brotherly issues, despite the telecom minister clarifying that the Sanchar Saathi app can be deleted by the phone's owner. The move could alienate global tech majors as well, for inconveniencing user-consumers by being persistently tied to SIMs and having a perceived pesky app running in the background.

India is a huge market for mobile devices and OTT messaging apps, but not big enough to alter their architecture. It risks isolating its users from the global pool, which would dilute the USP of apps like WhatsApp, and the se-



curity promised in an iPhone that provides seamless connectivity worldwide. The gains in traceability could cause unacceptable levels of reduction in privacy. India, remember, is still two years away from a full rollout of its data protection regime.

The case for regulating device-based services as intensely as SIM-based services is made out of a value proposition. But the two services are distinct. OTT communication is far more popular than SMS for a reason. There are other ways to address the traceability-privacy trade-off. ID verification at the point of creating an account on a messaging app provides additional security without impinging on user freedom. This approach can be made more or less intense, according to the inherent risks of specific forms of communication, say, those involving financial transactions. Develop analytics tools to track suspicious activity on messaging apps. These are becoming more sophisticated and avoid subjecting the entire subscriber base to technical fetters. Finally, SIM-binding can be applied selectively to categories of communicators, thereby limiting user friction. DoT may have to adjust its dos and don'ts.

# More Charge of the EV Light Brigade

Faced with low-voltage sales, Tesla is reportedly planning to set up home charging units, superchargers in major metros, and chargers at malls and hotels. Yes, EVs in general need a push. Despite policy support and growth in EV charging stations — from 1,800 in early 2022 to over 30,000 in mid-2025 — India's EV ecosystem remains woefully inadequate, posing the biggest barrier to faster EV adoption. The country has 5 charging stations for every 100-odd km of roads. China has 100, Norway 180. This shortage is reflected in the share of EVs plying on roads—5% in India, 48% in China, nearly 100% in Norway. Revving up EV sales will require ramping up infrastructure. If it's built, sales will happen.



An ambitious goal of 30% EV penetration by 2030 requires a 44× scale-up of charging stations — from 30,000 to 1.32 mn — in less than 5 years. Adequate public funds underpinning policy and programmes are in place, such as PM E-DRIVE with an outlay of ₹2,000 cr. But government funding alone won't charge things up. The public EV eco-

system must leverage the infra being set up by auto companies like Mahindra and Tata Motors, and partnerships with charging point operators. The infra must be interoperable and single plat-

form, for user charges will help augment the network efficiently. But before revving up, existing problems need fixing. Of the 30,000-odd charging stations in India, only about 15,550 are operational. Many of these are slow chargers. Unreliable power supply hinders functioning, as does poor maintenance and theft of components. Location of chargers must be planned to help broad-base adoption across geographies. A focused approach to building the EV infra ecosystem will create consumer confidence. That's the push to convert into a shove.

SIM-binding apps and pre-installing a GoI portal in phones create more problems than solutions

# DON'T JOIN THE DOI

# Much Too Trigger 'Appy



Subimal Bhattacharjee

ast Friday, in a remarkable display of regulatory urgen-(DoT) launched a two-prong- models? ed assault on the ₹22,800 cr cyber-fraud crisis plaguing the country. In simultaneous directives, DoT mandated continuous SIM-device binding for eight major messaging apps, while ordering that GoI's Sanchar Saathi mobile app be pre-installed on all smartphones manufactured or imported for India. Telecom minister Jyotiraditya Scindia has since clarified that Sanchar Saathi is 'optional', and can be deleted from phones.

Together, these measures signal serious intent. But do they address the

vulnerabilities in their entirety? The SIM-binding directive targets a genuine security loophole. Messaging apps like WhatsApp, Telegram and Signal currently function even after their associated SIM cards are removed or taken abroad. This disconnect allows fraudsters to authenticate accounts using legitimate Indian numbers, then operate from overseas havens beyond law enforcement's reach. The mandatory 6-hr logout for web sessions aims to prevent indefinite remote access that facilitates account takeovers and mule operations.

The Sanchar Saathi mandate takes a different approach — as universal deployment of a citizen-facing security tool. By pre-installing GoI's portal for checking registered mobile connections, blocking stolen phones and reporting fraud, DoT hopes to put preventive and responsive capabilities ing. Criminals exploit fear, greed and directly in users' hands from day one. authority bias. No amount of SIM-bind-

Both initiatives demonstrate understanding of how cyber-fraud infrastructure actually works. The SIM-binding requirement borrows from banking apps' playbook, creating continuous verification that makes mass fraud operations exponentially harder to sustain. When criminals must repeatedly prove physical control of devices and SIMs, economics of large-scale scamming deteriorate rapidly.

Sanchar Saathi pre-installation addresses a different problem: user awareness and accessibility. Many fraud victims don't know such tools exist until after they've been compromised. Pre-installation eliminates the discovery barrier, potentially catching fraudulent connections before they're weaponised for scams. For a population where many users barely venture beyond pre-installed apps, this bundling strategy makes intuitive sense. But

then comes the rub. The 90-day deadline for SIM-binding implementation demands that global platforms fundamentally re-architect their Indian operations. Continuous device-SIM verification isn't trivial. It requires persistent background checks that raise battery consumption concerns, compatibility issues across India's diverse smartphone ecosystem, and potential conflicts with device operating systems.

What happens during legitimate SIM replacements, device switches or temporary network issues? Will millions face authentication loops that drive them toward unregulated alternatives?

The Sanchar Saathi pre-installation order creates its own complications. Manufacturers must integrate a government app into their supply chains and update processes. Will this delay

device launches? How frequently will the app require updates? Who manacy, Department of Telecom ges that across thousands of device

Moreover, pre-installation guarantees presence, not usage. An app sitting unused in a folder, or deleted, provides no security benefit. DoT's directive doesn't address user education or engagement strategies.

Here's the uncomfortable truth: both measures respond to current fraud techniques, but don't anticipate how criminals will adapt. Sophisticated fraudsters already operate through multiple SIM cards, use technical methods to spoof or clone identities, and constantly probe for new vulnerabilities. If SIM-binding creates friction only for legitimate users — while determined criminals pivot to encrypted

side the directive's scope we've gone about what we intend to secure the wrong way.

platforms out-

'Digitalarrest' scams, governmentimpersonation calls and investment frauds that have been plaguing the country for a while

now often succeed not because of technical vulnerabilities, but because of social engineering prevents someone from believing they're speaking to a CBI officer demanding immediate payment, especially when the call displays sophisticated spoofing techniques that these measures don't address.

Neither directive tackles several critical gaps:

▶ There's no mention of real-time fraud detection systems that use AI to identify suspicious patterns — mass messaging, rapid account switching or geographic anomalies.

▶ Cross-border cooperation remains absent from the discussion. Many fraudsters operate from neighbouring countries where Indian regulations are irrelevant.

Financial intermediaries — payment gateways and cryptocurrency exchanges where fraud proceeds actually flow—aren't addressed.

The Sanchar Saathi approach assumes users will proactively check connections and report fraud. But research consistently shows that most people don't engage with security tools until after victimisation. Pre-installation, without aggressive user education and simplified interfaces, may achieve favourable optics, without intended result. Moreover, privacy implications remain under-explored and exposed. Continuous SIM verification requires persistent access to device identifiers and telecom data.

These directives represent important tactical moves in a strategic war the country is still learning to fight. They're necessary, but insufficient security theatre if poorly executed; progress if part of a broader, evolving defence strategy.

> The writer is a commentator on digital policy issues



So, Telecom Binds Digital

**Nikhil Pahwa** 

n September, Puch AI made caller ID spoofing, username-only acnews for an audacious move. It counts, online-only messaging servirolled out an AI chatbot on ces, email, fake apps or phishing sites, WhatsApp after buying India's including fake customer care websimost expensive mobile number: 9090909090. This wasn't a gimmick. Almost every single internet user in India uses WhatsApp, and it's easier to reach them on it than get them to SIM-binding. instal your chatbot app. It's also why a large part of India's startup and SME ecosystem uses messaging apps for

support on WhatsApp. A move by GoI is about to end this. Last week, DoT directed messaging applications like WhatsApp and Telegram to enforce SIM-binding. This means that for these services to work,

automating purchase, sending trans-

action messages that include tickets

and QR codes, and provide customer

a linked SIM card present. virtual CRM (customerrelationship

management) by startups and gram rely on server-side architecture. The-

re's no scope for inserting SIMs. SIMbinding, on the other hand, relies on the coupling of apps, SIMs and devices. This means that millions of businesses will no longer be able to use messaging services to service their customers.

Hello? Now you're scaring me

Apart from this, regular users won't be able to use messaging on tablets without a SIM card, or the same account on multiple devices. Every six hours, they'll get logged out of web and desktop versions of messaging apps, which many working professionals use for remote work, and to transfer files and communicate with colleagues.

People travelling abroad won't be able to use WhatsApp or Telegram with a local SIM, unless their phones supdualusage. Many people

who move abroad for studies or work switch to a local SIM, but continue using their Indian WhatsApp account, retaining the same chats and groups for continuity, even if their number changes. This won't be possible because their WhatsApp account won't work without their old Indian SIM physically present.

In countries like the US, where dual-SIM phones are hard to find, and devices are carrier-locked, this would be simply unworkable. This is an enormous forced cost for ordinary people and businesses. It also gives telcos a free hand to increase roaming prices. Which may explain why they lobbied for this move in the first place.

using smuggled SIMs either. Scammers can still take Indian SIM cards outside India and use it over WiFi, because they use physical SIM boxes and GSM gateways. Frauds perpetuated by other means like SMS, VoIP,

SIM-binding won't prevent scams

tes, are not impacted by this. Most fraud in India succeeds because of social engineering and leaked personal data, not because scammers lack After SIM-binding, any SIM replace-

ment, even with the same phone number, will trigger creation of a new messaging account number. A stolen phone will also become a single-point of failure for the user. It can give the thief access to the user's messaging accounts even if the stolen device is locked

From a privacy standpoint, forcing apps like WhatsApp and Telegram to constantly verify physical presence of a SIM means they must repeatedly check SIM identifiers, device identifiers and network status, creating a far richer stream of metadata than users currently generate. Do we really want these apps getting more data about us? SIM-binding effectively hardwires your messaging identity to your telecom identity.

So, this new directive makes ordinary users' lives harder, makes businesses less efficient, and turns Whats-App and Telegram into a brittle, SIMdependent system that collapses the moment SIM is lost or inactive—while impact on frauds is minimal.

This directive is also built on a weak legal foundation. When Telecommunications Bill 2023 was passed, the thentelecom minister Ashwini Vaishnaw had told this paper that internet companies are out of the ambit of the law and will be regulated by the IT ministry. Yet, earlier this year, the telecom ministry passed a regulation that stated that a company that uses mobile numbers as identifiers is now a 'telecommunication identifier user entity' and regulated under the Telecom Act.

The mobile number, not email address, is the primary identifier for most online services in India. This brings all internet companies — including

Do we really want these apps getting more data about us? SIM-binding effectively hardwires your messaging identity to your telecom identity

fintechapps, ecommerce services, gig economy apps, online streaming services and dating apps — under telecom regulation. It's like saying that if a retail shop stores customer email addresses in its CRM as a customer identifier, it comes under internet regulation. This is a jurisdiction grab, and it makes Digital India subservient to the telecom ecosystem.

Once the regulation was notified, DoT rushed out the SIM-binding directive with no public consultation, relying primarily on inputs from a vested interest — telecom lobby group Cellular Operators Association of India (COAI). That absence shows.

The regulation illustrates that the ministry simply doesn't grasp how millions actually use these services. It not only doesn't have a legal basis for regulating online services, it also doesn't deserve to.

The writer is founder, MediaNama

# Size Doesn't Guarantee Strength



Misunderstood emojis can spell doom for civilisation as we know it

# The Big Outrage War Could Be Over

It's only a matter of time before civilisation collapses—not from climate change, economic implosion or someone saying 'Bismillah!' in the other room, but from the catastrophic misinterpretation of an emoji. The next big outrage could well be sparked by a politician tweeting b, intending to celebrate agriculture. Within seconds, the internet will convulse. Think tanks will convene emergency panels. While social media will circulate fury for someone in public office sending out a message perceived to be obscene. Or it could be a CEO replying to a heartfelt resignation letter with . He meant: 'Good luck, proud of you.' The world hears: 'Good riddance to bad rubbish.' Stock prices plummet. Hashtags trend. The thumbs-up becomes the new Nazi salute.

The beauty of emoji outrage is its universality and ability to be misunderstood without the handrail of any language. A single 😂 can topple reputations. A misplaced 💀 can be read as either 'I'm laughing my skull off' or 'I wish you dead'. And let's not even go to ... Your 'thank you' or 'namaste' can well be someone else's 'Chhod do, yaar!' or disrespectful 'high-five'. It's toxic ambiguity. So, brace yourself. The next cultural war won't be fought over ideology, but over whether is passive-aggressive, or just quirky. Historians will look back and say: Rome fell to barbarians. We fell to Unicode.

Ashok Banerjee &

Rajesh Shukla

India's federal structure rests on a delicate balance between GoI's revenueraising powers and states' expenditure responsibilities. In theory, larger and more populous states should possess stronger fiscal capacity, given their vast consumption base, economic diversity and administrative reach. But, in practice, many of these states are gradually losing their fiscal strength.

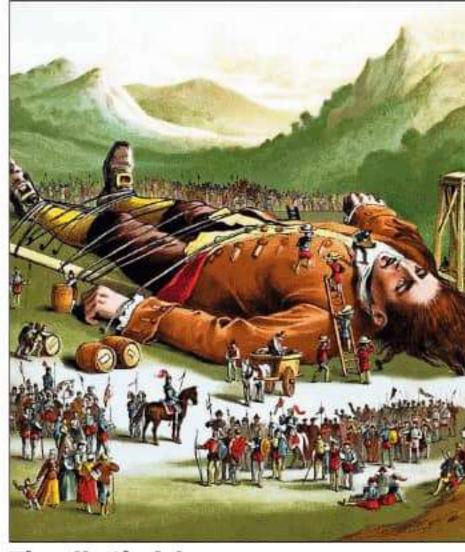
A 2013-14 to 2022-23 CAG analysis of state finances paints a sobering picture. 10 most populous states — UP, Maharashtra, Bihar, West Bengal, MP, Tamil Nadu, Rajasthan, Karnataka, Gujarat and Andhra Pradesh—account for about 3/4th of India's population. Yet, in 2022-23, their combined share in the total revenue receipts of all states stood at 68.9%, down from 74.4% a decade earlier. This 6-point decline signals a weakening of fiscal capacity where it should have been strongest.

A state's total revenue rests on four pillars: (1) tax revenue, (2) constitutionally-mandated share in Union taxes, (3) non-tax revenues like royalties, dividends and user charges, and (4) grantsin-aid from GoI. Of these, a state's own tax and non-tax revenues are true indicators of fiscal autonomy and governance quality.

States that mobilise more from their own sources enjoy greater flexibility and accountability in fiscal planning. Yet, data show that this strength is eroding. Across all states, own tax revenue contributes around 48%, and nontax revenue about 8% of total receipts, a pattern largely unchanged over the decade. But among the 10 populous states, own tax revenue declined from 56% in 2013-14 to 51% in 2022-23, while non-tax revenue nearly halved from 8.8% to 5.3%.

The divergence among these states is striking:

Maharashtra, with its diversified economy and efficient tax compliance, derives nearly 68% of its revenue from its own taxes, the highest in the group. Karnataka and Gujarat also perform strongly, each collecting over half of their revenues from their own sources. UP and West Bengal depend on their own taxes for only about 42% of revenue, while Bihar stands at a meagre 25%.



Fiscally tied down

Non-tax revenues show even sharper disparities: ► Among states earning over 10% of their total revenue from non-tax sour ces, only Rajasthan belongs to this

Odisha and Chhattisgarh outperform larger ones due to mineral royalties. Odisha earned nearly ₹43,000 cr from mining royalties in 2022-23. Andhra Pradesh saw its non-tax in

populous group.

come collapse after the 2014 bifurcation that created Telangana, depriving it of key PSUs and mineral assets. Several structural and policy factors explain this erosion of fiscal strength

► Limited diversification of state tax base Many rely heavily on traditional sources such as liquor excise, stamp duty and fuel taxes, which have low elasticity in an increasingly digital and service-driven economy. The post-GST framework has also reduced states' discretion to adjust tax policy to local needs.

► Weak urban taxation Property taxes and municipal levies are under exploited despite rapid urbanisation. Local bodies lack autonomy, updated property registers and enforcement capacity, while political reluctance to raise rates has left cities fiscally weak. ► Neglect of non-tax revenues

Poor governance of state public enterprises, under-pricing of natural resources, and failure to monetise land or forest assets have constrained this potential stream.

The share of Union taxes in states' total revenues has risen from 24.2% to 27.8% over the decade, increasing the fiscal dependence of India's most populous states. This erodes their autonomy, distorts horizontal balance and

forces resource-rich smaller states to shoulder a larger burden. To restore balance, states must focus on:

▶ Reinvigorate revenue This can be conducted through better administration and policy innovation.

► Strengthen tax admin Digital analytics, data integration and technology-driven compliance can deliver large gains. Expand non-tax revenues States

can monetise tourism, water use and environmental services through rational pricing and transparent systems. Strengthening public enterprises through professional management and selective disinvestment can transform them into revenue-generating assets. ► Empower urban and rural bodies This is to raise and retain local taxes. Strengthened local finances will not only improve public service delivery but also relieve pressure on state

On its part, GoI must start incentivebased transfers that reward fiscal prudence - for example, improved revenue-to-GSDP ratios, or administrative efficiency that can further encourage states toward self-reliance rather than dependence.

CAG's audit warns that population alone does not ensure fiscal strength. Bigger states are faltering due to policy inertia and administrative complacency. Rebuilding their revenue base is crucial for cooperative federalism, fiscal balance, and for reclaiming both economic sovereignty and developmental dynamism.

> Banerjee is director, IIM Udaipur, and Shukla is MD-CEO, People Research on India's Consumer Economy (PRICE)



# Reason

And Faith

**PRITHWIS DATTA** 

Rationalists and the devout have been at loggerheads for as long as humans have debated abstract concepts. Immanuel Kant, in his seminal work, 'The Critique of Pure Reason', said, 'All our knowledge begins with our senses, proceeds then to understanding, and ends with reason. There is nothing higher than reason.' Reason is seen as a paean to human rationality. Is there no room, then, for faith, divine revelation?

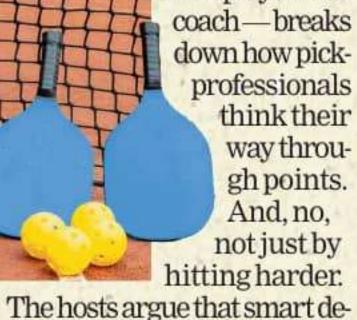
Kant describes the ascent of the mind as a kind of inner pilgrimage. Our five senses open the gateway of experience. Then, the understanding gathers these impressions, shaping them into meaningful patterns. Finally, reason cogitates on patterns, seeking reason, meaning, knowledge. But Kant's declaration that 'there is nothing higher than reason' applies strictly to the realm of human knowledge—to what the mind can grasp on its own strength.

Thus, Kant draws a sacred boundary around physical perception, as if to say: this far the human reason may go, and no farther. Beyond this, we do not know, but we may believe, thereby opening a vast and reverent space for the divine revelation. He does not demand that God speak through our senses or confine Himself to our concepts. Rather, he suggests that if God chooses to reveal Himself, the message will be received not as empirical knowledge but as a flame kindled in faith.

Kant's philosophy shines as the gentle effulgence that begins where reason's lamp grows dim—a grace that does not contradict our understanding but completes it.

# Happy to Be In a Pickle

Now that we're in the middle of the 1st Indian Pickleball League (IPBL) being smashed out in New Delhi, why not brush up your p-IQ. Pickleball Cheat Code's episode, Think Like a Pro: The Mental Game of Pickleball—featuring Tanner Tomassi, a 6.0-rated player and Association of Pickleball Players (APP) gold medallist, and Brodie Smith, a 5.5level player and



cision-making is what truly

picks up a player's game. That

means managing emotions after a body-bagging, choosing higher-percentage shots instead of flashy fails, and always setting up the next ball, rather than going for one-shot glory. The duo also highlights the importance of visualising targets, recognising opponent patterns early, and constantly adjusting positioning to stay

in control of the kitchen line. Even small habits—like breathing resets between rallies, or knowing when to slow down the pace with a soft dink—can tilt momentum your way. That's how you go from a casual weekend player to some-

one who can hold his or her own under bright lights. See you in court!

# **Chat Room**

# Unanimous Vote For Discussion

Apropos the Edit, 'Tell Us Pros

and Cons Of SIR, In Parliament'

(Dec 2), a discussion on Special Intensive Revision (SIR) in the parliament would serve little purpose beyond the political parties scoring brownie points over each other, as the EC would not have anything to do with it. However, this would certainly allow an opportunity to the Opposition to present its views before the nation. After the discussion, the parliament may adopt a resolution speaking its mind on SIR and may make requisite suggestions. However, constitutionally speaking, the EC is not obliged to accept these recommendations. Constitution validity of this exercise can only be adjudicated by the apex court and the parliament has no role to play here. That said, debate must take place in a thriving democracy. Sanjeev Kumar Singh Noida

# Delhi civic body merges general trade licence with property tax

Move to simplify procedures, strengthen ease of doing business framework

ANSHITA MEHRA

ness framework.

NEWDELHI, DECEMBER 2

In a major relief to Delhi's business community, the Municipal Corporation of Delhi (MCD) on Tuesday approved a landmark measure to integrate the Trade/Storage General Licence (GTL) with the property tax system, a move aimed at simplifying procedures strengthening the capital's ease of doing busi-

Under the new mechanism, the GTL issued under Section 417 of the DMC Act will no longer require a separate application or document. Traders will now be able to pay their licence fee along with their annual property tax, with the payment receipt itself serving as a valid licence, subject to compliance pollution, fire safety and

other statutory norms. The licence fee has been standardised at 15 per cent of the applicable property tax, replacing the earlier structure that varied based on trade type, area and location.

Officials said the model is revenue-neutral while ensuring uniformity and



A House meeting of the Municipal Corporation of Delhi underway at the Civic Centre in New Delhi; and (below) AAP councillor Shagufta Chaudhary uses a nebulizer during the session. MANAS RANJAN BHUI



predictability across categories of traders.

Welcoming the decision, Delhi Mayor Raja Iqbal

Singh said the reform marks a major shift towards transparency and citizen-centric governance. "This step eliminates redundant procedures, curbs harassment and creates a trust-based system that supports honest taxpayers," he said.

The Mayor, Igbal, added that delinking licence assessment from multiple parameters would also reduce the need for field inspections and narrow rent-seeking

opportunities.

### Four-hour discussion on air pollution

The MCD House meeting, which ran for nearly four hours, also saw an extensive discussion on Delhi's escalating air pollution. Calling it a serious challenge, the Mayor said both ruling and Opposition members contributed practical suggestions.

Following the deliberations, the Mayor directed officials to launch time-bound measures to curb air and dust pollution. Key actions include strict monitoring of construction sites, intensified roadside dust control, crackdown on garbage burning and special cleanliness drives in highrisk localities.

"No instance of burning waste, dry leaves or biomass will be tolerated," said Singh, adding that special night and early morning patrolling teams have been deployed for immediate action against violators. He also ordered expediting patchwork and repair of damaged roads to contain dust emissions.

Several proposals aimed at strengthening civic amenities, improving environmental conditions and enhancing municipal servdelivery were also cleared during the meeting.

# Ready Schools' campaign

Govt launches 'Disaster

TRIBUNE NEWS SERVICE

NEW DELHI, DECEMBER 2

The National Disaster Management Authority (NDMA), in collaboration with the Delhi Govern-Tuesday ment. on launched the "Disaster Ready Schools" campaign. The event was attended by Lieutenant Governor Vinai Saxena, Chief Minister Rekha Gupta, Education Minister Ashish Sood, senior officials and hundreds of students.

The programme has been launched to strengthen disaster preparedness and safety protocols in schools across the capital.

Under the first phase, the campaign will include a structured two-day training and mock drill programme in more than 2,000 schools, including government, aided and recognised private institutions.

Students also performed demonstrations, including an earthquake drill showcasing the drop, cover and hold on technique. The L-G called the initia-

tive timely and significant. He said, "Delhi, being located in Seismic Zone IV, is highly vulnerable to earthquakes, and risks such as fire, heatwaves, and waterlogging further increase the challenges." He added that the campaign aligns with Prime Minister Narendra Modi's

Training begins in 2,000 institutes

### **DELHI LOCATED IN** HIGH-RISK ZONE

Delhi, being located in Seismic Zone IV, is highly vulnerable to earthquakes, and risks such as fire, heatwaves, and waterlogging further increase the challenges.

**Vinai Saxena,** Lieutenant governor

will now help instil a culture of disaster preparedness in theirfamilies and communities. Rekha Gupta, CHIEFMINISTER

CHILDREN WILL PLAY

KEY ROLE IN CAMPAIGN

Just as children played a

parents not to litter during the

'Swachhata campaign', they

key role in teaching their

disaster preparedness framework, saying it supports his 'Zero Casualty' approach and '10 Point Agenda' on resilience and institutional readiness.

The Chief Minister described students as key agents of change. She said, "Just as children played a key role in teaching their parents not to litter during the 'Swachhata campaign', they will now help instil a culture of disaster preparedness in their families and communities."

She also stressed the importance of immediate response during emergencies and said preparedness must become a repeated habit.

termed the initiative a milestone in school safety standards. He stated, "Just as Delhi has taken a

step towards major becoming the Electric Mobility Capital by establishing electronic bus depots, today marks the beginning of an ambitious mission to make Delhi the 'Disaster Ready Capital'

The campaign will initially cover six education districts, New Delhi, Central Delhi, North East 1, North East 2, West A and West B, before scaling to all 5,500 schools in the capital. Each school will develop a School Disaster Management Plan, conduct regular drills, and receive training for teachers and students.

through its schools."

The Education Minister said the initiative aimed to make every school safe, resilient and prepared to respond effectively during any emergency.

The Delhi Government

# Delhi Police reunite 84 missing persons

OPERATION MILAP

TRIBUNE NEWS SERVICE

NEWDELHI, DECEMBER 2

South-West District have successfully traced and reunited 84 missing persons, including 30 children and 54 adults, with

PUBLIC NOTICE

Sharma S/o Late Sh. Parmeshwari Datt Sharma R/o 342A, Sector-14 Gurgaon,

Haryana-122001, allottee of Plot No. 34

Sector-15, Phase II, G.C Bawal Rewari-

123501 measuring 1012.50 sq Mtrs., has expired on 24/06/2025 and Smt. Arpana Sharma W/o Late Sh. Vijay Kumar Sharma R/o

342A, Sector-14, Gurgaon, Haryana-122001 has made a request to the Corporation

(HSIIDC) for transfer of entire shares of said

plot in her favor and also submitted NOC in this

regard from other legal heirs:1. Mrs. Sushila Sharma W/o Late Sh. Parmeshwari Datt Sharma R/o 342A, Sector-14, Gurgaon,

Haryana-122001 (Major)2. Ms. Arushi Sharma D/o Late Sh. Vijay Kumar Sharma R/o 342A,

Sector-14, Gurgaon, Haryana-122001

(Major)3. Ms. Apurva Sharma D/o Late Sh. Vijay Kumar Sharma R/o 342A, Sector-14

Gurgaon, Haryana-122001 (Major)Through

this public notice, it is hereby informed that in case, any of the legal heirs of late Sh. Vijay

Kumar Sharma S/o Late Sh. Parmeshwari Dat Sharma R/o 342A, Sector-14,

Gurgaon, Haryana-122001 or any other person

has any reservation/objection to the said transfer, then he/she can file his/her

objection(s) in writing before the undersigned

to "the General Manager (Estate), HSIIDC Limited, 13-14, Sector-6, Panchkula-

Haryana", along with an affidavit, within

period of 30 days from the date of publication of this notice. In case, no response is received

within the aforesaid period, it will be presumed

objection for transfer the entire shares of Sh.

Vijay Kumar Sharma S/o Late Sh.

Parmeshwari Datt Sharma R/o 342A, Sector-14 Gurgaon, Haryana-122001, in favor of Smt.

Arpana Sharma W/o Late Sh. Vijay Kumar Sharma R/o 342A, Sector-14, Gurgaon,

Haryana-122001 and the Corporation

(HSIIDC) will proceed further for transfer the entire shares of deceased in the said firm of the

plot in favor of Smt. Arpana Sharma W/o Late

Sh. Vijay Kumar Sharma R/o 342A, Sector-14

Gurgaon, Haryana-122001

दैनिक ट्रिब्यून

their families between November 1 and 30, under "Operation Milap".

Officials said the police acted on reports of missing individuals, carrying out local inquiries, checking CCTV footage and displaying photographs of the missing persons at bus

stands, railway stations and e-rickshaw stands.

Enquiries were also made with bus drivers, conductors, vendors and local informers, while records from nearby police stations and hospitals were thoroughly examined, the police said.

Children aged 10 to 18

years, as well as adults of various ages, were recovered and reunited with their families.

These recoveries bring the total number of missing persons traced by the South-West District Police in 2025, from January 1 to November 30, to 1,201, including 399 children, and 802 adults.

# L-G reduces penalty on MCD teacher, calls original punishment 'excessive'

HARSH YADAV RIBUNE NEWS SERVICE

NEW DELHI, DECEMBER 2

Delhi Lieutenant Governor VK Saxena has granted relief to an MCD teacher by reducing the penalty of compulsory retirement, earlier imposed by the Commissioner, to a reduction by one stage in the time scale of pay for one year without cumulative effect.

The disciplinary action stemmed from a domestic dispute case filed by the teacher's wife, leading to an FIR alleging assault on that the legal heirs or any other person has no their son and aggressive behaviour during an argument. Following his arrest in April 2021, the teacher, Vikram, was placed under deemed suspension.

However, the Additional



Lieutenant Governor VK Saxena

Sessions Judge (ASJ), Jhajjar, Haryana, in orders issued in February 2024, acquitted him of all major charges and held him guilty only for a minor offence. The court chose not to impose a substantive penalty and instead released him on probation citing mitigating circumstances.

While reviewing the appeal, the L-G observed that the original penalty did not align with the gravity of the proven miscon-The notification duct. states that "the quantum of punishment imposed upon him appears excessive and disproportionate to the nature and gravity of the established misconduct".

Saxena further noted that the incident "arose out of a domestic dispute rather than any act involving moral depravity or corruption".

Taking these factors into account, the L-G ordered modification of the penalty, thereby enabling the teacher to continue his service.

# Key supplier held in 34.4-kg drugs case

NEW DELHI, DECEMBER 2

The Anti-Narcotics Cell of the Delhi Police has arrested the prime supplier in a case involving the seizure of 34.4 kg of ganja. The accused, identified as Ravi, alias Babulal, from Supaul, Bihar, had been evading arrest for months, police said.

The case dates back to July 26, when a team of the Anti-Narcotics Cellintercepted a car near Raighat DTC Bus Depot. Three individuals, Kaushal Kumar, the driver, along with Mani Bhushan and Vinod Mandal, were apprehended with 34.40 kg of ganja, classified as commercial quantity.

The investigation led to the arrest of another accused. Ganesh Kumar, who disclosed Babulal was their primary supplier. The police conducted raids and technical surveillance to trace the absconding supplier. Ravi had fled to Nepal and frequently changed mobile numbers to avoid detection. After sustained monitoring, the police traced him back to India and arrested him on November 27 from Supaul, Bihar. During interrogation, Ravi admitted to supplying the seized ganja to the co-accused apprehended in July. Authorities are now investigating his procurement and distribution network. —TNS

# Windfall for DDA, fetches ₹1,494 crore in e-auction

NEW DELHI, DECEMBER 2 A series of structural reforms

initiated by Delhi Lieutenant Governor VK Saxena has resulted in a revenue surge for the Delhi Development Authority (DDA), with the 20th round of e-auctions fetching Rs 1,494.67 crore, more than double the reserve price of Rs 629.19 crore.

The auction, conducted between November 21 and 27. involved 81 plots across categories such as residential, commercial, industrial, institutional and group housing.

Officials described the response as unprecedented, noting that every category recorded significantly higher bids than expected.

The industrial land category drew exceptional participation. Forty-one industrial plots, valued at a reserve price of Rs 53.08 crore, ended up receiving bids worth Rs 272.39 crore, an

increase of 413 per cent. Group housing plots in Dwarka's Sector 27 emerged as the star performers. Against a reserve price of Rs 254.94 crore, the two plots received bids totalling Rs 642.49 crore, reflecting strong competition driven by recent infrastructure upgrades in the sub-city, including the Urban Extension Road (UER), and Bharat Vandana Park. Commercial plots,

which had remained unsold for several rounds in previous auctions, witnessed a dramatic turnaround this time. With the reserve price fixed at Rs 44.32 crore, the DDA received bids worth Rs 106.02 crore, a jump of 139 per cent.

This improved performance follows a significant policy change. The L-G had reduced the reserve price multiplication factor from 2 to 1.5, lowering the entry barrier for buyers.

Atask force set up in December 2024 had recommended this after identifying the steep reserve prices as a primary reason for repeated failures of commercial plot auctions.

In the institutional category, the highest bids reached Rs 307.71 crore against a reserve price of Rs 224.80 crore, aided by a similar revision in the pricing formula, from a factor of 0.75 to 0.6.

Seventeen residential plots also received strong interest, with bids rising from a reserve price of Rs 52.05 crore to Rs 166.06 crore, a 219 per cent increase.

Officials said the revenue boost is the direct outcome of reforms in troduced by the L-G and the DDA, including ground surveys, consultations with stakeholders and major infrastructure augmentation in key zones.—TNS

# scholarship for Jamia researcher

Commonwealth

NEWDELHI, DECEMBER 2

Nitesh Dogne, a PhD research scholar at Jamia Millia Islamia (JMI), has been awarded the Commonwealth Split-site Scholarship.

He is currently pursuing his doctoral research on the Indigenous Knowledge System of Tribal Circularity.

The Commonwealth Scholarship is one of the most competitive international awards granted by the Commonwealth Scholarship Commission (CSC), United Kingdom, It is fully funded and offered to select meritorious scholars worldwide. In 2024, only 57 scholars across 40 countries received the honour. Under the scholarship, Dogne will pursue a year-long research at University of Bath.

Prof Hina Zia said, "This research investigates how the Bhil tribe uses water, energy, biomass and waste in a circular and near zero manner. Their ecological wisdom offers critical insights for achieving SDG 6 (clean water) and SDG 7 (clean energy)and(Climate action 13)."

Vice-Chancellor Mazhar Asif stated, "This scholarship not only repositions Indigenous knowledge at the forefront of climate solutions but also strengthens relations between Jamia Millia Islamia and the University of Bath." — TNS

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## Barn owl rescued from varsity campus them as pets is prohibited.

TRIBUNE NEWS SERVICE

NEW DELHI, DECEMBER 2

A subadult barn owl (Tyto alba) was rescued from Jamia Millia Islamia University after being found grounded and unable to fly. A student who spotted the bird contacted the Wildlife SOS Rapid Response Unit, enabling a swift rescue. The team assessed the owl's

condition and took it to the Wildlife SOS transit facility. Veterinarians observed dehydration, fatigue and possible flight impairment. The bird is now under medical care, receiving fluids, multivitamins and supplements to restore strength and mobility. Barn owls are nocturnal hunters with excellent low-



light vision and near-silent flight, depending on strong wings for hunting. They help control rodent populations and are protected under the Wildlife Protection Act, 1972. Trapping, trading, or keeping

Kartick Satyanarayan, Co founder and CEO of Wildlife SOS, said, "Thanks to the student's quick action, we could intervene before the owl's condition worsened." Seshamani, Co-Geeta founder and Secretary, added that this rescue highlights how closely human life intersects with wildlife. Wildlife SOS, established in

1995, works across India to rescue and rehabilitate wildlife, combat illegal wildlife trade, mitigate human-wildlife conflict and protect habitats through community engagement. The barn owl remains under observation and is expected to be released back into the wild once it recovers.

# ABVP announces new initiatives, passes key resolutions at national convention

NEW DELHI, DECEMBER 2

The Akhil Bharatiya Vidyarthi Parishad (ABVP) on Tuesday announced a series of new initiatives and resolutions aimed at strengthening student welfare, cultural awareness and national integrity, following its 71st national convention.

Addressing the media, ABVP national general secretary Virendra Singh Solanki said the organisation remained committed to building a "positive student movement" rooted in education, culture and national interest.

The student organisation reported its highest ever annual membership, with more than

76 lakh students joining this year, a record expansion that the ABVP leadership described as reflective of increasing youth engagement in national issues.

The resolutions passed during the convention focused on national education reforms, environmental responsibility, national security concerns related to Bangladeshi infiltration, and countering divisive tendencies within society.

Among the major programmes planned are a national hostel survey, the 'Screen Time to Green Time' campaign and year-long commemorations of historical milestones, including the 500th

birth anniversary of Maha Rani Abbakka, the 150th birth anniversary of Birsa Munda, 50 years of the Emergency and 150 years of Vande Mataram. Culevents. intellectual tural debates and outreach drives will take place across college campuses nationwide. The following resolutions

were formally adopted: A unified structure for all educational institutions with adequate funding, addressing Bangladeshi infiltration as a national security concern, public participation in preventing human induced natural disasters, organising society to counter divisive forces. — TNS



# The Statesman

Incorporating and directly descended from the Friends of India -founded 1818

# **Solar Vigilance**

ndia's Sun-watching spacecraft is about to face the moment it was built for. In 2026, the solar cycle will crest, the Sun will flip its magnetic poles, and the familiar yellow disc will Lturn into a furnace of violent expulsions. For Aditya-L1, positioned patiently at its halo orbit, this will be the first opportunity to observe the corona during the most volatile phase in the star's 11-year rhythm. The timing is not just scientifically convenient. It is strategically urgent.

We are entering an age in which civilisation's most fragile dependencies orbit above us. Nearly 11,000 satellites ~ navigation, climate, communication, military and commercial ~ trace the thin shell around Earth. A powerful coronal mass ejection does not need to be a doomsday event to inflict outsized harm.

A single high-velocity wave of charged particles can fry satellite electronics, disrupt GPS, degrade communications, distort weather data, and trigger blackouts in power grids built on antiquated assumptions about "terrestrial-only" risks. The beauty of auroras, which now spill unusually far south with every strong geomagnetic storm, is a reminder of that danger in disguise.

This is why Aditya-L1 matters far beyond the scientific community. Its coronagraph, designed to act as an artificial moon, can block the Sun's overwhelming surface light, and observe the faint but decisive drama of the corona around the clock.

Unlike other instruments, it studies eruptions in visible light ~ a capability that enables it to gauge temperatures and heat energy at the very moment a CME is born. In a domain where hours can determine whether a satellite lives or dies, such early warnings are not luxuries but necessities.

The early data are already sobering. One of the larger CMEs recorded by the mission ~ despite being categorised as "medium-sized" ~ carried hundreds of millions of tonnes of solar material with temperatures in the millions of degrees and energy levels that dwarf humanity's entire nuclear history. Yet, this was observed during a phase of normal solar activity. The upcoming peak is expected to produce multiple such eruptions every day.

India, like all modern economies, has skin in this game. The country's communications networks, digital payments backbone, emergency services, aviation routes, and energy grids all depend on technologies vulnerable to space weather. As our ambitions in space expand from navigation constellations to space-based broadband the need for reliable solar forecasting transforms from scientific curiosity to infrastructural defence.

Aditya-L1 represents an important shift in India's space posture. It signals confidence not only in scientific sophistication but also in recognising that global power now includes the ability to anticipate celestial disruption. The mission is not merely observing the Sun; it is quietly helping protect the digital skeleton on which 21st-century India stands.

When the Sun grows restless next year, the most significant line of defence may not lie on Earth at all ~ but 1.5 million kilometres closer to the storm.

# **Toxic Force**

The allegations emerging from Georgia's 2024-25 protest wave are not merely another chapter in the long, bitter contest between an embattled government and a restless citizenry. They point toward something far more unsettling: the apparent revival of an obsolete First World War-era chemical agent for domestic crowd control. If substantiated, this would represent one of the most serious erosions of global chemical weapons norms in recent years.

Through months of demonstrations sparked by the government's abrupt pause on the country's EU accession bid, thousands of Georgians gathered outside parliament demanding accountability. What they encountered, beyond the expected arsenal of water cannon, pepper spray and tear gas, was a burning sensation that clung to their skin and lungs long after the streets had emptied.

Some described pain that intensified on contact with water ~ a hallmark far removed from the short-lived irritation characteristic of conventional riot-control agents. Others reported coughing fits, shortness of breath, fatigue, and vomiting that endured for weeks. More troubling still were abnormal cardiac readings detected in dozens of those examined.

It is rare for such symptoms to linger. It is rarer still for them to appear across hundreds of individuals with such consistency. That pattern, combined with internal whistleblower testimony and inventories listing chemicals historically linked to camite ~ an agent briefly deployed in the First World War and abandoned in the 1930s ~ raises the possibility that a substance long considered too harmful for use had quietly found its way

back into the hands of a police force. If this is true, it represents a startling departure from international standards. Modern riot-control agents are allowed precisely because their effects are meant to be immediate, non-lethal and temporary. A chemical that causes multi-week respiratory distress and cannot be washed off the skin with water falls outside any reasonable definition of acceptable policing. It inches disturbingly close to the threshold of chemical weapon use, something explicitly prohibited under international law except in strictly defined, limited contexts.

Equally distressing is the institutional response. Instead of clarity, authorities have offered denials and insults, refusing to disclose the composition of the substances used in water cannon and dismissing the growing body of evidence as fantasy. For a country constitutionally committed to European integration, transparency over the coercive power of the state should be non-negotiable. When citizens raise credible concerns that they may have been exposed to a harmful agent, the burden of proof lies squarely with the government, not with those gasping for breath.

The events of 2024-25 in Tbilisi carry a lesson for governments far beyond Georgia's borders. A lack of oversight in the tools of crowd control creates precisely the conditions in which abuses can flourish. And once a state begins dipping into the chemical arsenals of history, the boundary between policing and warfare becomes dangerously thin. In an era where civil dissent is rising worldwide, protecting that boundary is not just a legal duty, it is a moral one.

# Keeping women safe

Digital abuse manifests in intricate and gender-specific forms, extending well beyond mere trolling. It manifests in various forms, including the unauthorised dissemination of personalimages, often referred to as 'revenge porn', the unauthorised publication of private information (doxing), and cyberstalking, which employs technology such as GPS trackingor social media surveillancetofacilitate real-worldharassment. The mostalarmingdevelopmentis the proliferation of high-fidelity deepfakepornography, with up to 95 percent of the victims being women

istory has demonstrated that offenders of violence against women consistently adopt novel methods of tormenting their victims ~ whether it be chastity belts of the fifteenth century, Sati, Agni Pravesha, the test of chastity from the Puranic era, female genital mutilation, or honour killings on modern days. With the advancement of science and technology, contemporary methods of abusing and torturing women have proliferated. We are currently in the digital age and rely on artificial intelligence, digital currency, digital healthcare, and various other technologies for everyday living, and ironically for violence against women as well.

In response to the persistent and escalating violence against women, the United Nations initiated the 16 Days of Activism against Gender-Based Violence, commencing on November 25, the International Day for the Elimination of Violence against Women, and concluding on December 10, Human Rights Day, annually. This year's activity commenced on November 25 with a call to unite in the eradication of digital violence against all women and girls.

Anticipated as a significant liberator and a venue for impartial democratic engagement, the internet realm has now transformed into a contemporary and perilous arena for violence against women. Digital violence against women, referred to as technology-facilitated gender-based violence (TFGBV), extends beyond the online realm. It is a systematic method to manipulate and intimidate women that reflects male inequality in reality.

A UN study indicates that the pervasive nature of technology, particularly Artificial Intelligence (AI) and the privacy of platforms, poses a significant threat to women's safety,



mental health, and political participation, necessitating urgent reforms to the legal and systemic frameworks that regulate these domains.

Technology-facilitated violence against women and girls (TFVAWG) constitutes a significant global challenge. UN Women research indicates that between 16 and 58 per cent of women have experienced various forms of online or digital abuse. Plan International reports that in 31 countries, 58 per cent of girls and young women had experienced online harassment. This is particularly detrimental for younger individuals. The proliferation of artificial intelligence (AI) has worsened this form of misuse rapidly. Deepfakes constitute 90 to 95 per cent of all online non-consensual pornographic images, with 90 per cent of these depicting women, according to

Moreover, women in public life experience the repercussions of violence most acutely. A global study conducted by UNESCO and ICFJ revealed that 73 per cent of female journalists have encountered online violence in their professional environments; 67 per cent of women and girls have encountered digital violence. According to UN News, the most prevalent forms of violence observed are damaging information and defamation. The legal framework is insufficient to address the situation, with fewer than 40 per cent of nations possessing legislation that safeguards women from internet harassment and stalking. Data from the UN and World Bank indicates that 44 per cent of women and girls globally lack explicit legislative safeguards against internet abuse.

papers from UN Women and UN News.

UN Women further says "Girls and adolescents are especially vulnerable, facing cyberbullying, online dating abuse, and grooming in online spaces. Disturbingly, 90 to 95 per cent of all deepfakes online are sexualized images of women, with verified AI-generated child sexual abuse material seeing a 380 per cent increase in 2024 from

Digital abuse manifests in intricate and gender-specific forms, extending well beyond

mere trolling. It manifests in various forms, including the unauthorised dissemination of personal images, often referred to as "revenge porn", the unauthorised publication of private information (doxing), and cyberstalking, which employs technology such as GPS tracking or social media surveillance to facilitate real-world harassment. The most alarming development is the proliferation of high-fidelity deepfake pornography, with up to 95 per cent of the victims being women.

The primary objective of this orchestrated assault is to instil feelings of inadequacy in

P. MADHAVA

**RAO** 

The writer is

former

International

Senior Advisor,

**United Nations** 

women and to marginalise them from the public sphere. Unlike physical documents, Digital Violence Against Women~manifested through images, threats, and misinformation - exhibits a detrimental persistence and rapid transmission that inflicts lasting trauma and complicates rehabilitation efforts.

These impacts extend beyond the screen, resulting in tangible harm. Victims frequently experience significant anxiety, paranoia, depression, and post-traumatic stress disorder (PTSD). In certain instances, these issues

exacerbate, resulting in job loss, abuse, or even suicide. Digital violence serves as a potent instrument for social and political domination.

Women in public life, such as journalists, activists, and parliamentarians, are particularly susceptible to organised harassment and disinformation operations predicated on their gender, aimed at damaging their reputations and facilitating their "deplatforming." The digital gender gap widens when women abstain from online discussions to ensure their safety. This indicates that their significant perspectives are excluded from global dialogues concerning rights, policy, and equality, perpetuating a status quo in a male-dominated public sphere.

Two principal systemic deficiencies are

responsible for the ongoing prevalence and escalation of cyberviolence: the sluggishness of international legal frameworks and the absence of responsibility among technology corporations. Global legislation has failed to keep pace with the rapid evolution of technology. UN Women reports that about fifty per cent of women and girls globally lack adequate legal protection against internet harassment or stalking. Laws that exist are frequently unenforced due to splintered power, the anonymity afforded by platforms, and insufficient technical training for law enforcement.

Simultaneously, the multibillion-dollar technology corporations facilitating this abuse have been sluggish in enacting trust and safety regulations that consider gender. Their moderation systems frequently prioritise free speech over the safety of marginalised users, perceiving gendered harassment not as a systemic infringement of human rights but as isolated incidents. This absence of accountability facilitates the occurrence of violence and renders it seemingly probable.

Digital abuse of women is not merely an online conduct exhibited by certain individuals; it constitutes a significant issue that must be addressed to provide equal rights for men and women in contemporary society. It requires critical reframing. Digital violence against women must be acknowledged by legislation and addressed as a genuine form of violence with significant physical and psychological repercussions. A collaborative, multi-party strategy is essential

Governments must collaborate internationally to harmonise legislation. One approach to address this issue is to criminalise sophisticated types of abuse, such as deepfakes and doxing. Simultaneously, technology firms must implement structural modifications and alter their development processes to emphasise safety, transparency, and survivor-centric reporting mechanisms. This comprehensive and gender-centric transformation is the sole means to restore the digital age's assurances of liberty and connectivity for all women and girls.

# Việt Nam News.

# Expert urges overhaul of reservoir operations as extreme storms intensify

*Of The* 

pressure on reservoirs, low-lying areas and irrigation systems. **Extended downpours over two** to three days reduce the ability of soil, forests and reservoirs to absorb water, sending excess flows directly into river basins and creating high flood peaks. The increasingly common phenomenon of 'double floods' ~ where a new flood hits before the previous one has receded ~ poses a particular challenge, as most Vietnamese reservoirs are still operated under a single-flood model that does not account for such events.

Globally, managing double floods relies on advanced forecasting models and sophisticated operational methods to improve prevention and control of large reservoirs. Recently, many reservoirs designed for 500-year floods are facing events with a 1,000-year probability, far exceeding current standards, which only consider climate change within existing

eavy rainfall puts immediate technical models. Viet Nam also lacks a however, remains with the provincial professional hydrology and hydraulics advisory body to guide reservoir operations. In countries like Japan, hydrological agencies directly oversee operations and provide expert advice during the rainy season. If establishing a dedicated agency

is not feasible, outsourcing forecasting services to specialised units could provide timely support for critical operational decisions.

I don't think a separate monitoring programme is necessary for dam operators. Reservoirs, including hydropower

ones, are currently managed under the Civil Defence Law. During the flood season, the Ministry of Agriculture and Environment, through the Department of Disaster Prevention and the Civil Defence Office. provides guidance to the provincial Steering Committee for Disaster Prevention.

The authority to order water releases,

chairman, depending on the reservoir's classification, while for some large reservoirs the ministry issues orders directly under the law. The pressing need now is for a strong advisory system, particularly at the provincial level, where specialised teams like those at the central level

are lacking. A Member

This requires comprehensive basin data, including topography, hydrological history and flood records, followed by the development of forecasting models. Only with detailed flood scenarios can reservoir operations

be calculated and advised accurately. Decisions must be grounded in science and mathematical modelling to ensure both public safety and efficient operation. The proposed mechanism aims to balance hydropower operations with economic efficiency and energy security by using the natural disaster prevention fund to compensate operators when they release water to create flood storage. In practice, the State would be 'purchasing flood storage capacity' from the reservoir owner. To protect downstream communities,

reservoirs must lower their water levels ahead of major storms. But releasing water too early reduces the volume available for power generation.

If the anticipated rainfall does not arrive, the operator faces lost revenue. Under the proposed system, the disaster prevention fund would cover this loss, effectively paying for the empty storage space kept for flood protection.

While the idea is not new, Viet Nam's increasing exposure to extreme weather makes it timely to reconsider as the country seeks a better balance between disaster prevention and economic interests.

Reservoirs operate in three stages during the flood season: early, mid and late. Early in the season, water levels are lowered to create room for floods. Mid-season releases cannot exceed inflows.

# Letters To The Editor | editor@thestatesman.com

## **Peace and values**

**Sir**, Apropos Rajdeep Pathak's "A gift that addresses global challenges", the Indian Constitution is often described as a remarkable document, but its true power lies in the ideas and values it carries. It's not just a set of rules; it's a living message to the world about how diverse people can live together with dignity, peace and mutual respect.

What makes it especially meaningful today is the way it blends modern legal principles with ancient Indian wisdom, especially the teachings of Mahatma Gandhi and the concept of Vasudhaiva Kutumbakam ~ the belief that the whole world is one family. At a time when the world is struggling with conflict, climate emergencies, social division and political polarization, the Constitution's spirit of mediation and peaceful coexistence feels more relevant than ever.

The article highlights how deeply the ideas of truth, non-violence and reconciliation are rooted in this document. This is not just philosophy; it is a practical approach to solving problems. Instead of encouraging confrontation, the Constitution supports dialogue, understanding and adjustment principles that could transform global conflict resolution if adopted more widely.

One thought provoking aspect is the way India has formalized mediation in its justice system. Rather than imposing solutions through force or authority, the system encourages people to understand each other, rebuild trust and restore relationships. This approach quietly challenges the mindset dominating many world powers, where disagreements often end in aggression or blame. India's model suggests that real strength comes from patience, listening and respect for human dignity. The Constitution reminds us that peace does not emerge from laws alone; it comes from values. Yours, etc., Aditya Kamble,

Kalaburagi, 1 December.

## **Contentious**

**Sir,** Please refer to today's report "ECI extends SIR of electoral rolls by one week across 12 states, UTs". In a welcome development, the Election Commission of India has revised the schedule of the Special Intensive Revision across 12 states and Union Territories. The entire exercise has been extended by seven days. The poll panel took a decision days after a TMC delegation met Chief Election Commissioner Gyanesh Kumar and apprised him of the suicide cases among BLOs, and the strict timeline of the entire exercise. For the past few weeks, multiple reports of BLOs complaining of exerting pressure, late night

calls and threatening by senior officials to match the target of the SIR exercise surfaced.

Multiple representations were sent to the election commission regarding the short period in which the process has to be completed. The ruling governments in Tamil Nadu and Kerala held several agitations against the exercise. In Bengal as well, the process was met with heavy opposition. Petitions against the SIR also reached the Supreme Court, which agreed to hear a combined plea by different states. Plus, the Parliament's winter session is beginning from today, and all the opposition parties have asked for a discussion on the SIR exercise. The session is expected to be stormy as the leaders of opposition would try to corner the government on the issue of

the revision of electoral rolls. Yours, etc., Khokan Das, Kolkata, 1 December.



# PERSPECTIVE



# Accessibility is the key to India's growth story

TUHIN A. SINHA AND **NAGENDER PARASHAR** 

ndia's commitment to inclusive development has consistently drawn direction from Prime ■ Minister Narendra Modi's vision of a nation where every citizen is empowered to live with dignity. The Prime Minister has repeatedly emphasised that disability does not diminish a person's talent or potential, stating that disability is not an obstacle to success when society ensures equal opportunity. This clarity of thought is essential as India reflects on the International Day of Persons with Disabilities and evaluates whether accessibility has been integrated into the centre of national development.

India has a significant population of citizens with disabilities, many of whom are limited not by their impairments but by a physical and social environment that restricts their functional independence. For decades, disability was viewed primarily through a medical framework, but the most persistent barriers have always been structural.

These barriers include public buildings without universal design, transportation systems that do not support mobility, workplaces that lack adaptive technologies and prosthetics that remain out of reach due to high costs or long waiting periods. The United Nations has long underlined that disability becomes disabling only when society fails to create an enabling environment.

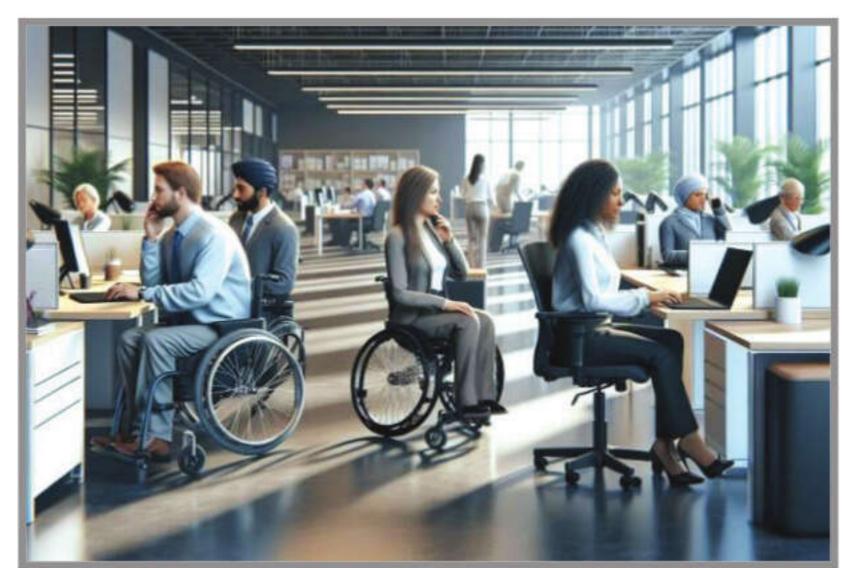
India has made visible progress through initiatives such as the Accessible India Campaign, the Department of Empowerment of

Persons with Disabilities, the Deendayal Divyangjan Rehabilitation Scheme, District Disability Rehabilitation Centres, ADIP, PM DAKSH and SIPDA. These programmes reflect a clear commitment to creating systems that prioritise inclusion.

However, as India advances towards the goal of becoming a developed nation by 2047, it must move from targeted interventions to a comprehensive national model that mainstreams accessibility across governance, urban planning, healthcare, education and industry.

Across various innovation hubs in the country, a new generation of engineers, researchers and medical technologists is developing advanced prosthetics and assistive solutions. These innovations demonstrate that India has the intellectual and manufacturing capability to lead globally in assistive technology. Yet the sector remains underrepresented in national industrial priorities even though its social and economic impact is far reaching. Assistive devices may not have the same headline value as electric vehicles, determine whether a student can continue education, whether a professional can return to work and whether a citizen can participate fully in the national economy.

A nation that aspires to global leadership must recognise that advancing accessibility is not just a social imperative - it is a powerful driver of economic growth and shared progress. Prosthetics and assistive technologies are not optional enhancements. They are essential instruments of mobility, independence and dignity. They transform passive



dependence into active contribution and allow millions to study, work, innovate and live with agency. They AI platforms or drones, but they are as critical to national development as infrastructure, digital connectivity and healthcare.

> As India is serious about achieving the Prime Minister's vision of Viksit Bharat, it is time to move towards a unified and ambitious approach. India must consider creating a National Mission for Prosthetics and Assistive Technology that consolidates efforts, expands access, lowers costs, strengthens district level infrastructure, builds domestic manufacturing leadership and positions the country as a major player in the global disability economy

which is valued at more than \$13 trillion. Such a mission would not merely deliver social benefits but would generate measurable economic world class infrastructure must outcomes including higher workforce participation, reduced long term dependency and increased national

productivity. India already has a strong policy foundation, technological depth and entrepreneurial momentum. What is now required is the recognition that inclusion is a strategic national imperative. When accessibility improves, the labour force expands. When education becomes barrier free, the national talent pool strengthens. When mobility increases, economic participation rises.

Inclusion creates measurable national strength, not symbolic progress A country that builds also ensure world class accessibility. A nation that invests in industry and innovation must also invest in the citizens who power that innovation. India's future will not be shaped by those who advance alone. It will be shaped by a nation that creates conditions for every citizen to move forward confidently and independently. That is the true measure of Viksit Bharat and the standard by which our progress must be judged.

(The writers are, respectively, National Spokesperson, BJP and Director, Parashar

# Europe payment link mustn't be hobbled

**SHREY MADAAN** 

' ndia and the European Central Bank have entered the "realisation phase" of linking Lathe Unified Payments Interface (UPI) with Europe's TARGET Instant Payment Settlement (TIPS) system, in a rare moment where regulators are making life meaningfully easier for consumers. If implemented effectively, this will transform how millions of Indians in Europe send money home, how tourists pay abroad, and how small businesses transfer funds across borders. But as with every major digital-policy breakthrough, the promise will only hold if regulators resist the temptation to add new layers of fees, friction, and red tape.

For years, cross-border payments have been a stubborn outlier in the blooming digital world. Sending money from Europe to India still results in steep bank charges, hidden foreign exchange fees, and significantly long delays. Even the most advanced fintech solutions rely on intermediaries, which drives up prices, limits transparency, and erodes consumer confidence. UPI-TIPS has the potential to change that dynamic entirely. By linking two instant payment systems, transfers can move directly between Indian and European users in real-time, without the need for a chain of correspondent

banks in the middle.

substantial. Students, workers, and families split across continents will no longer need to wait days for remittances to settle. Immediate liquidity can make an enormous difference during emergencies, and lower fees ensure that more of the sender's money reaches the recipient. Small and medium-sized businesses, which are often hit hardest by costly and slow international payments, stand to gain from lower transaction costs (reducing the effort in time and money to arrange deals), thereby boosting their cash flow and competitiveness.

For consumers, the benefits are

Indian tourists in Europe will also feel a tangible difference. Paying for meals, transport, or accommodation directly through UPI eliminates the need to rely on expensive card networks or to carry large amounts of cash. It mirrors the convenience Indians enjoy domestically, instant, secure, and familiar. And for European merchants, accepting UPI payments opens a door to one of the world's

largest consumer markets. This interlinking also strengthens India's position as a global leader in digital infrastructure. UPI has already expanded to Singapore, the UAE, Mauritius, Bhutan, Nepal, and parts of France. Linking with TIPS, Europe's most extensive payment system, marks a milestone

in India's effort to globalise its digital public goods. Coming on the heels of the G20's push for faster and cheaper remittance corridors, it signals that India's model for payments innovation is gaining global trust.

But while the economic gains and consumer benefits are obvious, they will only materialise if both sides remain committed to the system's openness and low-cost design. Global payment reforms often begin with bold promises, but are besieged by creeping fees, compliance burdens, and regulatory turf wars. The India-EU link will be no exception if policymakers are not careful.

The first threat is fee creep. Banks, card networks, and legacy remittance players have strong incentives to protect existing revenue streams. Even small "processing fees" or widened foreign exchange (forex) spreads can undermine the affordability that makes UPI transformative. Ensuring transparent and competitive pricing will be critical to preventing monopolistic behavior.

Second, regulatory overreach can inadvertently slow adoption. Europe's privacy framework, while well-intentioned, has at times imposed heavy compliance costs on small businesses. India's instinct toward data localisation can create its own rigidities in the form of

multiple compliance layers, twofold infrastructure, laggy integration between cross-border payment networks. When two regulatory systems overlap, complexity multiplies. The UPI-TIPS link must avoid this trap by designing a framework that

UNIFIED PAYMENTS INTERFACE

Third, the system must remain genuinely interoperable. Consumers should be able to use the payment apps they prefer, whether operated by banks, fintech companies, or other providers. A closed, government-only rail may deliver political symbolism, but it will not provide the convenience and uptake necessary for global scale.

protects user data without restricting

legitimate financial flows or delaying

Finally, policymakers must shield the project from the growing geopolitical push to build digital "walled gardens." India and Europe both talk about digital sovereignty, but if this principle turns into a barrier to openness, consumers lose. The strength of UPI

lies in its accessibility and neutrality - a model that others are studying precisely because it avoids the dominance of any one political or economic player.

The India-EU UPI link is an opportunity to set a global benchmark for open, consumer-centric digital payments. If regulators prioritise low fees, interoperability, and seamless data flows, this partnership can become a blueprint for the world. If not, it risks becoming just another well-intentioned reform slowed down by bureaucracy.

Consumers ultimately decide whether innovations succeed or fail. The UPI-TIPS link will be no different. Its promise will be fulfilled only if the system remains what made UPI revolutionary in the first place: fast, transparent, and genuinely low-cost.

(The writer is Indian Policy Associate, Consumer

mean to turn old

with no inclination

17 Doing very little

seemingly (8)

inspiring church

to enter earnings

18 Piano pieces

scores (7)

19 See 8 Down

Thick dust leads to 20 Transfer elements

handle

100 Years Ago



Front page of The Statesman dated 03 December 1925

### **OCCASIONAL NOTE**

Too much attention need not be paid to the statement that the Red forces are making headway in Southern China and driving the anti-Reds before them. In the chaos that prevails in the South various ambitious Generals and Tu-chuns are labelling themselves Red or anti-Red without much thought to the exact significance of the words. Certainly the Cantonese by calling themselves Bolsheviks obtained help in money from Moscow and were even joined by 300 disreputable people from Vladivostock, but these sources of strength have recently dried up and what continues is the thirteen-year-old struggle between leaders in the Two Kwangs, who have imported mercenaries from Szechuan and Yunan to fight their battles. The really important movement is taking place in the North, where the redoubtable Wu continues his advance towards Pekin. It is somewhat amusing to learn from the Shanghai papers that when the members of the Tariff Conference, which is to abolish the International Customs, because China is now sufficiently stable to pay her debts, landed there, they were told that they could not go on by rail because the line had been torn up for a considerable distance as the result of civil war. They had, therefore, to proceed by sea.

### **News Items**

LIBERAL PARTY DISUNION

# MR. LLOYD GEORGE **NOT TO RETIRE**

(FROM OUR CORRESPONDENT.)

LONDON, DEC. 2. Mr. Lloyd George dropped a bombshell at a Liberal

dinner, in the House of Commons last night when proposing the health of Lord Oxford and Asquith. "If I am an obstacle to Liberal unity," he said, "I am prepared to retire. I want that to be fully understood. I don't want to be the cause of the Liberal Party failing to get together; I could commit suicide —political —but I don't see why I should. I am quite

honest. I have not the intention of doing so. The speech created a deep impression.

Lord Oxford and Asquith immediately emphasized that everybody must have differences of opinion regarding policy, but he begged that no one should begin to talk about retiring from the Party. "People too," he added, "are prone to talk about the death-bed of the Liberal Party. I am afraid I have seen the death-bed of the Liberal Party on many occasions, but Liberalism has revived notwithstanding the gloomy forecasts that sometimes have been made."

Another proof of Liberal disunion was the division on the Communist resolution in the House of Commons. Asquithian Liberals all abstained from voting. Several of the members of the old National Liberal Party, including Sir Alfred Mond, voted against the Communists. Major L. Hore-Belisha also voted for the Government. —Copyright.

REBEL ACTIVITY IN SYRIA

# **INTREPIDITY OF THE DRUSES**

PARIS, DEC. 2.

THE Beirut correspondent of Le Petit Parisien, describing the situation in Syria, awaiting the arrival of the new High Commissioner, M. Jouvenel, says that bands of insurgents are little affected by the sharp French 'lessons' and continue to infest Southern Lebanon, stirring up risings in the North Hermon district and threatening the road to Beirut.

Their method is to march to a village accompanied by mules and camels laden with arms and ammunition secretly obtained, arm and incite the inhabitants to revolt, and then extend their operations by blowing up bridges and terrorising the Christians.

An instance of the intrepidity of the Druses is that twelve of them recently entered Damascus, sacked the police court and departed singing. —Reuter's Special Service.

SYRIA MANDATE

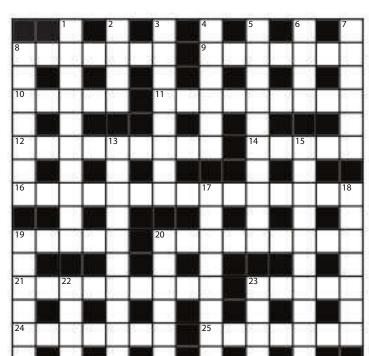
# M. DE JOUVENEL'S

**REPLY TO PETITION** 

('TIMES "SPECIAL SERVICE) LONDON, DEC. 2. THE Times Cairo correspondent reports that following apparently friendly conversations with M. de Jouvenel, the new French High Commissioner of Syria, who is now in Cairo, members of the Syro-Palestinian Committee petitioned him, demanding the withdrawal of the French from Syria, the abolition of the mandate, and the establishment of a national Government.

M. de Jouvenel naturally rejected the demands, and pointed out that France had not the slightest intention of renouncing her mandate. He warned the Committee that their action was calculated seriously to aggravate the situation in Syria.

**Crossword** | No. 293310



Yesterday's Solution



**ACROSS** 8 Flat fare includes

fuel on return journey between borders of Libya and Nigeria Exquisite poem that mourns losing Unknown Soldier 10 Having sex in May ruined friendship

11 Carriage with curtains at the front is a potential disaster (9) 12 Design pitched roof separating

home from home

centrepiece (9) 14 He's always moving and shaking to keep order (5) 16 What decides those in power generation about energy stored in

with round

revolutionary cell? 19 Subject has say in story (5) 20 Coin boxes mainly sold without money (9)

Threatening university with 21 Dashing chap initially attracted girl using images library after vacation (4) 23 Feeling that gets one s back up? (5)

24 Beat president losing power in petulant display (7) 25 One of vessels commandeered by **Royal Marines** supplies seafood (7)

DOWN It's helpful when one s committed

to particular position (10) closure of lending Staff train monkey 15 Having enlisted

8/19D Influential characters put in their place here? (7,6)13 Powerful swimmer ship (5,5)

suffering (6)

Stop getting fed

up in row (6)

Can he claim

broadcast s

rote?

performed by

Reasonable ticket

price for audience

influenza patients

help, workers

22 What blights teenagers lives in part of London, according to local reporter (4) looks after hospital 23 Present contribution to higher education

NOTE: Figures in parentheses denote the number of letters in the words required. (By arrangement with The Independent, London)



## **INFUSING STRENGTH IN EVERY ABILITY**

### **OPINION**

KARTIKEYA SHARMA



World Disability Day, India has an opportunity to restate a deeper measure of progress. A nation's growth is not judged only by rising GDP, but by how firmly it protects dignity, builds inclusion, and opens opportunity for every citizen. Over the years, our national conversation on disability has moved away from charity and welfare toward rights, autonomy, and full citizenship. This shift reflects a more confi-dent democracy, one that sees persons with disabilities as equal stakeholders whose participation in education, sport, and society is a matter of entitlement, not

A rights-based view treats disability not as a personal limitation but as part of the natural range of human experience - one that deserves supportive environments. This under standing lies at the heart of the Rights of Persons with Disabilities (RPwD) Act, 2016, which aligns with the UN Convention on the Rights of Persons with Dis-abilities and places equality, participation, and access at the core of national duty. Within this vision, educa

through which inclusion becomes real empower-Education is the strongest

engine of human capability and for persons with disabilities it must be treated not as a welfare interven tion but as an enforceable right. The need is urgent. According to the 2011 Census, among children aged 5-19 with disabilities, only about 61 percent were en-rolled in an educational institution, while some 27 percent had never attended school at all. Nearly one in four children with dis-abilities remains entirely outside the education sys tem. The literacy picture remains bleak for many - as per the 2011 data, the litera cy rate among persons with disabilities stood at 54.5 percent, significantly lower than the national average

However the numbers also show what is possible if we invest right. To unlock the full potential of our Divvangian, India needs a deeper and more deliberate approach. What we need is inclusive, accessible, and adaptive education policy - combining universal de-sign with personalised sup-port - so every learner can progress with confidence and dignity.

India's recent policy moves show that this shift is beginning. The Na-tional Education Policy 2020 and a growing wave of assistive-technology efforts reflect increas-ing commitment. Across the country, institutions are slowly introducing adaptive digital learning



Nearly one in four children with disabilities remains entirely outside the education system. The literacy picture remains bleak for many - as per the 2011 data, the literacy rate among persons with disabilities stood at 54.5 percent, significantly lower than the national average.

Sheetal Devi, the world's first armless female archer,

has stunned audiences

with her precision and re

solve. Devendra Jhajharia, Mariyappan Thangavelu, Bhavina Patel, Sumit An-

til, Pramod Bhagat, Ekta

Bhyan and many others

have proven that excellence among persons with dis-abilities is not the excep-

tion. It becomes consistent

when systems invest in

training, technology, and Recent breakthroughs

in Indian para-sport make this clearer than ever. In 2025, the Indian Women's Blind Cricket Team lifted the inaugural T20 World Cup for the Blind with an

cup for the Bind with an unbeaten run, earning ad-miration nationwide. And at the Paris 2024 Paralym-pics, India claimed a histor-ic 29 medals - surpassing

its own previous Olympic

tally and positioning the country among the world's

upgraded infrastructure, and teacher training in inclusive pedagogy. But true transformation will require embedding uni-versal design standards, building specialised resource hubs, and creating multi-disciplinary support teams so that no learner with disability is left be-hind because of structural barriers.

If education builds capability, sport gives that capability its most vivid expression. Para-sports is not a pastime. It is a path to confidence, health, leadership, and social validation. When a young person with a disability enters a sports arena, they push back against stereotypes, reject marginalisation, and claim their identity as equal citi-

India's para-athletes have already shown what happens when opportu-nity meets determination

These victories go beyond sport. They show that limi-tations arise not from phys-ical conditions, but from the environment society builds around its people

leading para-sport nations.

Support for para-sports in India has grown sharply in the last decade, driven in large part by the personal attention and encourage ment of the Prime Minister helped bring them into the onal spotlight. Higher budgets, the extension of the Target Olympic Podium Scheme to para-athletes, investments in specialised equipment, and stronger national federations have all followed this push. The task now is to widen the base. That means accessible infrastructure, coaches trained in disability-spe-cific methods, district-level para-sport academies, and stronger private and CSR investment to help talent emerge from every part of the country. The broader challenge is

to see education and sport as partners in empowerment rather than separate sectors. Inclusive education builds confidence, skill, and ambition. Sport builds resilience, leadership, and visibility. Together, they empower the specially

abled not just to participate but to lead, not only to integrate but to excel.

India's journey toward an inclusive future has begun. Now it must move faster. The goal is constructive nation-building: schools without barriers, sports fields where every athlete competes with dignity, technology that person-alises inclusion, strong lo-cal systems, and a society that celebrates difference instead of fearing it

On this World Disability Day, India can make a clear national promise: to become a country where every Divyangjan can re alise the fullness of their abilities; where systems enable rather than restrict potential; and where chil-dren with disabilities grow up with the space to imag-ine greatness. By strength-ening inclusive education and widening access to sport, India can build a future where brilliance and leadership rise from every part of the country, and where the next Helen Keller, the next Stephen Hawking, and the next Pal Szekeres emerge to help guide the path of an inclusive nation. \* *Kartikeya Sharma is Inde*-

pendent Member of Parlia nent (Rajya Sabba).

#### PERSPECTIVE

### WHEN A SHORT SESSION IS A **BLESSING IN DISGUISE**

The Opposition is all set to make the voter list re-vision exercise a key issue this WInter Session of Parliament. This does not suit the government for many reasons. The main one being that since this is an exercise carried out by the Election Commission (EC), the Parliament would be the wrong place to discuss the issue as the EC is not present and cannot partake in the proceedings of the House. And if the government speaks in defence of the SIR then it would lend credence to the Opposition's claim that the EC was acting at the behest of the Modi led government. This in fact is precisely the optics that the Opposi-tion wants to send to the people by insisting on the debate. The government would prefer the parliament focuses on some key reform bills it is keen to implement as well as holding a day long discussion on Vande Mataram. The latter fits in very well with the BJPs narrative of nationalism and it hopes that this would occupy the mindspace and the headlines for the rest of the session, taking the heat away from SIR

But interestingly with elections coming up in West Bengal and later on in Uttar Pradeshas well, two key INDIA bloc partners are in sync with Congress leader Rahul Gandhi on the SIR issue and seem adamant to keep the heat on the government. THe plight of the Block Level Officers (BLOs) which are mainly teach-ers and banking officials from the public sector who have been deployed by the EC to prepare the voter lists - in addition to their normal jobs - is also an is sue that the Opposition is keen to raise and one that could cause much discomfiture to the government. There are stories of harassment by that the BLOs are facing in their line of work with as many as 22 suicides reported in the last 25 days. The majority of e cases are from Madhya Pradesh followed by UP and Gujarat. The onus of preparing the voter lists is now on the BLOs who are finding it difficult to trace families and antecedents of the voters, in addition to carrying on their normal work duties. But, is the government listening? There seems to be a tearing hurry to prepare the new voter lists before the next round of assembly polls. This is giving fodder to the Opposition's narrative questioning the government - or the EC's - motive behind the SIR.

To take on the Opposition, the Prime Minister is leading from the front -- accusing the Congress and its allies of focusing more on drama than delivery. He also mocked the INDIA bloc for its poor electoral performance in the recent Bihar elections, This has not unnaturally gone down well, and got the Oppo-sition's hackles up. It has also made any attempts to establish peace between the two camps all the more difficult. Expect very little legislative work to be done on the floor of the house as politics and the ensuing on the food of the house as pointes and the ensuing blame game takesover. Given this and given the fact that the last session of Parliament was also stalled on the SIR issue, one can only be glad that this is going to be a very short session of Parliament. Since our MPs are in no mood to work, at least let's try and save the taxpayer's money. Some silver lining for you and me

PRIYA SAHGAL

### 'When the climate pushes people out: Why India needs a law for the displaced'

#### **OPINION**

**ROMIL ARYAN AND RITUL ARYAN** 



Climate change is no longer an abstract debate about rising temperatures or melting glaciers. It has entered the lives of ordinary people in ways that are immediate, disruptive, and often irreversible. Across India, people are packing their belongings not because they want to but because they have no choice. They are leaving because their land no longer supports crops, because the river that sustained them has swallowed their homes because a cyclone keeps returning every other year, or because the heat outside their doorstep has become unbearable. The



but for millions, it is al-ready happening.
What is alarming is not just the scale of this movement, but the fact that it is unfolding in the shadows of our legal and policy systems. India has no law, no policy, and not even a working definition for climate-displaced people. In the absence of a framework, those who are forced to move find themselves unprotected, uncounted, and largely

THE LANDSCAPES WE ARE LOSING Nowhere is this crisis

more visible than in regions already stretched by environmental stress The Sundarbans offer a sobering example. Ris ing sea levels and increasingly powerful cyclones have swallowed villages, salinized farmland, and pushed thousands inland. Families who once had stable livelihoodsfishing, farming, forest collection—now drift be-tween informal labour, relief camps, and uncertain resettlement. Their movement is not planned not supported, and not of-ficially recognised. In Bundelkhand, long-

term droughts have intensified over the last decade forcing entire families to migrate seasonally to cit-ies for work. The pattern is cyclical but increasingly permanent. Heatwaves have made large parts of central India difficult to live for weeks each summer. Assam's riverine communities face an an-nual cycle of erosion and flood that pushes them farther from their ances tral lands. Himalayan re gions confront landslides and glacial lake outbursts risks magnified by warm ing temperatures

Each of these movements has its own ge-ography and its own cultural and economic context. But what unites them is the fact that they

are fundamentally driven by climate pressures. Yet none of them fall under any official category of displacement. They re-main undocumented, and

### therefore unsupported. THE LEGAL VACU-

The absence of a legal framework on climate displacement is striking. Our laws on migration focus on interstate mor ment for work or distre not on environmental collapse. Disaster management laws address sudden events—a flood, cyclone, or earthquake but not slow-onset processes like sea-level rise. desertification, or extreme heat. Rehabilitation poli-cies are designed for development-induced displacement, such as dams or mining, not for climate-driven movement that has no identifiable "project" responsible.

This creates a painful irony. When people lose land to a government project, they are at least recognised as displaced and entitled to compensation. When they lose land to the advancing sea or a collapsing riverbank, the law has nothing to offer. There is no statutory right to resettlement, no compensation, and no in-stitutional mechanism to ensure a dignified transi-

tion. Climate migrants sit

outside the legal imagination of the state.

The international system offers little comfort.
There is no binding international treaty protecting climate refugees. The term "refugee" itself is legally limited to those fleeing persecution, not climate events. India, like most countries, has no obligation under international The vacuum is almost to-

#### WHY INDIA CANNOT DELAY A LEGAL

India's climate vulnerability makes inaction particularly risky. The country's long coastline, riverine floodplains, drought-prone regions, and densely populated deltas mean that climate migration is not a mar-ginal issue—it is a central development concern. Without legal recogni-tion, climate migrants fall into a kind of bureaucratic limbo. They are neither counted as refugees nor as internally displaced

persons with rights.
The absence of a frame-work also affects resource allocation. If the State does allocation. If the State does not legally acknowledge the existence of climate migrants, it cannot plan for their housing, social protection, healthcare, or livelihoods. Urban ar-

eas where many migrants eventually settle remain overwhelmed without support for integration. And the migrants them-selves face exploitation in informal labour markets, lack of documentation. and limited access to wel-fare schemes. As climate risks intensify, the number of people forced to move will grow. Each year that India waits makes the challenge harder to man-

### age. POSSIBLE AIMS OF CLIMATE MIGRA-

TION LAW
The answer is not a single sweeping statute, but a layered approach that rec-ognises the complexity of climate displacement. A good framework would begin by acknowledging climate migrants as a legitimate category in both policy and law. This alone would be a significant step, because recognition creates visibility, and visibility is the first step toward rights. A national registry of

climate-displaced households could help the government track patterns of movement and anticipate future pressures. States could then coordinate relocation plans based on real data rather than emergency improvisation. Rehabilitation should not be a one-time handout but a long-term support sys-

tem that ensures housing, livelihood opportunities and access to public ser

vices.

Crucially, any legal framework must recipathe cultural and social dimensions of displacement. Commu-nities do not simply lose land; they lose ways of life networks of support, and the identities tied to par-ticular geographies. In the Sundarbans, for instance, displacement breaks a centuries-old relation ship between people and mangrove ecosystems. In river islands of Assam, movement severs ties built over generations A humane policy cannot treat climate migrants as statistics to be relocated anywhere. It must consult communities about where and how they wish to re

### BUILDING RESIL-IENCE BEFORE MOVEMENT BE-COMES INEVITABLE

The best climate migra-tion policy is one that reduces the need for migration in the first place. Strengthening embankments, invest-ing in drought-resistant agriculture, restoring mangroves, and provid-ing heat shelters are not just environmental projects; they are migration prevention strategies. But there will still be communities for whom staying is no longer viable. For them, a planned, rights-based relocation system is essential. The idea is not to freeze people in place or to push them out hastily, but to create options— real, dignified options— so that movement, when it happens, is not an act of

#### desperation. A HUMANITARIAN IMPERATIVE

Climate migration is often portrayed as a future risk, a challenge for a different generation. But India's displaced are already here, scattered across cities and villages, surviving on the fringes of visibility. The silence of the law leaves them exposed to exploitation, neglect, and hopelessness.

Recognising climate mi-grants is not a mere policy exercise. It is a question of dignity, justice, and fairness for those whose lives have been reshaped by forces beyond their control. As climate pressures deepen, the absence of a legal framework will not remain a bureaucratic gap—it will become a hu-manitarian failure.

Mr. Romil Aryan, Assistant Mr. Romil Aryan, Assistant Professor of Law, Vignan Institute of Law, VFSTR, Guntur, Andbra Pradesb. Mr. Ritul Aryan, Assistant Professor of Law, Vignan Institute of Law, VFSTR.





### Revenue over health: The gutka cess debate

Taxing pan masala and gutka may fill the govt's coffers, but it presents a paradox - why tax a carcinogenic product and not ban it outright?

Pan masala and gutka are words familiar to every Indian, even to those who never touch the products. In North India, government buildings and staircases stained with their telltale marks bear silent testimony to their widespread use. Pan masala is truly ubiquitous - sold at every corner shop, splashed across billboards with celebrity endorsements, and promoted on television as a lifestyle product.

Yet behind this glossy veneer lies a harsh reality. Laced with tobacco and several harmful additives, pan masala is a carcinogenic concoction freely available in the Indian market. Its consumption has only risen over the years, driven by low cost, easy accessibility, and its highly addictive nature. The industry itself is a heavyweight. India's pan masala market was valued at approximately ₹46,682 crore in 2024, and projections suggest it may reach nearly ₹64,446 crore by 2033, growing at a CAGR of 3.60 per cent. The new cess, applicable not on the final product but on the machinery and processes used to manufacture it, effectively tightens the net around the gutka-pan masala industry. By linking the cess to machine speed, weight per pouch, and manufacturing capacity, the bill closes loopholes, reduces evasion, and ensures a predictable stream of funds for national security and healthcare initiatives. The government's proposal to levy a new cess on machines used for manufacturing pan masala under the 'Health Security se National Security Cess Bill, 2025', though welcome, has reignited an old public health debate: Is taxation enough to discourage harmful consumption, or should the state simply ban such products altogether? At the heart of this discussion lies a contradiction - while the government cites health concerns, it continues to generate substantial revenue from the very substances it claims to discourage and is not interested in banning them altogether as it would lose a substantial amount of revenue. But the big question is - Is earning revenue at the cost of public health acceptable? Another concern is that increasing the cess on manufacturers will inevitably raise production costs, leading to higher retail prices. But past experience shows that higher prices rarely translate into lower consumption; demand for these products continues to grow regardless of cost. What is worse is that small manufacturers start selling even more, as they are not in the tax net and work with second-hand machines and low-grade ingredients that are even more harmful. India collected ₹19.4 lakh crore in various cesses over five years, and the new framework ensures that "sin goods" continue to be taxed heavily.

From the government's standpoint, this is both a revenuestabilising measure and a public health intervention. If gutka and pan masala are so harmful - being among India's leading causes of oral cancer - why not ban them outright? The government cannot simultaneously position itself as a guardian of public health and earn from a substance that is unquestionably a health hazard. Cess risks creating a parallel economy where illicit and unregulated products flourish, posing even greater health risks.

# Congress: The Karnataka power tussle

After a setback in Bihar, the Congress Party is now facing an internal conflict in Karnataka, where tensions have escalated between Chief Minister Siddaramaiah and Deputy Chief Minister DK Shivakumar



**KALYANI SHANKAR** 

Following the recent setback in Bihar, the Congress Party is grappling with a power struggle in Karnataka between Chief Minister Siddaramaiah and his deputy, DK Shivakumar. Within political circles, especially among Congress members, there is rampant speculation about a possible leadership change later this year, raising concerns about stability and future governance.

As soon as the Chief Minister completed his half-term on October 20, tensions rose. DK Shivakumar's supporters claim that a secret agreement was made in 2023 involving six senior Congress leaders, whereby Siddaramaiah became Chief Minister while Shivakumar would lead the party.

The Congress leadership in Delhi has intervened, summoning both leaders to the capital. This has left Shivakumar's supporters uncertain about the future. Congress Chief Mallikarjun Kharge, who hails from Karnataka, stated, "I, Sonia Gandhi, and Rahul will decide soon." The BIP has expressed concerns about how this dispute could impact state administration.

This power struggle dates back to 2023 when the secret pact was established between the two contenders. Shivakumar emphasised this week, "Keeping one's word is the greatest strength," sending a message to the Gandhis, and added, "Word power is world power."

Former BJP Chief Minister Sadananda Gowda has offered the party's outside support to D.K. Shivakumar, aligning with Prime Minister Modi's hints about a potential split in the Congress and raising questions about whether Shivakumar will fracture the party.

The Chief Minister acknowledged current challenges, stating, "Administration is on edge; MLAs are discussing leadership changes in the Karnataka Congress, impacting the bureaucracy." He urged the Congress leadership to make a quick decision.

The Congress Party is expected to announce leadership changes soon, a decision that could reshape Karnataka's political landscape and influence national politics.

This is not the first time Congress has encountered factionalism. Karnataka is known for its groupism. The party previously dealt with a similar situation involving Ashok Gehlot and Sachin Pilot in Rajasthan. Gehlot won that contest, leaving Pilot bitter and disappointed. This bitterness persisted throughout the term.

About ten MLAs supportive of Deputy Chief Minister DK Shivakumar are in Delhi advocating for his appointment as Chief Minister. They insist there was a secret agreement for a rotational



DK SHIVAKUMAR'S **SUPPORTERS** CLAIM THAT A **SECRET** AGREEMENT WAS **MADE IN 2023 INVOLVING SIX** SENIOR CONGRESS

LEADERS, WHEREBY **SIDDARAMAIAH BECAME CHIEF** MINISTER WHILE SHIVAKUMAR WOULD LEAD THE **PARTY** 

The writer is a popula

dailypionee

The Pioneer

chief ministership, under which Siddaramaiah became Chief Minister in 2023. They believe it is now time for Shivakumar to take over.

The decision-making team, including Sonia and Priyanka Gandhi, supports Shivakumar for the Chief Minister's post. At the same time, Rahul Gandhi and KC Venugopal prefer Siddaramaiah to complete his term. The crucial vote rests with Congress President Mallikarjun Kharge, who remains undecided and personally involved in the matter.

Shivakumar wants to brief Rahul Gandhi and has sought time to do so. Rahul replied to him on WhatsApp, "Please wait, I will call you." If there

cantly affect the state's stability

SINCE 1865 and national politics, especially with elections approaching.

The Congress Party's influence in national politics is waning. This makes it vital to maintain the power balance in the state. The party must be cautious, as any misstep in leadership could threaten the stability of a crucial government. The Congress High Command faces critical decisions: whether to continue with Siddaramaiah or promote a younger leader like DK Shivakumar. The fight is between the two leaders. Favouring one or the other could disturb the party. Exploring potential future scenarios will be crucial

Shivakumar, as a younger leader, has also been a key asset to the Congress Party. He is known for resolving issues not only in

Karnataka but also in other states where Congress was in trouble. Being wealthy and supported by the Lingayats, with control over the organisational structure, he effectively solves problems and contributes to the party's

Siddaramaiah is known as a capable administrator and one of Karnataka's most prominent leaders, proving advantageous to the Congress Party by fostering unity. He has a strong mass

base and popular legitimacy. Tension is rising as both leaders publicly commit to the party's decision, revealing their underlying ambi-

tions. However, both are preparis a leadership change in Karnataka now, it could signifie The Pioneer ing their supporters for a fight. The ongoing demands and presing their supporters for a fight. sure tactics have harmed the Karnataka Congress's image. Karnataka is a crucial test for

the Congress Party, revealing its ability to manage leadership expectations in a key state. It is one of three states where Congress is in power. Past experiences, such as in Rajasthan, have shown that informal arrangements require careful handling as ambitions grow. In Karnataka, the stakes are high, and any change must not disrupt the government.

The High Command retains some symbolic authority but no longer wields the power it once had. Currently, it must balance the interests of two key leaders who are essential to its future. Additionally, it needs to maintain government stability and demonstrate unity in a time of limited national strength.

Monks and devotees take part in the opening procession of the 20th International Tipitaka Chanting Ceremony in Bodh Gaya, Bihar.

### DIGITAL EXPERIENCE

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### ND OPINION THE PIONEER

History shows that for ages, human beings have exploited other human beings and living creatures on the basis of gender, caste, creed, race, physical or mental strength, economic power, organisational abilities or unity. Similarly, powerful and mighty nations and communities have exploited weaker and poorer nations and communities because of their vulnerabilities. Exploitation of illiterate and poor people is a known reality across the world.

**RAJYOGI BRAHMA** 

KUMAR NIKUNJ JI

As we all know, powerful or so-called educated people have long used uneducated, illiterate, and socially backward groups as slaves or bonded labourers, forcing them to work under inhuman conditions simply to make life easier and more comfortable for themselves. As landown-

ers, men nave exploited the tillers of the soil. As industrialists, they have extracted labour from the working class at extremely low wages.

Value-based education: Essential for a civilised world

As capitalists and moneylenders, they have demanded high interest rates on money and real estate. As heads of multinational companies, they have imported raw materials and labour at cheap rates and exported manufactured goods to global markets, filling their own coffers at the cost of semi-industrialised or unindustrialised nations. In pursuit of exploitation, no limits have ever been set. It is not only exploitation but also active persecution of the weak by the strong. Even when offering something to

others, the hidden aim was often to gain name, fame, praise or credit and to be rewarded sooner or later. Only rarely have individuals made sacrifices out of pure love, sympathy, compassion

SINCE 1865 or concern. This demonstrates that money, machines, resources, military strength and

political influence have repeatedly been used by selfish individuals to exploit others. Exploitation causes widespread trouble and turmoil. Can it be eliminated to save humanity? Many social, economic, political and interpersonal problems can be solved only if universal love replaces exploitation. If abundance and affluence remove all incentive to exploit, exploitation can end. How can the feeling of universal love be ignited worldwide? The key is education.

Awakening and strengthening the emotion of love can be achieved only through education that ennobles emotions. Without values-based education and practical methods to refine or spiritualise love, crime and lawless ness will increase. Discussions on human rights are meaningless without this education. Any society, however developed, will be riddled with crime if its people lack proper values education. Unfortunately, those in power often overlook how deeply progress, peace and happiness depend on emotional training and values education, especially the teaching of love.



Governments and organisations spend trillions annually to solve conflicts and problems, yet exploitation continues because conflict resolution lacks genuine moral and spiritual education. It is time for leaders to understand this and act seriously to protect future generations from

ongoing devastation. This approach to education builds character, empathy, responsibility and emotional intelligence, shaping individuals who choose ethical paths and contribute positively to society. Value-based education offers the essential foundation to overcome exploitation and create a civilised, harmonious world.

The writer is a spiritual educator & popular columnist

### **DEEPFAKE TECHNOLOGY POSES GRAVE** RISKS DEMANDING URGENT ACTION

Please send your letter to the info@dailypioneer.com.

In not more than 250 words. We appreciate your feedback

Deepfake content has rapidly become one of the most dangerous digital threats of the modern era. These highly manipulated videos and audio recordings are increasingly being misused for character assassination, cyberbullying, financial fraud, and widespread political misinformation. What makes this threat particularly alarming is the extreme realism that advanced artificial intelligence now enables, making it extraordinarily difficult for ordinary citizens to distinguish authentic material from

fabricated content. As a consequence, victims often endure severe emotional distress, social humiliation, professional setbacks, and longterm reputational damage.

Given the seriousness of this crisis, there is an urgent need for

enforce far stricter cyber laws, supported by clearly defined guidelines to regulate the creation, distribution, and misuse of deepfake material. Strong penalties and faster investigative procedures are essential to deter malicious actors. Equally important is the

the government to introduce and

responsibility of citizens to remain vigilant. People must verify the credibility of any digital content before sharing it, particularly during sensitive political periods, to prevent the spread of harmful misinformation. Public awareness campaigns and digital-literacy programmes can play a crucial role in educating society about the dangers posed by deepfakes and the steps required to counter them effectively

ARSHAD BASTAVI | MUMBAI

# LETTERS TO THE EDITOR

### Centenarians rising across the world

While blessing an elderly person, it is customary to say, "May you live a long life." Maharshi Dhondo Keshav Karve and P Satawalekar both reached their centenary through lifelong dedication and discipline. Even today, many centenarians live across India and other countries, remaining active despite their advanced age.

According to the World Population Review, over the past fifteen years the number of centenarians worldwide has risen significantly – from 4.55 lakh to 9.35 lakh. Japan has the highest number, with 1,23,333 individuals aged one hundred or more. The United States ranks second with 73,629 centenarians, followed by China with 48,566. India stands fourth with 37,988. In addition, several nations such as Russia, Italy, Germany, Britain, Spain, Thailand and Canada also have substantial centenarian populations.

Pension systems, nutritional awareness and a healthier lifestyle further support longer life expectancy. Japan, in particular, places great emphasis on optimistic living rather than stress-driven routines. Moreover, the country's longstanding culture of regular physical activity, balanced diet and social cohesion has played a major role in its exceptionally high number

### India's medicine pricing paradox exposed

India, often described as the pharmacy of the world, presents a paradoxical situation when it comes to the pricing of medicines. In the country, the cost of drugs sold in local chemist shops and those available at Jan Aushadhi Kendras shows an extreme disparity. There exists a considerable inflation gap, even when the medicines share the same chemical composition and therapeutic value. The irony of this pharmaceutical landscape is that the pricing of drugs produced by multinational companies often remains largely untouched, facing minimal competition. This results in a system where affordability becomes a challenge for the very people who depend on these medicines for survival. The government must therefore conduct a thorough reality check on drug prices. It should examine which medicines dominate the pharmaceutical market and investigate how middlemen exploit economically weaker sections through inflated pricing.

Medicines are an essential necessity, not a luxury, and their prices must remain within the reach of every individual. India must prioritise becoming the true pharmacy for its own people by ensuring that all citizens have easy access to high-quality medicines at afford-

### **BLO** deaths expose electoral negligence

The persistent deaths of Booth Level Officers (BLOs) across India, resulting from the demanding and stressful nature of their work during the ongoing SIR 2025 electoral roll revision, have raised serious and deeply troubling concerns. These incidents have triggered political controversy, widespread public distress and growing criticism of the administrative burden placed on field officers. Such tragic deaths demand intervention from bodies like the National Human Rights Commission to assess whether current practices genuinely protect the rights and welfare of frontline staff. The SIR exercise involves large-scale mobilisation of field personnel, creating immense administrative pressure, especially in regions with dense populations and high migration. Although SIR is crucial for preventing voter fraud and maintaining democratic credibility, the repeated loss of BLOs raises a vital question: should electoral integrity ever come at the cost of human lives?

The deaths of BLOs during this exercise serve as a stark reminder that electoral preparedness must balance procedural accuracy with the well-being of those undertaking door-to-door verification. The system must protect the very workers who uphold the foundation RANGANATHAN SIVAKUMAR | TAMIL NADU

able prices. KIRTI WADHAWAN | KANPUR

SHANTARAM WAG | PUNE





# COP30 ends in disappointment with weak commitments

COP30 met in Belém under intense global urgency, yet it ended in broad disappointment. Crucial proposals to phase out fossil fuels and halt deforestation failed to secure agreement, exposing the sharp divide between major emitting nations and vulnerable countries already suffering the harsh impacts of climate change





 $\mathbf{B} \mathbf{K}$ **SINGH** 

A week before COP30 began in Belém, Cyclone Montha formed in the Bay of Bengal and struck the Indian states of Telangana, Andhra Pradesh and Odisha. damaging infrastructure and disrupting lives and livelihoods. Around the same time, Hurricane Melissa originated in the Atlantic Ocean and caused widespread destruction in Jamaica and Cuba. Melissa was one of the strongest Category 5 storms ever recorded, with wind speeds approaching 300 km per hour, knocking out power to nearly threequarters of the island nation. The hurricane then moved towards Cuba, causing extensive damage, and later to Haiti, where 20 people died, before passing across the Bahamas and near Bermuda. In addition, Typhoon Kalamegi made landfall in Vietnam after killing 200 people in the Philippines and Vietnam. By the time COP30 reached its concluding stage, flooding in Vietnam had taken 41 more lives.

Amid so many climate disruptions occurring across the world, COP30 ended with significant disappointment. Brazil's proposal backed by nearly 90 countries — to lay down a roadmap for transitioning away from fossil fuels, along with the host nation's proposal to end deforestation, failed to reach consensus.

The conference was overshadowed by the absence of leaders from the three top greenhouse-gas-emitting countries. Climate change driven by greenhouse gas emissions has warmed oceans and intensified storms. The most damaging of these gases is CO?, a non-reactive compound that remains in the atmosphere for hundreds of years. The poorest countries - especially those located between the Tropic of Cancer and the Tropic of Capricorn — are suffering the most.

They have been pleading for assistance for years, but wealthy nations have failed to meet their pledges to fund mitigation and adaptation efforts. Donald Trump, in both his first and second terms as US President. withdrew from the Paris Climate Accord and did not provide funds to help poorer nations decarbonise their economies or repair climate-related damage. How can he aspire to a Nobel Peace Prize when his



**COUNTRIES WITH** TFFF-QUALIFYING FORESTS, 68 HAVE FOSSIL FUEL **DEPOSITS BENEATH** THEM. THERE ARE 317 BILLION TONNES OF POTENTIAL CO? **FROM** 

**RECOVERABLE RESERVES AND** MORE THAN 4.6 TRILLION TONNES IF ALL DEPOSITS WERE **EXPLOITED** 

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actions have left two-thirds of the global population exposed to increasingly destructive climate catastrophes?

More than Trump's claims, the Nobel Committee should consider the state of the global environment. Scientific communities and the United Nations have repeatedly warned that if global warming exceeds 1.5°C above pre-industrial levels, life on the planet will face unprecedented disruptions. These warnings have been ignored by Trump, who calls climate change a hoax, dismantles green-energy transition projects and

expands fossil fuel produc-The Pioneer tion. He praises "clean, beautiful coal" and increases fossilfuel output to keep inflation in check. How can the Nobel Committee

overlook actions that directly contradict scientific advice?

The conference was held at the mouth of the Amazon in Belém, a region of immense environmental significance. The Amazon rainforest is considered the lungs of the world, and its preservation is essential for the survival of humankind. Assured access to concessional finance for adaptation and affordable green technol-

ogy for mitigation are major concerns for the Global South. The scale of the Amazon can be understood from the fact that India's forests store 7.2 gigatonnes of CO? equivalent, while the Amazon stores 56.8 gigatonnes. Forests cover 31 per cent of the world's land, amounting to 4.14 billion hectares. Brazil holds 12 per cent of global forests, while Russia, China, Canada and the Democratic Republic of Congo hold 20 per cent, 12 per cent, 9 per cent and 8 per centrespectively. If forests were protected and allowed to regener-

> ate without human pressure, they could absorb nearly 14 gigatonnes of CO? annually equal to one-third of yearly global greenhouse-gas

Recognising this potential, the host country proposed an initiative to end deforestation. Although only a beginning, the proposal aimed to stop the destruction of tropical forests. The Tropical Forests Forever Facility (TFFF) was launched to mobilise \$125 billion through public and private funding to reward countries that conserve forests and regenerate barren areas to expand tropical forest cover. It would be managed by the World Bank as a multilateral trust fund. The challenge arises when fossil fuels lie buried beneath these forests, creating incentives for their destruction through extraction.

Of the 74 countries with TFFF-qualifying forests, 68 have fossil fuel deposits beneath them. There are 317 billion tonnes of potential CO? from recoverable reserves and more than 4.6 trillion tonnes if all deposits were exploited. Most of these are concentrated in India, China and Indonesia. TFFF cannot succeed unless there is a clear commitment not to extract fossil fuels beneath forests. A similar mechanism must also apply to non-TFFF countries. Boreal forests also cover major fossil fuel reserves, particularly in Russia and Canada. Therefore, an agreement is needed to prioritise forests located above fossil fuel deposits and ensure they remain off-limits for exploitation. Indigenous people from the Andes in Ecuador, the Amazon in Peru, and activists from Brazilian forests and savannas – young and old, women and men – participated in the conference in large numbers. They raised their voices against

the destruction of their territories through oil drilling and gold mining and demanded the protection of the world's most biodiverse forests. Indigenous communities in the Amazon are known to clear trees and expand agriculture for crops such as soybeans and maize. They will protect the forests if compensated adequately.

Another proposal by the host country that failed to appear in the final agreement was the roadmap for phasing out fossil fuels. Around 90 countries from Africa, Asia, Latin America and the Pacific, along with EU member states and the UK supported the phase-out plan. Although the EU called the roadmap a red line, leading economies such as India, China, South Africa and Russia informed the presidency that they would not accept it. Cambodia also joined this coalition. The initiative sought a binding global agreement to halt new fossil fuel expansion, ensure an equitable phase-out and scale up financial mechanisms to support vulnerable nations. Developing countries require technology transfer, climate finance and capacity-building support for a fair energy transition. There was strong support from both the Global South and Global North for a fossil-fuel phase-out, but the final agreement omitted it. This became the biggest fault line at COP30.

COP30 increased the annual climate finance target from \$100 billion to \$300 billion by 2035. Developed countries will raise their grant contributions from \$40 billion to \$120 billion, while the remaining \$180 billion - mobilised by developed countries — will come as loans to developing nations for mitigation and adaptation. This could push vulnerable countries into unsustainable debt and harm their economies.

Other issues that reached consensus and were included in the agreement are the health action plan, the Santa Marta Conference (co-hosted with the Netherlands on April 28-29 2026) to discuss global fossil-fuel phase-out, the Open Planetary Intelligence Network, the global ethical stocktake, and the declaration on hunger, poverty and people-centred climate action and adaptation. These have limited significance at the international level. The concern remains that transporting 50,000 delegates from all parts of the world and meeting their logistical needs in Belém may have generated more carbon emissions than the reductions achieved

# India-Russia: Exploring new frontiers for economic cooperation and partnership



**PRIYA GUPTA** 

India and Russia remain extremely close and reliable partners on the economic and defence fronts. In FY 2024-25, bilateral trade reached a record US \$68.7 billion, with India importing nearly US \$63.8 billion worth of goods from Russia. Following the outbreak of the Russia-Ukraine conflict, Russia steadily emerged as India's largest crude-oil supplier, accounting for more than one-third of India's total crude imports in 2025. Russia has also become India's top fertiliser supplier, with fertiliser imports rising by nearly 370 per cent over the past two years.

India's exports to Russia, although modest at around USD 5 billion, include pharmaceuticals, tea, engineering goods, marine products, textiles, and organic chemicals, and are expected to grow further as both countries work to reduce the trade imbalance.

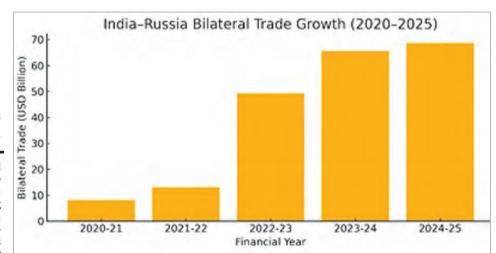
Alongside this expanding economic corridor, tourism between the two countries carries immense untapped potential. The flying time between major Indian and Russian cities is comparable to several popular long-haul routes, making Russia a viable and attractive destination for Indian travellers, particularly if visa procedures continue to ease. In

2024, around 1.2 lakh Indians visited Russia, whereas more than 50 lakh Indians travelled **SINCE 1865** to Southeast Asia in the same period. This comparison clearly highlights the nology services.

possibility of exponential growth in Indo-Russian tourism. As visa-free group travel becomes operational, this potential could increase many times over.

Thousands of Indian students pursue higher education in Russia, especially in medicine, engineering, and technical sciences, creating sustained cultural familiarity and long-term interpersonal networks.

These exchanges deepen social understanding on both sides. Similarly, Russian visitors to India frequently engage with India's cultural, spiritual, and wellness traditions-from yoga and Ayurveda to heritage tourism-creating a growing community of cultural ambassadors in both countries. Travel companies note that the new framework will open the route to families, students, MSME delegations, and budget travellers who were previously deterred



by procedural complexity. Indian arrivals in Russia rose from 60,000 in 2023 to 120,000 in 2024, while Russian visitors to India increased to 175,000 in the same period. Combined travel volumes could surpass 400,000 in 2025. Moscow also recorded a 26 per cent rise in business travellers from India in 2023, signalling renewed corporate interest in Russian markets.

The tourism revival is anchored in three factors: improved direct flight connectivity, a rebound in post-pandemic travel, and Russia's 2023 introduction of e-visas for Indian citizens.

#### Impact on the Travel Economy Industry analysts estimate that the visa-free

mechanism could expand the bilateral tourism economy by USD 80-110 million annually through higher spending on flights, hotels, local transport, and packaged tours. Travel associations add that the shift may The Pioneer

also encourage more cross-border corporate travel, particularly in energy, pharmaceuticals, education, and tech-

"The India-Russia travel corridor is entering a high-growth phase. Visa-free group travel will significantly widen the market and bring in firsttime international travellers from India's Tier-II and Tier-III cities," said a senior official from the Indian Association of Tour Operators (IATO).

### **Cultural and Academic Links**

While economics forms the backbone of the new framework, cultural and educational exchanges also stand to gain. Beyond leisure travel, India can expand medical, wellness, and spiritual tourism, while Russia's winter destinations offer new options for Indian travellers seeking seasonal experiences.

### **Policy Perspective**

Officials familiar with the matter say the initiative aligns with broader efforts to diversify engagement beyond traditional defence and energy cooperation. For India, the agreement fits into a larger strategy of expanding international tourism, especially as outbound travel continues to rise among middle-income households.

To accelerate this momentum, both governments could consider complementary policy measures such as subsidised travel corridors, simplified visa-on-arrival schemes, and dedicated tourism desks for MSMEs and student exchanges. "Visa simplifications always expand mobility," says a senior member of the Indian Association of Tour Operators (IATO). "Russia is not a new market for India, but the revival of affordable direct connectivity and easier entry will make it far more attractive for families and students.'

### Outlook

If implemented smoothly, the visa-free group travel framework has the potential to reshape how both nations interact at the citizen level. With demand already rising and both governments prioritising mobility reforms, the India-Russia tourism corridor may emerge as one of the most dynamic bilateral travel routes in the coming years.

For tourists, the upcoming changes promise easier access, lower travel costs, and more varied itineraries. For the economy, they signal new opportunities across aviation, hospitality, education, and trade. Above all, the initiative reflects a shift towards closer, more frequent. and more meaningful people-to-people engagement between India and Russia.

The writer is an Associate Professor at the Atal Bihari Vajpayee School of Management and Entrepreneurship, Jawaharlal Nehru University, New Delhi, India

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# Kashi Tamil sangamam 4.0: A dialogue India needs



**CHAMU** KRISHNA **SHASTRY** 

As India navigates a moment of renewed cultural assertion and rising linguistic anxieties, the Kashi Tamil Sangamam (KTS) returns at precisely the right moment. Its fourth edition, beginning in December 2025, arrives at a time when debates about regional identity, linguistic pride and national integration have become sharper, sometimes even polarising. In such a context, KTS stands out not merely as a festival, but as a vital civilisational bridge, reminding us that India's unity is an enduring cultural inheritance.

### **A Counter-Current in Divisive Times**

The past few years have seen language enter public discourse more forcefully, often sparking heated debates over recruitment rules, competitive exams, mediums of instruction and digital platforms. Social media frequently amplifies these issues into regional flashpoints, creating a misleading impression of a North-South cultural clash. This narrative, while emotionally charged, ignores the centuries of dialogue, migration, learning and exchanges that have shaped our civilisation. KTS serves as

a powerful counter-current to this polarisation by demonstrating that the Tamil and Hindi-speaking regions do not stand in contrast, but rather in constant conversation and agreement.

### A Vision Rooted in Continuity

Conceptualised under the guidance of Prime Minister Narendra Modi and organised by the Ministry of Education, with IIT Madras and BHU as knowledge partners, KTS aligns perfectly with the ethos of Ek Bharat Shrestha Bharat. Far from being merely symbolic, it revives a civilisational relationship between Tamil Nadu and Kashi, two ancient centres of learning whose interactions have shaped Indian thought for millennia. The corridor between the South and Kashi is not a modern creation; it has long been a home for Tamil poets, saints and scholars. It was here in Varanasi that Mahakavi Subramania Bharathi found his intellectual awakening and where Dr Sarvepalli Radhakrishnan, a towering Tamil philosopher, led Banaras Hindu University. This living history challenges simplified binaries about regional isolation.

### Why Language Matters Now

Language is once again central to India's social discourse. With increased interstate migra-

tion, multilingual workplaces, digital classrooms and a growing national labour market, linguistic literacy is no longer optional. While state-level identity politics has sharpened linguistic boundaries, KTS's renewed focus, "Learn Tamil - Tamil Karkalam", comes as a timely intervention. Recognising Tamil as a national treasure rather than a regional language is crucial for India's emotional integration — an approach that extends to all Indian languages. Celebrating one language does not make another smaller, but instead enriches the entire national linguis-

KTS 4.0 places this exchange at the centre of cultural unity, encouraging youth, students, educators and scholars to treat Tamil, Hindi, Sanskrit, Telugu, Malayalam, Kannada, Marathi, Bengali and all Indian languages as relatives within one Bharatiya Bhasha family.

KTS's key contribution is its ability to humanise history, enabling participants to rediscover shared civilisational roots through methods such as cultural immersions, seminars, poetry recitals, temple visits and academic interactions. It reminds us that Siddha and Ayurveda evolved through cross-lingual knowledge sharing and that Tamil grammar's ancient roots converse deeply with Panini's linguistic tradition. Furthermore, it highlights how temple architecture, music, ritual practices and storytelling traditions between the North and South overlap far more than they differ.

### The Needs of a Changing India

The Dioneer SINCE 1865

India today is far more mobile than ever before. Students from Tamil Nadu attend universities in Delhi and Uttar Pradesh, while

Hindi-speaking students pursue technology, medicine and the arts in Coimbatore, Chennai and Madurai. Driven by the economy's growing demand for multilingual skillsets, building cultural empathy is now a national necessity. KTS thus stands as a policy-relevant initiative that strengthens national cohesion precisely when identity markers are sharp and sensitivities even sharper.

The Sangamam challenges the flawed assumption that unity requires sameness, and instead calls for unity through understanding. Each edition of KTS proves that genuine dialogue reduces mistrust, dismantles stereotypes and builds emotional bridges. As KTS 4.0 is set to begin, it drives home the key message that celebrating Tamil enriches all of India, learning from others strengthens one's own identity, and our languages are not competing voices, but harmonising notes in the Indian symphony.

The writer is Chairman,



# comment

THOUGHT FOR THE DAY

Good communication is the bridge between confusion and clarity — Nat Turner, American preacher

# Railways must communicate clearly during crises

Passengers onboard a Mumbai-bound Superfast Express train recently accused the Railways of negligence after facing leaking toilets, lack of food and an eighthour delay, with many alleging that the 'superfast' train halted at nearly every station en route.

A **mid-day** journalist, too, travelling with his elderly mother, reported being stranded at Lucknow railway station for nine hours while waiting for a train to Mumbai, with no updates on arrival or

platform despite freezing weather.

While some delays may be inevitable given the foggy weather, lack of communication from train crews, divisional control rooms and official helplines is inexcusable. This edit space has highlighted that no communication in any kind of transportation space or even public infra, is disastrous. Frustration, confusion, no decisions, conjecture all boil over to people making rash decisions, ire taking over logic and ill-informed guid-

ing others often with tragic results. A passenger added that toilets had no water, the ceiling leaked, and complaints went unheeded. Dinner arrived hours later. While the Railways said that this is a challenging season, they did not have a satisfactory answer to why there was no communication or other lapses.

We talk about superfast trains and bullet trains and all the rest, but basic hygiene, communication, and complaint redressal seem to be missing on the current network in places. It is laughable that we tout all these super zippy and international upgrades but we do not have our basic on-ground facilities on point. This is like building castles on a bed of sand.

We need to first strengthen systems at the lowest but vital level. It is time to remember that it is the passengers, not hi-tech, hi-jinks, that are the heart of any commuting network. It is for them that infra is made, and the Railways has a responsibility for service and safety.

# **LETTERS**

# Police personnel are not above the law

Apropos of 'Driver who lands man in hospital turns out to be... a 'drunk cop'!', police officers are not above the law. The officer who hit Raghuveer Kumbhar, before fleeing, must face strict punishment for his reckless behaviour.

PERVYYN KAVARANA

# Kudos to women in khaki who saved two lives

Apropos of 'Women cops set up footpath delivery room for pregnant woman', their quick action in helping the woman deliver shows dedication. Both mother and baby were safe. Police work in tough conditions with poor pay and facilities. They deserve equal pay and better support.

**SN KABRA** 

# Our infrastructure shouldn't be a hazard

This refers to 'A streetlight named danger'. The tilting lamppost shows how poorly our public utilities are maintained. Potholes, cracks, loose wires, and unsafe construction sites risk lives daily. Strict checks, safety standards, and accountability are essential.

**AMIT BANERJEE** 

# Even columns I didn't agree with were great

Apropos of 'Shall we agree not to disagree?', Dr Mazda Turel's and CY Gopinath's columns will be missed. Even when I disagreed with an IMHO column, I never found it disappointing. I hope these writers' replacements are equally engaging.

**GITA VENKAT** 

# What's it like seeing Tees on its tehrvi





Mayank Shekhar

Tatching Dibakar Banerjee's film, Tees — which I think is a stellar piece, if not a surefire masterpiece — feels a bit like public drinking in a prohibition state.

I'm in a packed hall, surrounded by eager younglings for an evening show at the India Film Project's fun fanmeet at Mehboob Studio in Mumbai.

Only, the picture is temporary lifting a ban on itself. Nobody's watched its trailer, stills, or knows much about it. It's not that the state has imposed this prohibition.

It's Netflix, the producers, that refused to platform its own movie, after funding Dibakar and his cast-crew to make what they wished, coming "from a position of strength." Why'd they do that?

Tees opens with the shot of a computer-generated pussy-cat negotiating on the phone with an Indian gigolo, Anhad (Shashank Arora), who moonlights as a writer, in the year 2042.

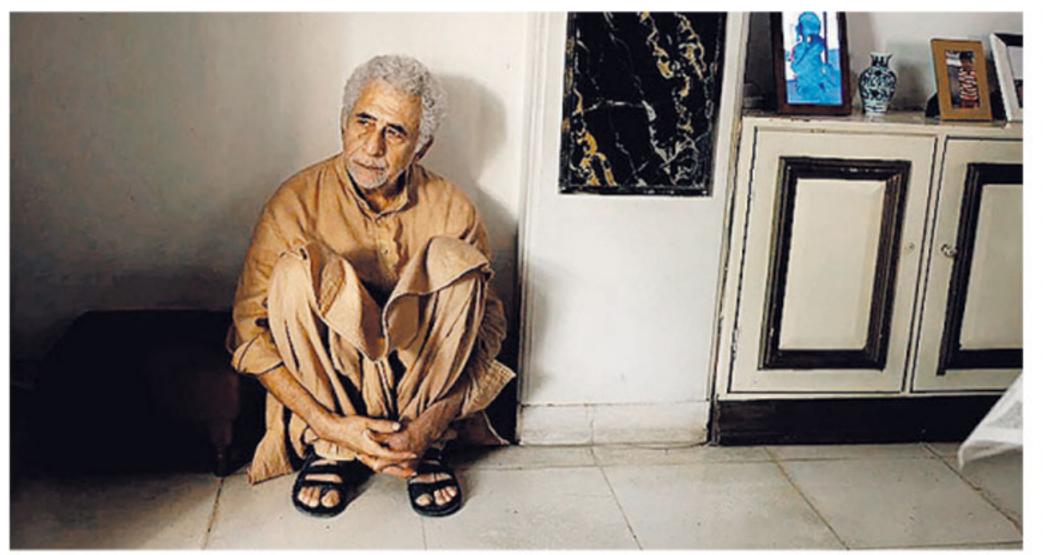
A book that you once spot in Delhi-based Anhad's bed is *Gyarahvin-A Ke Ladke* (*Boys from Std XI-A*) — actually authored by Gaurav Solanki, the co-writer of *Tees*, imagining his character reading him in the future!

Anhad has himself written a book titled *Tees*. It's on the communal riots that took place in 2030, and that can't see the light of day, because the nightmare of censorship has descended on it.

Much as the film named after it—although I'm hardly at a secret screening. Technically, *Tees* isn't banned. Treat it like drinking at a gymkhana on a dry day, since the consumption is private. As with film festivals, in general.

Keen on a writing career still, the talented young man in *Tees* compiles a family cookbook that the state demands 72 cuts on! I'm guessing readers of books have exponentially expanded in the future for the Indian state to care so much; they don't, as much, currently.

Director Dibakar Banerjee's film, traversing three generations of an Indian family between 1989 and 2042, would've killed it among audiences; it got killed on arrival instead



(Clockwise from top) A still from 'Tees'; filmmaker Dibakar Banerjee. PIC/GETTY IMAGES; screenwriter Gaurav Solanki. PIC/INSTAGRAM/@GAURAVSOLANKI\_



But the movie isn't merely a peek into what lies ahead.

Which is anyway the weakest link, since it's the hardest thing to convincingly get right — whether about technology, or politics. We can barely grapple with what's going on, being at the cusp of it, in the present, that feels like future, every other day.

The screen simultaneously flits between two other timelines: circa 1989
(Kashmir), and 2019 (Mumbai), with
Much as the film named after it
although I'm hardly at a secret
reening. Technically, Tees isn't

The screen simultaneously flits between two other timelines: circa 1989
(Kashmir), and 2019 (Mumbai), with
multiple characters, and separate
stories, united by a common theme,
i.e. displacement, and exclusion.

Must we delve deeper into these subjects? No.

A critical damage that, I suspect, the more intellectually inclined viewers do with 'word of mouth' for movies — that's inherently a visceral and emotional medium — is academically examine/ruin them to a point that the recipient of their review is convinced the damn thing must be a debilitatingly dark, artsy bore.

Recent case in point: Neeraj



Ghaywan's thoroughly mainstream *Homebound* (2025).

Firstly, at 120 minutes flat, that could've even been longer, *Tees* is a tightly entertaining/engaging picture — from the carefully picked ambient sounds, cinematographer Ranjan Palit's visual palette, to the seemingly specific backdrops, and lots and lots of observational humour— toplined by finest actors bringing their A-game.

As in the flawless Manisha Koirala (1989), ageing over time; Huma Qureshi (2019), playing an overweight lesbian, totally disregarding the male gaze; indeed, what's there ever not to love about Naseeruddin Shah, even if in an extended cameo, as a potty-mouthed Man Friday, in 2042!

Also, Dibakar-Gaurav's script isn't so clever that you can't figure what's going on — just clever enough that you feel rewarded as a viewer, once the Easter eggs fall in the same basket.

That is, the moment you realise the

timelines belong to members of the same family, over three generations. "This is a family film," as Gaurav calls it. I agree.

There's so much at play, you wanna watch it twice — once for the plot, the second time on for the detailing.

Structurally, the best Indian parallel to this scripting devise that I could think of is Anand Gandhi's stroke of brilliance, *Ship of Theseus* (2012).

I asked Dibakar about this. He kinda agreed. Of course, his *Love Sex Aur Dhokha* (2010), and its sequel (2024), simultaneously follow three story-lines as well.

Since Khosla Ka Ghosla! (2006), Dibakar has directed 10 films, if you count the shorts, including the crackerjack zombie segment in Ghost Stories (2020) for Netflix, that has been sitting on Tees, edited during the pandemic, for at least three years.

Clearly, no matter how accomplished a filmography, the hustle never ends? I ask Dibakar, 56.

He says, "Those who have a music band, and make films, can tell you how it keeps them young. Because you're forever struggling. [Each time] it's Khosla Ka Ghosla, all over again!"

An urge to express altogether anew being the age-defying nectar — perhaps the opposite of a mundanely repetitive day-job.

That said, why would Netflix finance a brilliantly made film, but keep it from its audience? Ideally, that can't be a question for Dibakar, but I pose it to him, nonetheless.

He says, "Let me give you an example. You all have parents, partners, children... Sometimes, when you try and talk to them, [they simply shut you off] with the reaction, 'Well, you won't understand."

That's what he was kinda told, I guess. As I write this, the next Hindi film release on Netflix is Single Papa.

Mayank Shekhar attempts to make sense of mass culture. He tweets @mayankw14 Send your feedback to mailbag@mid-day.com

# have your say!







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@ahmedabadmirror (X)

Apple appoints Subramanya as vice-prez of Al CALIFORNIA: Apple has announced to appoint renowned Al researcher Amar Subramanya as vice president of AI, reporting to Craig Federighi. Amar is an Indian-origin researcher.

# Sanchar Saathi app not mandatory

Keeping the app is up to individuals, and it can be deleted: Scindia amid privacy row

**#NEW DELHI** 

Sanchar Saathi mobile app is not mandatory and can be deleted, said Union Minister for Communications Jyotiraditya Scindia on Tuesday, amid the privacy row.

Speaking to the media, Scindia noted that keeping the app is up to individuals, and it can be deleted from smartphones.

"If you don't want Sanchar Saathi, you can delete it. It is optional... It is our duty to introduce this app to everyone. Keeping it in their devices or not is up to the user," the Union Minister said.

He also added that the "platform does not enable snooping or call monitoring".

The clarification comes as the Centre's move to pre-install the Sanchar Saathi mobile application on all new mobile handsets manufactured or imported for use in India was seen as a breach of privacy.

Criticising the move, Congress MP Priyanka Gandhi Vadra called it a "violation of privacy and a step toward authoritarian governance".

The government maintained that it aims to safeguard the citizens from buying non-genuine items.

As per the guidelines, issued on November 28, mobile manufacturers and importers have to ensure that the pre-installed Sanchar Saathi application is readily visible and accessible to the end users at the time of first use or device setup and that its functionalities are not disabled or restricted.

Additionally, all such devices that have already been manufactured and



Platform does not enable snooping or call monitoring, says Scindia

Sanchar Saathi to ensure people's safety: BJP

# NEW DELHI: The BJP on Tuesday accused the Congress of spreading "misinformation" about the Sanchar Saathi app, and said its purpose is to ensure people's safety from fraud and other crimes, not to snoop on them. BJP MP and national spokesperson Sambit Patra also reiterated the government's clarification that users would be free to delete the app from their mobile devices if they do not want to use it.

# It is a snooping app: Cong demands its rollback

The Congress has alleged that the government's directive on the Sanchar Saathi app smacks of dictatorship and infringes on the right to privacy of citizens. Calling it a "snooping app", the opposition party demanded its immediate rollback. Congress president Mallikarjun Kharge alleged that the government's move is yet another attempt by the BJP to strangulate the voice of the people and is akin to dictatorship.

are in sales channels in India, the manufacturer and importers of

mobile handsets shall endeavour to push the app through software updates. The companies have to complete the implementation in 90 days and submit a report in 120 days.

Your Backdoor

By Siddhartha

DoT is undertaking the Sanchar Saathi initiative for curbing the misuse of telecom resources for cyber fraud and ensuring telecom cybersecurity.

In a separate statement, the DoT said that it has observed that some of the app-based communication services that are utilising Indian mobile numbers for identification of their customers or users or for provisioning or delivery of services, allow users to consume their services without the availability of the underlying Subscriber Identity Module (SIM) within the device in which the appbased services are running.

This feature is being misused to commit cyber-frauds, especially from operating outside the country.

The issue of SIM binding in messaging apps and its misuse has been raised by multiple government bodies/agencies and an inter-ministerial group.

IANS

# TECHITEASY

# **Sanchar Saathi** blocks 42L stolen or lost mobiles

### # NEW DELHI

Since its launch on January 17 this year, the Sanchar Saathi mobile app has seen more than 1.4 crore downloads, and have successfully blocked over 42 lakh stolen or lost mobile devices, official data showed on Tuesday.

While 26 lakh lost/stolen mobile phones were traced, 7.23 lakh have successfully been returned with the help of Sanchar Saathi app which is a fully voluntary, user-driven platform and privacy-first app and activates only with user consent.

# Apple may not **follow Sachar App** in its current form

### **#NEW DELHI**

Apple and Samsung will discuss Sanchar Saathi app order with the government and try to find a middle path on the directive for its pre-installation on mobile phones, sources said.

In an order dated November 28, 2025, the Department of Telecom has directed manufacturers and importers of mobile handsets to ensure that its fraud reporting app, Sanchar Saathi, is pre-installed on all new devices and installed via a software update on existing handsets.

# India can help tackle digital inequality: UNDP

India can build an inclusive Al future for the world, says UNDP report released on Tuesday

### **#NEW DELHI**

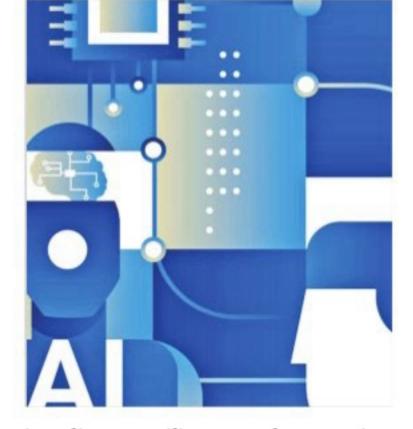
India is well-positioned to tackle digital inequality and shape an inclusive transition in Artificial Intelligence (AI) for the world, said a new United Nations Development Programme (UNDP) report released on Tuesday.

While AI is advancing at a historic pace, strong digital ecosystems in some countries and limited connectivity, skills, and infrastructure in others are widening gaps.

The report, focussed on the Asia Pacific region, warned that without deliberate action, AI could widen gaps in income, opportunity, and governance, reversing years of progress in reducing global inequality.

It showed that India's digital public infrastructure, expanding AI research ecosystem, & large technology workforce provide a strong foundation to scale AI for public value.

"India's digital strengths give it a head start in building an AI future that works for everyone. AI is already strengthening public health, improv-



ing climate resilience, and supporting better services. The real test is ensuring these gains reach every community," said Dr Angela Lusigi, Resident Representative, UNDP India.

"The choices we make now will determine whether AI narrows gaps or widens them. India can lead by ensuring its benefits reach rural communities, women, and young people," she added. IANS

# 'Bharat Taxi' begins its pilot operation in Delhi

# As many as 51k drivers registered on the mobile app

### **#NEW DELHI**

'Bharat Taxi', a ride-hailing app service backed by eight top cooperative organisations, on Tuesday began a pilot operation in Delhi, as it looks to rival established players like Ola, Uber and Rapido to provide reliable transportation services.

The soft launch includes cars, auto and bikes, with more than 51,000 drivers registered so far on the app. The digital app, 'Bharat Taxi', will be operated by the Sahakar Taxi Cooperative Ltd, a multi-state cooperative society, registered under the MSCS Act 2002 on June 6, 2025.

The promoters of the Sahakar Taxi Cooperative Ltd are Gujarat Federation (Amul), IFFCO, KRIBHCO, NAFED, NDDB, NCEL, NCDC and NABARD.

There are two driver representatives elected on the board.

"Bharat Taxi has been launched in Delhi with more than 51,000 drivers registered on the app," Sahakar



Taxi Cooperative Ltd Chairman Jayen Mehta said. The registration of drivers in Gujarat is underway, said Mehta, who is also the MD of Gujarat Co-operative Milk Marketing Federation (GCCMMF).

"The Prime Minister's vision of Co-operative Milk Marketing Sahakar Se Samridhi has inspired the Ministry of Cooperation, led by Union Minister Amit Shah, to create this new co-operative organisation for the benefit of lakhs of drivers across the country," Mehta said.

> Union Home and Cooperation Minister Amit Shah had announced in the Parliament in March 2025

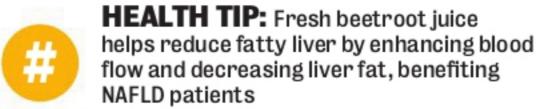
The digital app, 'Bharat Taxi', will be operated by the Sahakar Taxi Cooperative Ltd, a multi-state cooperative society

that a new cooperative taxi service would be launched.

Salient features of the Bharat Taxi app include user-friendly mobile ride booking, transparent fare, vehicle tracking, support for multi-lingual interfaces and 24/7 customer services to enhance accessibility, secure and verified onboarding, inclusive mobility, tech-enabled support and safety measures for the citizens.

With zero commission model, drivers will get full earnings from each ride. Profit of the cooperative society will be distributed directly to drivers.

# YOU





While drinking fresh beetroot juice daily can benefit fatty liver, caution is needed for kidney stone or low blood pressure sufferers

Wednesday, December 3, 2025

feedback@ahmedabadmirror.com facebook.com/theahmedabadmirror @ahmedabadmirror (X)

t's popular advice for new graduates: "Find a job you love, and you'll never work a day in your life." Love for one's work, it is said, is the surest route to success. There is also solid research supporting this advice.

In psychology, this idea is described as "intrinsic motivation" - working because you find the work itself satisfying. People who are intrinsically motivated tend to experience genuine enjoyment and curiosity in what they do, relishing opportunities to learn or master challenges for their own sake. Research has long shown that intrinsic motivation enhances performance, persistence and creativity at work.

Yet, a recent research suggests that this seemingly innocent idea of loving your work can take on a moral edge. Increasingly, people seem to judge both themselves and others according to whether they are intrinsically motivated. What used to be a personal preference has, for many, become a moral imperative: You should love your work, and it is somehow wrong if you don't.

### **Moralising motivation**

When a neutral preference becomes charged with moral meaning, social scientists call it "moralisation." For example, someone might initially choose vegetarianism for their own health reasons but come to view it as the right thing to do and judge others accordingly.

The moralisation of intrinsic motivation follows a similar logic. People work for many reasons: passion, duty, family, security or social status. But once intrinsic motivation becomes moralised, loving what you do is seen as not only enjoyable but virtuous. Working for money, prestige or family obligation starts to look less admirable, even suspect.

In a 2023 study, business researchers Julia Lee Cunningham, Jon M Jachimowicz and Mijeong Kwon surveyed over 1,200 employees, asking whether they thought working for personal enjoyment was virtuous. The trio found that people who did, tended to believe everyone else should be intrinsically motivated, too. They were also more likely to see other motives, such as working for pay or recognition, as morally inferior. They tended to agree, for example, that "you are morally obligated to love the work itself more than you love the rewards and perks."

These employees had internalised the idea that you work either for love or money - even though most people, in reality, do both.

### **Costs for you**

At first glance, treating love for work as a virtue seems to offer nothing but benefits. If a job's mission or day-to-day tasks are personally meaningful, you may persist through challenges because quitting could feel like betraying an ideal.

But this virtue can also backfire. When intrinsic motivation becomes a moral duty rather than a joy, you may feel guilty for not constantly loving your work. Emotions that are normal in any job, such as boredom, fatigue or disengagement, can prompt feelings of moral failure and selfblame. Over time, this pressure can contribute to burnout if you stay in unsustainable roles out of guilt.

By idealising your

"dream job" when you're applying, you may overlook security, stability, and other important life needs - risking financial strain and underusing your talents. This unrealistic standard could also lead you to leave a job too soon when reality disappoints or initial passion fades.

### Costs for a company

Moralising intrinsic motivation doesn't stop at the self; it also reshapes how we judge others. People who moralise intrinsic

Research suggests moralising passion for work may create pressure, fracture teams and fuel burnout motivation often expect it from everyone else.

In a study of nearly 800 employees across 185 teams, it was found that employees who experienced intrinsic motivation were more generous toward teammates they perceived as loving their work. However, they were less willing to help out colleagues they considered less passionate.

In other words, moralising intrinsic motivation can make employees "discerning saints" - good to some, but selectively

This dynamic can create problems for work teams. Leaders who strongly moralise intrinsic motivation may adopt leadership styles aimed at igniting passion in their

**Expressing genuine** love for work can inspire others, but enforcing it as a moral norm can silence or shame those with different values or priorities

teams - emphasising workers' autonomy, for example.

While inspiring on the surface, this approach can alienate employees who work for more pragmatic reasons.

Over time, this can breed tension and conflict, as some team members are celebrated as "true believers" and others are quietly marginalised. Expressing love for one's work becomes a kind of commodity one more way to get ahead.

## **Embracing many motives**

People all around the world experience intrinsic motivation. But if that feeling is universal, its moralisation is not.

A recent research that Kwon has done with management researcher Laura Sonday suggests that moralising intrinsic motivation is more pronounced in some cultures than in others. Where work is viewed as a means of service, duty or balance, rather than a source of personal fulfilment, loving one's job may be appreci-

ated but not treated as a moral expec-

tation. Kwon, in fact, urges office leaders to recognise the doubleedged nature of moralising intrinsic motivation. Expressing genuine love for work can inspire others, but enforcing it as a moral norm can silence or shame those with different values or priorities. Leaders should be careful not to equate enthusiasm with virtue, or assume that passion always signals integrity or compe-

> tence. For employees, it may be worth reflecting on how we talk about our own motivation. Loving one's work is wonderful, but it's also perfectly human to value stability, recognition or family needs. In a culture where

> > "do what you love" has become a moral commandment, remembering that it's not the be-all, end-all reason to work may be the most moral stance of all.

# **ASK YOUR ONCOLOGIST**



Dr. Viraj Lavingia **Director Oncology**, **Shalby Hospitals** 

My father, 66, has pancreatic cancer. He previously experienced bile duct obstruction and jaundice. The cancer is at stage 3-4 and has spread to the liver, making surgery impossible. Chemotherapy has been advised but the benefit seems limited. Are there any other options for treatment?

In advanced pancreatic cancer, systemic chemo remains the main approach. Supportive care can improve comfort and daily function. Tumour molecular profiling may occasionally identify mutations that allow targeted therapies.

My 73-year-old grandfather's PSA has risen from 100 at diagnosis to 329 despite hormone therapy. What treatment options remain, and can the disease be controlled? A rising PSA despite hormone suppression indicates castration-resistant prostate cancer. Options include androgen-receptor-targeted medicines, chemotherapy and bone-directed treatments to ease pain or prevent skeletal complications. Although a complete cure is unlikely, many patients may achieve symptom relief and better daily functioning with therapy and supportive care.

My father, 73, who has severe left-main triple-vessel heart disease, was diagnosed with stage 4 sigmoid colon cancer with metastases. His haemoglobin has dropped to 6.8. What should be done?

The priority is to stabilise his cardiac condition and correct anaemia to ensure safety for treatment. For metastatic colon cancer, palliative-intent chemotherapy is standard. Testing for MSI/dMMR is important as MSI-high tumours may respond very well to immunotherapy.

For any Cancer-related concerns, Dr Viraj Lavingia will answer your queries in this column every Wednesday. So, mail your questions to healthdesk@ ahmedabadmirror.com