

### Not the way

Criminalising adolescent sex will undermine the aim of the POCSO Act

he key objective of the Protection of Chil-dren from Sexual Offences (POCSO) Act, 2012 is the protection of children, but ov-2012 is the protection of children, but over the past few years, courts around the country and rights activists have called for some exemptions. Noticing a trend that adolescents, above 15 years but under 18, in voluntary relationships and having consensual sex were often being persecuted, the courts sought a review. In that backdrop, senior advocate Indira Jaising's written submission to the Supreme Court that consensual sex between teenagers aged 16-18 years must not be criminalised is a welcome move. She was appointed amicus curiae and her submissions are be criminalised is a welcome move. She was ap-pointed amicus curiae and her submissions are part of a petition filed by advocate Nipun Saxena. Her brief challenged the designation of 18 years as the age of consent. She said the only solution lies in declaring that sex between consenting adolescents between the age of 16, an almost un-iversal age of sexual maturity, and 18, is not a form of 'abuse'. Ms. Jaising called for this excep-tion to be read into the POCSO Act and Section 63 (sexual offences), of the Bharatiya Nyaya Sanhita (BNS). "Such an exception would preserve the protective intent of the statute while preventing its misuse against adolescent relationships that are not exploitative in nature," she said.

its misuse against adolescent relationships that are not exploitative in nature," she said. In a 2023 report, the Law Commission had said that it was against changing the age of con-sent. It advised "guided judicial discretion" in-stead, while sentencing in cases that involve chil-dren between 16 and 18 years in a voluntary, consensual relationship. Under the POCSO Act and under several provisions of the Indian Penal Code and the BNS whosey commiss, a penetra-Code and the BNS, whoever commits a penetra-tive sexual assault on a child – who is anyone betive sexual assault on a child – who is anyone be-low 18 years – can face stringent punishment un-der Section 6 of the POCSO Act, Section 9 of the Prohibition of Child Marriage Act, 2006, and pro-visions of the IPC and BNs. A 16-year-old is consi-dered a "child" under Section 2(d) of the POCSO Act and hence her consent does not matter. But caveats have to be put in place so that the broad intent of the law is adhered to, as the Madras High Court suggested in 2021, in Vijayalakshmi vs State Rep. The High Court said the age difference in consensual relationships should not be more than five vears to ensure that a girl of an impresconsensual relationships should not be more than five years to ensure that a girl of an impres-sionable age is not taken advantage of by an older person. Educating adolescents about the law on sexual offences and its consequences is a must too. Criminalising normal adolescent behaviour is not the way to protect against non-consensual, exploitative sexual offences.

### State for the stateless

The West must follow France in recognising Palestinian statehood

recognising Palestinian statehood
rance's decision to recognise Palestinian
statehood, in September, reflects President Emmanuel Macron's deep frustration
with Israeli Prime Minister Benjamin Netanyahu
over the ongoing war on Gaza, as well as his willingness to adopt a more pro-active and constructive approach towards finding a durable solution.
Of the 193 members of the UN, 147, including India, China and Russia, have already recognised
the Palestinian state. But powerful western nations, with close ties to Israel, have always
stopped short of granting official recognition
even if professing support fire a two-state solueven if professing support for a two-state solu-tion. But this position began to shift after the Ga-za war in October 2023, with more European tion. But this position began to shift after the Ga-zaw ari no Cotober 2023, with more European countries taking formal steps towards its recogni-tion. Last year, Spain, Ireland, Norway and Slove-nia recognised Palestine's independence. If Mr. Macron follows through, France will be the first G-7 member nation to do so. Such a move may not have an immediate, direct impact on the peace process. That more western European countries are now ready to take irreversible mea-sures in favour of Palestinian statehood, ignoring strong opposition from Tel Aviv and Washington, marks a clear change in sentiment towards one of the modern world's most contentious conflicts. Mr. Macron's announcement comes at a criti-cal juncture for the Palestinians. The war has de-vastated the enclave with confirmed deaths reaching 60,000 in 21 months – roughly 2.5% of its total population. In the West Bank, settler vio-lence has displaced tens of thousands of Palesti-nians. Israeld Ministers have openly threatened to ethnically cleanse Gaza and annex the West Bank. Images of starving and malnourished chil-dren, which came out of Gaza last week, have joiled global conscience. Even Israel's Closest al-lies, including Britain, Canada and France, issued

jolted global conscience. Even Israel's closest al-lies, including Britain, Canada and France, issued a rare joint statement, urging Mr. Netanyahu to "immediately end the humanitarian catas-trophe". Under mounting pressure, Israel has an-nounced 'tactical pauses' in its attacks. But this is far from sufficient. What Gaza urgently needs is a complete end to the bombings and shelling, and the full opening of its borders to humanitarian aid. Chen that pressure is the only language. the full opening of its borders to humanitarian aid. Given that pressure is the only language Israel appears to understand, and with the Donald Trump presidency showing no willingness to apply it, Europe must do more. Efforts to end the war, which in terms of mass killings, devastation and displacement is comparable to the 1948-49 Nakba, must be accompanied by initiatives to ensure that such a catastrophe is never repeated. There should be concrete measures from the international community to runsue a durable notification. ternational community to pursue a durable polit ical solution, which is the two-state solution. The ical solution, which is the two-state solution. The first step in that direction is the recognition of Palestinian independence and statehood. France spromised to join, though belatedly, most member-countries of the UN in the statehood push. Other nations in the West must follow.

# Clearing the air on 'citizenship' in Bihar poll roll revision

t is fundamental that unless a person is a citizen of India he cannot be an elector. Consequently, he cannot become a legislator also. Therefore, it is very surprising that some seasoned politicians have raised objections to the Election Commission of India (ECD's Special Intensive Revision of electoral rolls in Bihar (where Assembly elections are expected shortly) that citizenship should not be verified. It only demonstrates that they have absolutely no knowledge of the Constitution and the working of the system. Article 324 of the Constitution provides that the "superintendence, direction and control of the preparation of Electoral roll and the conduct of all elections ... shall vest" in the Election Commission. The shall vest" in the Election Commission. The preparation of electoral rolls is a continuous process, and is revised from time to time irrespective of there being elections or no elections (*Lakshmi Charan Sen and Ors Etc vs* cess, and is revised from time to time A.K.M. Hassan Uzzaman and Ors. Etc., AIR 1985 SC

Clarity on being a citizen
Article 326 of the Constitution of India provides
that "the Elections to the House of People and the
Legislature of every State shall be on the basis of
adult suffrage, that is to say, every person who is
a citizen of India and who is not less than 18 years
of age in such State, as may be fixed in that
behalf, by or under any law made by the
appropriate legislature and is not otherwise
disqualified under this Constitution or any Law
made by the appropriate Legislature" on certain
grounds. Therefore, it is clear that unless a
person is a citizen of India, he is not entitled to be
registered as a voter in any election.

registered as a voter in any election.

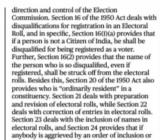
Pursuant to the enabling provisions, Pursuant to the enabling provisions, Parliament enacted The Representation of The People Act, 1950, which deals with the preparation of electoral rolls and delimitation. The Preamble to the 1950 Act reads as follows: "An Act to provide the allocation of seats in, and the delimitation of constituencies for the purpose of election to, the House of the People and the Legislatures of States, the qualifications of voters at such elections, the preparation of electoral rolls, the manner of filling seats in the Council of States to be filled by representatives of Union States to be filled by representatives of Union territories, and matters connected therewith." Part-IIA of the 1950 Act deals with the Officers

Part-IA of the 1950 Act deals with the Officers of the Commission which includes Electoral Registration Officers and Assistant Electoral Registration Officers Part-IIB deals with Electoral Rolls for Parliamentary Constituencies and Part-III deals with Electoral Rolls for Assembly

constituencies. Section 15 of the 1950 Act deals with preparation of Electoral Rolls for every Constituency under the superintendence,



is a senior advocate



anybody is aggrieved by an order of inclusion or exclusion, they can prefer an appeal to the authority referred to in the Section.

The only period during which no amendment, transposition or deletion is permitted, is referred to under Section 23(3) of the 1950 Act, which provides that no amendment, transposition, deletion or inclusion, shall be made after the last date for making the nominations for an election in that constitution.

in that constituency.

Therefore, it is fundamental that unless a person is a citizen of India, their name cannot be included in the electoral roll. And if it is erroneously included, it can be deleted under the rovisions, as stated abo

Under the duties of the Election Commission In fact, it is the duty of the ECI to verify whether the name of any non-citizen has been included in an electoral roll, if a complaint or doubt in this regard has been raised. In fact, to put it otherwise, the ECI or its officers, have no otherwise, the ECI or its officers, have no jurisdiction to include a non-citizen's name in the electoral roll; if it is so, it is null and void. Therefore, if an application is made for inclusion or a complaint is received that a non-citizen's name is included in the electoral roll, it is the duty of the ECI to conduct an inquiry as necessary to ensure that non-citizens' names are rejected and deleted from the list. If the ECI fails to do so, it would be failing in its constitutional duty and the purpose for which the power has been granted under Articles 324 and 326 would be defeated.

In the same line, if you probe further, to be a

In the same line, if you probe further, to be a In the same line, if you probe further, to be a Member of the Legislative Assembly or a Member of Parliament, one has to be a voter in a constituency; if he is not a citizen of India, he cannot be a member of Parliament or a State Legislature. In fact, Article 102 of the Constitution provides for disqualification of membership of either House of Parliament, while Article 191 provides the same for a State Legislature. It is very clear under Article 102(1)(d) that a person "shall be disqualified for being chosen as and for being a member of either House of Parliament, if he is not a citizen of India, or has voluntarily acquired the citizenship of a foreign State or if he is under acknowledgment of allegiance or adherence to a foreign State". Article 191, which applies to the State Legislature, also provides the same. If someone contends that a non-citizen

applies to the State Legislature, also provides the same. If someone contends that a non-citizen would be a voter, they are also contending that a non-citizen can be a member of Legislature, which is nothing but absurd.

Therefore, if questioned, one has to prove to the satisfaction of the authority, that he is a citizen of India, and that he satisfies the provisions of The Citizenship Act, 1955. Though Section 7.8 of the 1955 Act provides for the Section 7A of the 1955 Act provides for the registration of overseas citizens in India, Section 7B(2) of the said Act clearly provides that an Overseas citizen of India Cardholder shall not be

Overseas citizen of India Cardholder shall not be entitled to the rights conferred on the citizens of India with regard to the registration of a voter. Therefore, the constitutional and statutory scheme clearly provides that unless a person is a citizen of India, his name cannot be included, the the electoral roll. And even if he is included, the substitute of the ECL was often delation of their authority of the ECI can order deletion of their name under Section 16(2) of the 1950 Act.

name under Section 16(2) of the 1950 Act. It is relevant to note the decision of the Supreme Court of India (reported in Dr. Yogesh Bhardwaj vs State of U.P. And Ors, 1950 3 SCC 355), which dealt with admission in a medical college. In the said judgment, it has been observed in paragraph 20 that it is only lawful residence that can be taken into account, and if a man stays in a country in breach of immigration laws, his presence there does not constitute ordinary residence.

The Aadhaar card and citizenship
One more issue which has to be dealt with is
whether any person who has an Aadhaar card
can be a citizen of India. A reading of the
provisions of The Aadhaar (Targeted Delivery of
Financial and Other Subsidies, Benefits and
Services) Act, 2016, in particular, Section 9,
clearly provides that the "Aadhaar Number or the
Authentication thereof, shall not, by itself, confer
any right of, or be proof of, citizenship or
domicile in respect of the Aadhaar number any right of, or be proof of, citizenship or domicile in respect of the Aadhaar number holder". Section 3 of the Act, which deals with enrolment, only provides that "every resident shall be entitled to obtain an Aadhaar number by submitting his demographic and biometric information by undergoing the process of enrolment". Therefore, mere possession of an Aadhaar card is not proof of citizenship, and desoite the constitutional requirements, if the despite the constitutional requirements, if the names of foreigners are retained in the electoral roll, the rolls to that extent would be void ab

# Understanding Russia's Taliban gauntlet

n July 3, 2025, the Russian Foreign
Ministry announced the recognition of
the Islamic Emirate of Afghanistan (IEA)
government, representing the culmination of
Russia's recent overtures toward the Taliban. This
followed the decision to upgrade diplomatic ties
and officially accredit the Taliban's new
ambassador, Gul Hassan, to Moscow. Now that
the IEA flag is flying over the Afghan Embassy in
Moscow, questions remain about the rationale
behind Russia's choice to legitimise the Taliban
regime.

### A change, two decades later

Moscow's eagerness to cultivate diplomatic relations with the Taliban government stands in stark contrast to Russia's approach to the IEA's first iteration from 1996 to 2001. At that time, the Taliban were seen as hostile towards Russia. Tailban were seen as hostile towards Russia. Moscow did not acknowledge their government and was forced to wind down its diplomatic presence in Afghanistan in 1997. Further, Russia provided military assistance to the Northern Alliance and helped its Central Asian allies stabilise the situation along the Afghan border against the terrorist threat. Complicating matters further the Tailban, in

against the terrorist threat.

Complicating matters further, the Taliban, in 2000, recognised the Chechen Republic of Ichkeria as an independent state and urged the Muslim world to declare a holy war on Russia to force it to stop its counter-terrorist operation in Chechnya. With an estimated 2,500 Chechen militants undergoing training in Taliban-controlled territories, Moscow considered launching "preventive strikes" on terrorist camps in Afghanistan.

In this context, it was unsurprising that Russia

In this context, it was unsurprising that Russia joined forces with the United States to adopt the United Nations' sanctions against the Taliban and provided beginning. Operation Enduring Freedom, which was launched after 9/II. In 2003, the Taliban were included in the Russian list of terrorist

organisations.
As the international counter-terrorism mission



The political objections

the issue of citizenship

the Constitution, legislation and

being raised on

reveal a lack of knowledge of

the working of the electoral

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Ouestions still remain about the rationale behind

Moscow's choice to legitimise the Taliban regime

in Afghanistan reached an impasse and the U.S. began to consider withdrawal, Moscow established unofficial contacts with the Taliban through its closer engagement with Pakistan in the early 2010s. This enabled Russia to protect its security interests in Afghanistan (with a focus on

security interests in Afghanistan (with a focus on ensuring the safety of Russian citizens), collaborating against the Islamic State Khorasan Province (B-K) and combating drug trafficking, Additionally, in a balance act between the Afghan government and the Taliban, Russia stepped up its diplomatic efforts to position itself as a venue for resolving the Afghan crisis. Despite being blacklisted by the UN and outlawed in Russia, the Taliban representatives were invited to participate in the Moscow Format and intra-Afghan conferences, as Russia attempted to intra-Afghan conferences, as Russia attempted to increase its own regional influence and edge the U.S. out from Afghanistan.

U.S. out from Augustanistan. With the Taliban's takeover of Kabul in August 2021, even as many other countries evacuated diplomatic personnel amid the lingering turmoil, the Russian Embassy in Kabul remained in operation – Moscow remained confident that the Taliban are capable of putting things in good order. Despite Russia's good rapport with the Taliban's dispensation, the persistent instability in Afghanistan has severely compromised its security interests, with terrorist attacks against the Russian Embassy in Kabul in September 2022 and the Crocus City Hall in Moscow in March 2024, purportedly carried out by the Is-K. There has been no meaningful progress in the economic projects either, though the Russian authorities continue to harbour hopes that Afghanistan will emerge as a conduit for Russian exports to South and Southeast Asia. With the Taliban's takeover of Kabul in Augus

Russia's official recognition of the IEA Russia's official recognition of the IEA government reflects Moscow's conviction that the Taliban are "an objective reality" and the only political force capable of controlling power in Afghanistan. This is further reinforced by the perception of the Taliban as Russia's "allies in

countering terrorism", which seemingly laid the foundation for their de-listing in April 2025. It should be noted though that the Russian Supreme Court only suspended the ban on the Taliban activities, and the grouping is still on the Russian unified federal list of terrorist rassan uninea reaera is of terrorist organisations. This suggests that the Russian security apparatus is not fully convinced by the Taliban's track record in combating terrorism, leaving scope to reverse the decision if the alliance with the Taliban proves to be a false

Guwn.

The IEA's recognition is a symbolic gesture that does not bring Russia any immediate benefits and does not guarantee any upgrade to Moscow's position in Afghanistan or the wider region. While some Russian officials are insisting on supporting the Taliban, including "arming them", it remains to be seen how far Moscow is willing to

it remains to be seen how far Moscow is willing to go and whether the joint fight against the IS-K will yield tangible results.

As Russia has set a precedent by recognising the IEA, some Central Asian states and even China may well follow suit, especially given that the Taliban's expectations of their partners will certainly increase. Moscow's free pass to the Taliban regarding the inclusivity of their government, as well as women's and minority government, as well as women's and minority rights, may become a new template for other regional players who will prioritise pragmatism over value-based approach.

Ties with India India will unlikely be seriously affected by the Russian move. New Delhi has fostered its own incremental improvement in diplomatic ties with the Taliban, having recently found common ground with them on the issue of terrorism in Kashmir. It is likely that New Delhi will keep up Rashmir. It is likely that New Delhi will keep up diplomatic communications, trade and humanitarian cooperation with the IEA, without deviating from its stance on the legitimacy issue. Engagement without formal recognition still seems to be the likely trajectory of India's Afghanistan policy.

## LETTERS TO THE EDITOR

The world and Gaza It is unfortunate that the world does not seem to be moved by the fact that people of Gaza are facing acute starvation as a result of a genocidal war. Words or a genocida war. Words such as 'humanity', 'conscience', 'empathy' and 'altruism' ring hollow in the context of collective global inaction. Aid airdrops ithout lifting the ground

blockade of aid deliverie are only an eyewash and do not reverse the deepening crisis. The lack of disquiet is a reflection of the times we

live in. G. David Milton,

**Donald Trump's record** Donald Trump's yearning for the Nobel Peace Prize is no secret. Yet, his record speaks more of ambition than achievement. In Ukraine, he hints at ending the war "in 24 hours", but neither kyiv nor Moscow trusts his intentions. In Gaza, his stance is even less persuasive - offering little beyond hollow statements, while giving Israel a carte blanche. His 'credit' for an

conviction, repeated more out of habit than belief. Frustrated, Mr. Trump turns to Africa and Southeast Asia to tout his role in conflict de-escalation, but even these claims lack depth. And no less is his singular pursuit to be reckoned as a pioneer in dismantling the global economic orde

...

Sharp contrast The narrative in the article, "On a tight leash in Mumbai" (Magazine – 'Openpage', July 27), evoked no surprise, as the stray dog menace exists across India. Last year I had been to Tennessee, in the U.S. to visit my son. There are no street dogs there but only pet dogs. When they are taken out for a walk there is a proper leash. The owner has to pick up waste with a scoop, which is then transferred to a cover and placed in a waste bin that is marked for such waste. A lot is to be learnt from foreign countries. countries.

## D. Sethuraman, Chennal

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

CM (

# New microscope reveals molecular jostling faster than ever before

Conventional microscopes are invasive and have limited fields of view. Other microscopes still can't distinguish individual molecules, which are around tens of angstroms in size. A team from Caltech has now found a way to indirectly detect molecules by observing their interactions with light and tapping into Brownian motion

Unnati Ashar

ore than a century ago, a 26-year-old Albert Einstein explained Brownian motion in one of four papers he in his *annus mirabilis*, the published in his annus mirabilis, the miraculous year, called because these papers shot him to fame. Brownian motion is the random jittering of small particles in a fluid, caused because they're constantly colliding with molecules around them.

Now, scientists at the California Institute of Technology (Caltech) have developed a breakthrough imaging technique that enables real-time filming of these molecular motions. Their

of these molecular motions. Their findings were published in Nature

### Surreal experience

Conventional microscopes are invasive and have limited fields of view. Other microscopes still can't distinguish individual molecules, which are around tens of angstroms in size (I angstrom = network in the control is size of angstrom o.000000000 m). To compare, one human hair is about a million angstrom thick. The Caltech team has now found a way to indirectly detect molecules by observing their interactions with light. Their technique also taps into the Brownian motion of particles. Using the device they have reported that they can see down to tens of angstroms. "It was a surreal experience to visualise molecular sizes in real-time at the angstrom scale," Yogeshwar Nath Mishra, who co-led the study when at Caltech's Jef Propulsion Laboratory and

Caltech's Jet Propulsion Laboratory and who is now an assistant professor at IIT-Jodhpur, said.

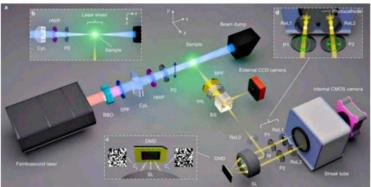
"Even more remarkable was the realisation that no existing technique can achieve this level of detail."

Access the sevent of actain."

Need for speed
The more massive a particle, the slower its Brownian motion. "It! is like watching how much a spinning object twists after being nudged by light. Small molecules spin fast and scramble the light more. Big molecules spin slowly and keep it aligned," Lilhong Wang, director of the Caltech Optical Imaging Laboratory and who supervised the study, said. So by measuring how fast as molecule changes the properties of light, they could determine its size.

The Egyptian-American chemist Ahmed Zewail from Caltech was the first to measure particle motion at super-short time scales. This work allowed his team to

time scales. This work allowed his team to observe chemical reactions as they happened for the first time. He was arded the Nobel Prize for chemistry in



schematic view of the imaging technique developed at Caltech that enables real-time filming of moi the laser sheet (b), the DMD as it operates (c), and the system in front of the stream camera's photoc

"While traditional techniques often rely on time-consuming point-by-point scanning, our approach captures the scene in a single shot," Wang said. "We also achieved imaging specso of hundreds of billions of frames per second, making it possible to observe molecular interactions in unprecedented slow motion." The device is thus the world's fastest single-shot microscope.

"Finally, unlike [traditional methods] which require extensive sample preparation and often damage the specimen, our method is non-intrusive, enabling direct, in-situ measurements,"

enabling direct, in-situ measurements," Wang added. "Some of the most exciting features of

this microscope include its wide-field imaging capability, offering an image area imaging capability, offering an image area of a few square centimetres, an order of magnitude larger than conventional microscopes," per Mishra. "To the best of our knowledge, our work is the first ever to achieve the feat of single-shot 2D molecular sizine"

Playing Jigsaw
They tested their microscope using a molecule called fluorescein-dextran.
Fluorescein is a food colouring dye.
Fluorescein-dextran is used to monitor blood flow, drug delivery, and tissue and cell labelling. These fluorescent molecules come in the form of powders. The scientists blended them with water and used clean pinettes to pour drops of these used clean pipettes to pour drops of these samples into cuvettes (clear, short, rectangular tubes for holding liquid samples). (Then they turned to ultrashort pulses from a laser. These lasers aren't unlike those used in LASIK and cataract

The key is the use of the streak camera to detect dynamics in nanoseconds. This is within the actual lifetimes of the molecules and wouldn't be possible with slow detectors or photodetectors

BASUDEV ROY ASSOCIATE PROFESSOR AT HT MADRAS

the sample in the cuvette. As it does, the sample emits light that falls on an array of small square mirrors making up a digital micromirror device (DMD).

The DMD's job is to shape the light beam. Researchers use software code to tilt each individual mirror in this

the control of the co

electrons.

A phosphor screen collects these electrons as they sweep across it and creates a pattern of streaks. The streak pattern reveals the pulse duration from which scientists can infer the sizes of the

### semble of molecules

Ensemble of molecules
"It is an interesting piece of work. The key
in this work is the use of the streak
camera to detect dynamics in
nanoseconds. This is within the actual
lifetimes of the molecules and wouldn't
be possible with slow detectors or
photodetectors," Basudev Roy, an
associate professor at IIT Madras who
works on super-resolution microscopy
and wasn't involved in the recent study,
said.

The size of molecules measured using their technique concurred with previous

"It still sees an ensemble of molecules inside a detection region – it still doesn't see a single molecule yet. But the dynamics indicate chemical compositions

dynamics indicate chemical composition and also chemical reactions," Roy said. "Surprisingly, we found out that the technique also works in gas phases... Initially, we assumed it would be challenging to apply [it] in turbulent environments, such as within a flame; said study colead Peng Wang of Caltech. The team observed black carbon nanoparticles in flames through the microscope. "Our data in the gas phase turned out to work excellently and the molecule size matches... experimental observation well," Peng said.

This new imaging technique could help

This new imaging technique could help better visualise processes and transform biomedical research, disease detection, drug design, and nanomaterial fabrication, among others.

(Unnati Ashar is a freelance science

### THE CIST

The more massive a particle, the slower its Brownian motion. Small molecules spin fast and scramble the light more. Big molecules spin slowly and keep it aligned. So by measuring how fast a molecule changes the properties of light, researchers could determine its size

The new approach captures the scene in a single shot. Researchers achieved speeds of hundreds of billions of frames per second, making it possible to observe molecular interactions in slow motion. The device is thus the world's fastest single-shot microscope

## **BIG SHOT**



uins at the Punta San Juan reserve in Peru, where a decline in the population of guano birds, sea lions, and penguins is currently alarming scientists.

### Deep-brain stimulation: nudging neurons

### Vasudevan Mukunth

Deep-brain stimulation (DBS) is a medical technique where doctors implant electrodes deep inside specific areas of the brain to treat certain areas of the brain to treat certain disorders. These electrodes are connected by wires to a small device, similar to a heart's pacemaker, which is usually placed under the skin in the upper chest. The device sends controlled, mild electrical impulses to targeted brain regions, helping adjust abnormal brain activity or chemical implances.

DBS is most commonly used for movement disorders, especially in people with Parkinson's disease, people with Parkinson's disease, essential tremor, and dystonia, whose symptoms no longer respond well to medication. It has also been approved for some psychiatric conditions like obsessive-compulsive disorder, and is being studied for severe depression and epilepsy.

epilepsy.
Technically, DBS works by modifying how groups of neurons talk to each other. Many of these disorders involve faulty electrical signals in the brain. Delivering electrical pulses through DBS can interrupt these erratic signals, helping reduce symptoms such as tremors or muscle stiffness. The amount and pattern of stimulation can be precisely adjusted by doctors or, to some extent, by patients themselves using

One advantage of DBS is that, unlike brain surgery that destroys tissue, its



The vagus nerve can be stimulated to manage epilepsy. MANUS (CC BY-SA)

effects are reversible: if you turn off the effects are reversible: if you turn off the device, the stimulation stops, While the exact ways DBS works are still not fully understood, it is believed to help normalise disrupted brain circuits at both the cellular and network levels. More than 1.6 lakh people worldwide have received DBS.



## The need for doctor-led innovation

he world of medicine is evolving at an unprecedented pace, fuelled by ocements in artificial intelligence, digital health, and personalised medicine. Howeve intelligence, digital health, and personalised medicine. However, despite the transformative changes, medical professionals often find themselves on the periphery of inmovation. Engineers and entrepreneurs increasingly shape the future of healthcare, while doctors are largely confined to their roles as service providers, rather than creators of new medical solutions. This paradigm needs to change if we are to foster the next generation of medical breakthroughs and solve the pressing challenges of our time.

Why doctors must innovate Medical professionals, with their deep understanding of patient care, clinical workflows, and treatment protocols, are ideally positioned to drive innovation. Healthcare systems workdwide are under increasing pressure to meet Healthcare systems worldwide are under increasing pressure to meet the demands of rising patient populations, chronic diseases, and limited resources. By leveraging their insights, doctors can create solutions that address these systemic issues. Doctor-led innovation would ensure that new technologies are not only groundbreaking but also clinically applicable.

applicable.

However, medical professionals face several obstacles in becoming entrepreneurs. The demanding nature of medical practice, combined with patient care and demanding the professional profes administrative responsibilities, leaves little time for innovation. Medicine is also inherently risk averse, to ensure the safest possible care. This cautious possible care. This cautious mindset contrasts sharply with the risk-taking required in innovation. The discomfort with uncertainty and failure can deter doctors from

and failure can deter doctors from pursuing entrepreneurship. Moreover, a lack of exposure to financial management and product development further hinders doctors' transition into



Dr Abdul Ghafur

Thennai, and Lead Strategist, QuorumVeda Consulting Services



Engineers and entrepreneurs increasingly shape the future of healthcare, while doctors are largely confined to their roles as service providers, rather than creators of new medical solutions. This paradigm needs

education is primarily clinical, leaving professionals unprepared for the complexities of creating healthcare solutions. Many doctors also perceive innovation as the domain of engineers. Despite these challenges, successful examples of doctors who have become deep-tech entrepreneurs show that combining both areas is possible. While starting a clinic or hospital is a form of entrepreneurship, the primarily focus is on conventional service delivery rather than disruptive innovation. While clinics and hospitals enhance healthcare access, they do not fundamentally transform medical practice. True innovation hivolves developing new treatment methods, medical devices, or digital health solutions that redefine patient care.

This means medical colleges must introduce courses in entrepreneurship, bio-design, and digital health. The curriculum should encourage entrepreneurial thinking alongside clinical practice. Interdisciplinary collaborations between medical and engineering students would enable doctors to understand product development while allowing engineers to gain clinical insights. Innovation hubbs and incubators should be integrated into medical education, exposing doctors to startupe environments and the commercialisation of beathers integrated into medical education, exposing doctors to the programments and the commercialisation of beathers integrated into medical education, exposing doctors to the programments and the commercialisation of beathers integrated into medical education, exposing doctors to the programments and the commercialisation of the programment and the commercialisation of the programmen

doctors to startup environments and the commercialisation of healthcare innovations. Hospitals should establish innovation hubs to help doctors test new ideas. to nep doctors test new teast. Mentorship programmes must connect medical professionals with engineers and funding sources to help them navigate regulatory pathways. Governme incentives and streamlined regulatory processes should support med-tech startups to ensure financial and bureaucon. barriers do not stifle innovation. In India, MedTech ure financial and bureaucratic

entrepreneurs benefit from a wide

array of supportive systems aimed at fostering innovation and growth. Government initiatives such as the Biotechnology Industry Research Assistance such as the process.
Industry Research Assistance
Council, Startup India, and Atal
Innovation Mission offer funding Council, Startup India, and Atal Innovation Mission offer funding, grants, and infrastructure support, while incubators such as the Centre for Cellular and Molecular Platforms, Venture Center, and the Bangalore Bioinnovation Centre, provide mentorship, research and financial assistance. The Make in India initiative supports MedTech entrepreneurs by promoting local manufacturing, reducing reliance on imports, and offering incentives such as tax benefits and easier regulatory approvals for domestic production of medical devices. Academic collaborations with institutions such as the Indian Institutes of Technology and the Indian Institute of Science drive innovation through research partnerships. The India Health Fund, supported by Tata Trusts, finances innovations in healthcare, particularly in infectious diseases.

The path forward

The path forward Innovation in healthcare is no longer optional; it is essential. Doctors must take charge, not just as caregivers but as entrepreneurs and problem-solvers. To facilitate this shift, medical professionals should enrol in short-term courses on product development. Hospitals and medical associations should foster an environment that is innovation-friendly by establishing dedicated funds and organising events where doctors organising events where doctors can present ideas to investors. De-stigmatising failure in medical entrepreneurship is crucial. Just as failed experiments contribute to scientific progress, unsuccessful startups provide lessons for future success. The medical community must embrace calculated risk-taking and take ownership of healthcare's future. The white coat should not only represent clinical expertise but also leadership in healthcare innovation.

## Decoding the Jan Suraaj Party hype

The picture seems both encouraging and sobering for Prashant Kishor's party

STATE OF PLAY

Sanjay Kumar Chandrachur Singh

ast year, Prashant Kishor transitioned from his consultant role into the dynamic arena of electoral politics. With Bihar going to the polls in October, it will be intriguing to observe how a strategist, believed to have masterminded some important political successes, will perform when he contests an election himself.

Mr. Kishor, leader of the January of the Janu

on these factors?

First, ideologically, the BJP's Hindutva claim isn't just a political position; it has become an emotional ecosystem that gives people identity, purpose, and a sense of belonging to something larger, than to something larger than themselves. The JSP's ap-proach has been to focus on Bihar's regional identity and development aspirations while staying studiously secu-lar. It is intellectually honest, sure, but could it be politically sure, but could no be pointed, naive given that religious iden-tity in contemporary politics has become increasingly cen-tral to how people see them-selves politically? Second, Mr. Kishor's 'Bihar



Badlav (Bihar Change)' campaign is receiving traction. The messaging is positive: Bihar doesn't need to wait for Delhi's permission to prosper; the State has its own strengths and possibilities. What it needs is leadership that believes in those possibilities. This seems to be resonating with some voters. This narrative is distinct from the BIP state and the traditional Opposition's criticism. Whether it is enough remains to be seen.

ground level connects via its leaders' padyatra, but this will be put to test particularly clos-er to elections. The BJP-led NDA has financial resources, RSS volunteers, sophisticated data analytics, and technologi cal infrastructure that can mi cro-target individual voters. The RJD has decades of organ-isational depth and esta-blished networks across every illage in Bihar and ISP has Mr

village in Bihar and JSP has Mr. Kishor's strategic mind. Will that be enough to challenge the NDA and the Mahagathbandham?

Another important challenge for the JSP is about how the party will be able to challenge dynastic heirs such as Tejashwi Yadav and Chirag Paswan. What makes Mr. Yadav and Chirag Paswan. What makes Mr. Yadav particularly formidable is his younger age, party's organisational strength, and experience. His welfare promises are specific and credible because he has the organisational capacity to deliver them. His focus on employment and migration directly because he has the organisational capacity to deliver them. His focus on employment and migration directly addresses voters' primary concerns. And his consistent poposition to Nitish Kumar's alliance-hopping has given him a reputation for stability that the JSP, as a new entrant, cannot claim. The BJP may find it difficult to put up a young face given is present find it difficult to put up a young face given its present leadership in Bihar, but JD(U) might prop up a young face such as Nitish Kumar's son Nishant Kumar or Manish Ver-na, a former IAS officer. At this moment, the picture seems encouraging as the JSP is generating discussion and media attention, but also so-bering, since Mr. Kishor may turn out to be an influential

turn out to be an influential voice rather than a decisive voice rather than a decisive force. In a fragmented electo-ral landscape, the JSP might eventually end up being a kingmaker if neither major al-liance achieves a clear majori-ty. This could provide it with disproportionate influence re-lative to its electoral perfor-mance and create conocutuimance and create opportuni-ties for future growth.

Sanjay Kumar is a Professor at the Centre for Studies of Developing Societies and Chandrachur Singh is a Professor of Political Science at Hindu College, University of Delhi. View expressed are personal

# Bihar's migrants lack SIR documents

A recent survey shows that about 70% of migrant respondents from Bihar had no awareness of which documents were required to prove citizenship

DATA POINT

Anindita Adhikari Rajendran Narayanan

n June 24, 2025, the Election Commission of India (ECI) announced a monthlong Special Intensive Revision (SIR) in Bihar. The stated purpose of the exercise, according to the Chief Election Commissioner, was to "ensure that no eligible citizen is Chief Election Commissioner, was to "ensure that no eligible citizen is left out while no ineligible person is included in the electoral roll". Further, anyone whose name was not in the 2003 electoral roll was required to submit at least one of It specified documents "as probative evidence of eligibility, including presumption of citizenship". This implied that Biharis below the age of 40 years would have to fill forms and produce documents to prove" their citizenship to be eligible to vote. Aadhaar, ration cards, voter identity cards (issued by the ECI) – which are most commonly available – are not among the It documents. Ten petitions are challenging the SIR order in the Supreme Court on grounds that the SIR order will disenfranchise lakhs of people. A key constituent that is at risk of such disenfranchisement are migrants. Estimates suggest that there are more than 74 lakh out-of-State migrants from Bihar.

The study

The study
To assess awareness of the SIR process, availability of the 11 specified
documents, and other challenges
that migrants from Bihar are confronting in proving their eligibility
to vote, the Stranded Workers Action Network (SWAN) conducted a
rapid phone survey. A report tilled rapid phone survey. A report titled 'For a few documents more' based on the survey was released recent-ly. SWAN is a volunteer-driven ly. SWAN is a volunteer-driven platform that provided relief to ov-er 36,000 migrants during the CO-VID-19 lockdown and released three reports documenting the multi-dimensional distress that they had been put through.

The recent survey was conduct-The recent survey was conducted a week ago by 29 student volunteers. Calls were attempted to 1,411 workers of which the survey was completed for 338 workers. This is not a statistically representative survey but it sheds strong light on the documentation deficits faced by migrants and their risks of being disenfranchised.

About 95% of the surveyed

About 95% of the surveyed workers were males who average age was 34 years. The majority were employed as factory or construction workers, and the median earnings were 144,500 per month. There was a near-perfect match between the share of Other Backward classes in our sample (28.4%) and the share in the 2022 Bihar caste census. Scheduled Caste workers are 3% points under-represented in our sample, and those in the 'general' category are over-represented in our sample, and those in the 'general' category are over-represented in our sample ys points. There is near-perfect parity in religious distribution in our sample and the 2011 Census.

Lack of awareness
Out of 219 respondents to the question on what documents were needed under SIR, 68% did not have accurate information. The affidavit filed by the ECI on July 21 mentions that the body has taken adequate steps in making online options available for migrants to submit enumeration forms. However, as Chart 1 shows, 75% of migrants had never heard of the portal, and only two out of 248 had submitted the form online.

As per the SIR order, each booth-level officer must go door to door and visit at least three times in case the house was found to be locked. In our survey, only 53% said that soo official had visited, and 24% did not know. Among those who said dome official had visited their house, in 45% of the cases, the enumeration form along with either Addhaar or voter ID was taken.

On the 'eligible' documents, our survey provides a drastically diffe-

rent picture compared to the ECI's claims in its affidavit. Page 39 of the ECI affidavit says that "13,89 crore residence certificates have been issued from 2011 to 2025." This is more than Bihar's estimatbeen issued from 2011 to 2025. This is more than Bihar's estimated population of 13.7 crore. In our sample, just 32 out of 338 respondents have a residence certificate. The affidavit further states that more than 8.72 crore caste certificates have been issued in Bihar. Charts 2 and 3 from our survey, disaggregated for those who are in Bihar right now and those away from Bihar, show that about 35% in our sample do not have any of the ISIR documents, while more than 8 out of 10 have voter ID and more than 95% have Aadhaar. To reiterate, the ECI makes the case against using Aadhaar and voter ID, even though these are most widely available.

Questioning the exercise
Unsurprisingly, then, a large fraction of the workers we spoke to questioned the necessity of the SIR and expressed a strong preference for the older process of using Aadhaar or existing voter IDs. One angry migrant worker said, "Agar kisi ke paas document nahin hai, toh kahan jaayega? Gardan kaat ke leke aayen kya (Where will somebody go if they don't have documents? Should they cut their heads and bring it?).

Should they cut their heads and bring it?). Minorities felt increased vulnerability at having to repeatedly prove their citizenship, one such worker compared these eligibility tests to "refreshing one's phone". Notwithstanding the impracticality of such a hasty exercise, our interactions with migrant workers leads us to believe that the ongoing SIR exercise will disenfranchise lakhs of people. The survey suggests that the SIR exercise must be immediately revoked.

ndita Adhikari is a Faculty, National Law School University of India, Bangalore Rajendran Narayanan is a Faculty, Azim Premji University, Bangalore. This work is part of the SWAN. Views are personal

### **Concerning complexities**

The data for the charts were sourced from a survey conducted by the Stranded Workers Action Network

Chart 1: The awareness and usage of the online portal for SIR

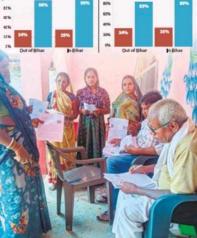
Heard of online portal but submitted document offline

3.4%
Heard of online portal but not seen or submitted docum

1.1%
Submitted document online

Chart 2: The prevalence of Aadhaar versus lack of prevalence of SIR documents

Chart 3: The prevalence of voter ID versus lack of prevalence of SIR documents



## FROM THE ARCHIVES

## The Man Frindu.

FIFTY YEARS AGO JULY 28, 1975

### Chinese theory on height of Everest

OI EVEREST

Tokyo, July 27: The exact height of the world's highest peak Mount Everest is 8,848.13 metres or 34 metres lower than the hitherto accepted figure of 3,882 metres. This has been determined by a team of chinese surveyors and cartographers who accompanied the Chinese mountaineering expedition which reportedly ascended the peak last May, according to the official Histinua News Agency which gave some details of how the new height of Everest was determined, in a Peking despatch on Thursday. The report said the Chinese surveyors and cartographers working in the face of extremely difficult conditions had succeeded in extending the national geodestic survey control network to the east main and west Rongbuk glaciers on the north slope of the mountain. They had carried out triangular traverse astronomical and gravity surveys at attitudes of 5,000 to 7,000 metres above sea level and counter checked the precise levelling of the area between Tingri and the Rongbuk monastery thus providing a reliable control basis for determining the height of Everest.

After a surveying pole had been erected on the teast main the surveying pole had been erected on the survey in the best determined to the survey in the surveying pole had been erected on the survey in the best determined to the survey in the survey in the survey in the pole and the survey in t

Control basis for determining the neight of Everest.

After a surveying pole had been erected on the summit and the thickness of the accumulated snow there measured, the surveyors and cartographers had proceeded to conduct simultaneous observation and survey from ten triangulation points located 7 to 21 km from the summit at altitudes of 5,600 to 6,300 metres. This operation had resulted in a complete set of data for mapping out the geographical location and the height of the peak.

A HUNDRED YEARS AGO JULY 28, 1925

### Hand-spinning in Cochin schools

Trichur, July 26: Mr. E. Ikkanda Wariar, B.A., B.L., M.L.C., will move the following resolution in the ensuing occasions of the Cochin Legislative Council: That this Council recommends to the Government that in order that hand-spinning be revived as supplementary industry among the people of the State, the Department of Education may be directed to take processary steps to introduce directed to take necessary steps to introduce hand-spinning as a compulsory handicraft in all the schools of the State.

# Text&Context

### - THE HINDU

### **NEWS IN NUMBERS**

Mobile towers to be installed in certain areas of Chhattisgarh

4,000 State-run BSNL is working on a plan to install 4,000 new mobile towers in Naxallte-affected areas of Chhattisgarh, the Minister of State for Telecom and Bural Development Pemmasani Chandra Sekhar said on Sunday.

Number of polio cases in Pakistan this year despite global efforts

Three more cases of polio were detected in Pakistan, raising the countrywide tally to 17. Pakistan is one of the last two countries in the world, alongside Afghanistan, where polio remains endemic. Despite efforts to eradicate the virus, challenges such as security issues have slowed progress.

Losses suffered by Himachal Pradesh since monsoon started

In 7 crore. Since the onset of monsoon in the State on June 20 till date, Himachal Pradesh has suffered losses of over 17,500 crore, officials said on Sunday. So far, 88 people have died and 35 have gone missing in rain-related incidents.

Number of persons evacuated in Turkey due to wildfires

A wildfire broke out in a forested area between the Gursu and Kestel districts of Bursa, home to much of Turkey's auto industry. Some 1,765 people in Bursa's Kestel district were evacuated, Agriculture and Forestry Minister Yumakli said. Pri

Number of employees to be laid off by TCS this year

12,261 India's largest IT services firm. Tata Consultancy Services (TCS), is set to lay off about 2% of its global workforce this year, with the majority of those impacted belonging to middle and senior grades. PRIONED BY THE HINDU DATA TEAM

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# How is India preparing against GLOF events?

How many Glacial Lake Outburst Flood events has Nepal witnessed in recent times? What are the two most prominent types of glacial lakes found in the Indian Himalayan Region? How is the National Disaster Management Authority mitigating risks associated with GLOF events?

EXPLAINER

Safi Ahsan Rizvi

The story so far:

n July 8, Nepal experienced a catastrophic Glacial Lake Outburst Floods (GLOF) event which caused a flash flood along the Lende river, flowing from Tibet along the Lende river, flowing from Tibet to Nepal, and washed away a China-built friendship bridge. The bridge had serviced the 10-year old inland container port at Rasuwagadhi in Rasuwa (north of Kathmandu). The catastrophe is also reported to have made four Nepalese hydro-power plants along the Bhote Koshi river unusable, obliterating 8% of the country's power supply. With rising temperatures and subsequent glacial melt, the increased risk of GLOPs is threatening life and property in the higher Himalayas.

## Do trans-boundary watersheds diminish possibilities of early

warning? While Chinese authorities have as yet While Chinese authorities have as yet refrained from confirming the cause, most Nepalese scientists and officials confirmed a GLOF event in Tibet, where supra-glacial lake had burst, diminishing its surface area to 43 hectares from 63 hectares a day before. Nepalese officials were quoted lamenting in local media that neither did the Chinese authorities provide an early warning, nor was there. provide an early warning, nor was there an established system of doing so, despite a recent increase in supra-glacial lakes on

the Tibetan side. Hours later, on the same day, another Hours later, on the same day, another GLOF event occurred at a moraine-dammed lake in the northern part of the Mustang district in Nepal (north-west of Kathmandu). Two months before, two glacial lakes in the Humla in the contraction of the later of the district (far-north corner of Nepal) had witnessed significant GLOF events, while in 2024, a GLOF in the Solukhumbu district had destroyed the Thame village in Nepal, the base camp for Mount Everest climbers. The need for trans-boundary collaborations in setting up early warning protocols seems paramount, given that Nepal has lost many lives and much infrastructure in

paramount, given that Nepal has lost many lives and much infrastructure in successive GLOF events.

Similar events have impacted Nepal regularly, including the GLOF in Cirenma Co, a glacial lake, in Tibet in 1981, which released 20 mcm of water raising the Bhote Koshi river by 30 metres. Several decades later the same lake was reported to have rejuvenated and was rated high-risk. Other significant events include the Digi Tsho GLOF event in 1998. In response, Nepal has conducted risk mitigation works on the Imja Tsho and Tsho Rolpa lakes by drawing down water levels through artificial channels, a challenging task at heights above 5,000 m, and has further plans to target half a dozen more at-risk glacial lakes.

### What is the nature of GLOF risk for

India? As per India's National Remote Sensing Centre, the Indian Himalayan Region (IHR) is home to 11 river basins and (IHI) is nome to II river basins and 28,000 glacial lakes. There are two prominent types of glacial lakes found in the IHR. The first are supraglacial lakes, formed in depressions on glaciers from meltwater, highly prone to melting in the summer months. The second are moraine-dammed lakes, formed by melturater at the too/forost of solesier. meltwater at the toe/snout of a glacier. dammed by loose debris or ice-cores, making them prone to sudden failure.



Almost two-thirds of GLOF events are triggered by ice avalanches or landslides, and the remaining due to excessive meltwater pressure on weak moraine dams and earthquakes.

With 2023 and 2024 being the hottest years on Earth, extreme temperatures in smaller geographies have been higher, thereby causing more glacial melt in certain pockets, making some glacial

lakes highly risky.
In addition to rising heat, is the problem of scale. 7,500 glacial lakes are problem of scale. 7,500 glacial lakes are situated in India, with most above 4,500 metres in height, hence approachable for surveys only during a short window in the summer season. There are almost no weather and water monitoring stations in these regions due to inaccessibility, lack of sustainability and cost, leaving this growing risk largely unmapped.

The only credible means is measuring growth in surface area via remote sensing over periods of time, a measure which is post-facto and provides little by way of risk assessment or early warning of any sort.

sort. Additionally, vulnerability of the Additionally, vulnerability of the immediate geography is critical to determining the exact nature of risk. This includes damage to homesteads, livelihoods, biodiversity, bridges and hydro-power projects along rivers that relay GLOFs downstream. The South Lhonak GLOF in 2023 in Sikkim wiped out the \$2 billion and 1250 MW generating Chungthang dam and also intensified the flash flood causing massive silting downstream. Since then, the Central Water Commission has found that the Water Commission has found that the Teesta riverbed has risen several metres, significantly reducing its carrying capacity and increasing the chances of its banks overflowing.

anks overflowing.

Besides the Sikkim GLOF, one of the most damaging events in recent times was the Chorabari GLOF in 2013, which turned into a cascading disaster accompanied by cloudbursts and landslides, known as the Kedarnath catastrophe – causing hundreds of

alties and billions in infrastructure

How can India reduce GLOF risk? The National Disaster Management Authority (NDMA) has markedly accelerated its efforts to manage these increasing risks. With respect to mitigation, it has initiated a proactive shift from mere post-disaster response to risk reduction through its Committee on Disaster Risk Reduction (CoDRR). This national coordination effort broug together related central scientifi agencies, academic and research institutions, and States/UTs to study, monitor, warn, and mitigate GLOF risk in India. As a result, the central government india. As a result, the central government finalised its first national programme of \$20 million, prioritising 64 art-isk glacial lakes. The list has now been expanded to 195, categorised into four risk levels. Following the expected award of the 16th Finance Commission for the period FY2027 to FY2031, there are plans to scale up this programme, significantly.

Objectives of this programme are five-fold – hazard assessment of each art-isk lake; installing Automated Weather and Water Stations (AWWS); establishing Early Warning Systems (EWS) downstream; mitigating risk by drawing down water levels or building flow through retention structures; and

through retention structures; and community engagement, an essential element of risk reduction. Under the programme, States where glacial lakes are resident were encouraged to take the lead in sending scientific expeditions to 40 of the highest at-risk lakes in the summer of

2024. One of the critical parameters in the exercise was to encourage Indian technology, systems and scientific expertise, one of which is the science of SAR interferometry – the art of analysing micro-changes in slope stability (upto a centimetre) using remote sensing satellite imagery as high as 10-metre resolution. The near-absence of usage of this scientific method to predict GLOFs and

to be plugged through this programme

Another significant gap is the absence of well-resourced Indian foundations and innovative technology providers in the business of risk reduction in the Himalayan cryosphere.

What is status of mitigation efforts? Several multi-institutional expeditions returned with success stories, across J&K, Ladakh, Himachal Pradesh, Uttarakhand, Ladakh, Hin Ladakh, Himachal Pradesh, Utarakhand, Sikkim and Arunachal Pradesh with a couple of light-hearted tales for their archives. One such expedition lost its way in bad weather, and another had to leave behind an expedition member in the village as security so that the rest of the expedition did not pollute the sacred lake by entering its holy waters. These episodes were evidence of the critical need for community engagement, to integrate the local community in expeditions and the need to convince residents of the credibility and sincerity of the exercise.

The successful expeditions conducted bathymetry to assess the volume of water in the lakes; used Electrical Resistivity Tomography (ERT) to understand the existence of ice-cores under moraine-dams, a key reason for dam breaks; and performed UAV and slope surveys of surrounding land/ice forms. Monitoring stations were installed at two lakes in Sikkim, which relay weather and water data every 10 minutes, with a daily dose of pictures of both meds of the lake Sikkim and Arunachal Pradesh with a

water data every 10 minutes, with a daily dose of pictures of both ends of the lake and its shoreline. In subsequent summers, States will be installing more such systems, thereby overcoming an such systems, thereby overcoming an oft-repeated data-gap in the IHR cryosphere. In the absence of automated early warning mechanisms, Indo Tibetan Border Police (TIBP) deployments in high reaches have been oriented towards the role of manual early warning. After the monsoon this year, States/UTs are gearing up for another round of expeditions. Saft Alsam Rievi is an IPS officer and adviser to the NDMA.

THE GIST

As per India's National Remote Sensing Centre, the Indian Himalayan Region (IHR) is home to 11 river basins and 28,000 glacial lakes.

The National Disaster Management Authority (NDMA) has markedly accelerated its has markedly accelerated its efforts to manage these increasing risks. With respect to mitigation, it has initiated a proactive shift from mere post-disaster response to risk reduction through its Committee on Disaster Risk Reduction (CoDRR).

ise, one of which is the science of SAR interferometry

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# Was there a security breach at the crypto exchange CoinDCX?

CoinDCX is a Financial Intelligence Unit (FIU) registered Indian cryptocurrency exchange founded in 2018. On July 19, CoinDCX reported financial exposure of about \$44 million but stressed that the incident was contained by isolating the affected account

Sahana Venugopal

### The story so far:

n July 19, the crypto exchange CoinDCX updated users that one of its internal accounts had been "compromised." The company's executives reassured panicked investors and traders that their assets were safe and that access to their crypto would not be cut off. Despite assurances would not be cut on. Despite assurances many CoinDCX customers moved to withdraw their assets, perceiving the event could turn into something like the WazirX hack last year.

What happened to CoinDCX? CoinDCX is a Financial Intelligence Unit (FIU) registered Indian cryptocurrency exchange founded in 2018 by Neeraj Khandelwal and Sumit Gupta, now counting over 1.6 crore registered users. On July 19, the exchange shared that one of its "internal operational accounts, used or its "internal operational accounts, used solely for liquidity provisioning on a partner exchange, was compromised due to a sophisticated server breach." Mr. Khandelwal carified this involved unauthorised access to an operational hot (virtually connected) wallet on a partner exchange.

(virtually connected) wallet on a parune-exchange.

CoinDCX reported financial exposure of about \$44 million but stressed that the incident was contained by isolating the affected account, which was segregated from the company's customer wallets. The exchange further added that the exposure was limited to that amount exposure was limited to that amount alone and that it would be fully absorbed

by CoinDCX through its own reserves. "The incident has been formally reported to CERT-In, and we are actively working with leading blockchain foren firms and ecosystem partners to trace the attacker and recover assets," said CoinDCX in its Incident Report, and provided information about the

cross-chain movement of the stolen

assets.

The company also announced a recovery bounty programme.

## How were CoinDCX users impacted

How were CoinDCX users impacted by the hack?
CoinDCX repeatedly stressed that customers' funds were secure and unaffected by the hack, as they were placed in segregated, cold wallets that are challenging for attackers to breach. The company also stated that trading, rupee deposits, and rupee withdrawals remained fully functional throughout the period. However, some customers complained that their withdrawal requests took time to be processed, sparking fears that their funds had been frozen. CoinDCX's founding partner Mridul Gupta said that "operational challenges caused by high withdrawal volumes during non-banking hours" had led to some delays but denied allegations of a freeze. The company later confirmed that all withdrawal requests had been successfully processed.
While crypto withdrawals are not possible for everyone using CoinDCX, this is a pre-existing situation that is part of the company's risk policy and was not caused by the hack itself.
Furthermore, the exchange faced accusations of a 17-hour-long delay when it came to updating customers about the hack. CoinDCX defended its actions and said it needed to have all the information before issuing a statement to customers

said it needed to have all the information suing a statement to customers but said investigating agencies were immediately informed and onboarded

"Our first priority is always to act, not just to speak. Before making a public statement, we had to ensure the threat was fully contained, our platform was secure, and all customer funds were safe mmunicating with incomplete or everified information would have been irresponsible and could have caused unnecessary panic," said co-founder Sumit Gupta.

Other CoinDCX users raised complaints about temporary price drops for certain assets, as well as some tokens being under maintenance, which the company also addressed.

### w are the CoinDCX and WazirX

How are the CoinDCX and WazirX hacks different?

Just a little over a year ago, on July 18, 2024, WazirX was targeted by North Korean cyber-thieves. That day, a multi-signature waller that the WazirX exchange was managing with the company Liminal was exploited, lead to the loss of assets worth over \$230 million. This was far greater than the million. This was far greater than the losses reported by CoinDCX; WazirX customers' assets were directly affected

by this breach.
After much delay and confusion,
WazirX blocked users' access to their
crypto for an indefinite period of time
and acknowledged significant losses. E contrast, CoinDCX has stressed that it is business as usual for the exchange, noting on X that its annual revenue exceeds ₹1,100 crore. WazirX customers demanded that the

WazirX customers demanded that the company use its own profits or funds to cover losses, but the company said this was not possible, citing an ownership dispute with the international crypto exchange Binance. WazirX further decided to carry out its legal restructuring exercise in Singapore. WazirX users have not been able to access their locked up crypto for over a year and are set to vote for a second time on the amended Scheme of Arrangement. This comes after the first proposed restructuring plan was rejected by the Singapore High Court. Both WazirX and CoinDCX were

criticised for delays in informing their customers about their respective hacks.

# What is the lesson for crypto investors in India? Investors in India should remember that

crypto trading is a largely unregulated activity in the country; even users of centralised, FIU-registered exchanges can expect little to no support from the Indian authorities in case of a crisis such as a security breach.

security breach.

Satnam Narang, Senior Staff Research
Engineer at Tenable, explained that if
users want full control of their coins, should consider self-custody options like
an offline, hardware cold wallet they
directly control. Even here, due diligence
is required in order to buy only trusted
hardware wallets from legitimate sellers,
according to him.

"As more and more exchanges have
been set up across the world, we have
seen reports of attacks targeting smart
contract flaws or other ways to steal funds

contract flaws or other ways to steal funds from these exchanges including but not limited to social engineering, theft of

limited to social engineering, theft of credentials or private keys or targeting a third-party company that works with the targeted organisation," said Mr. Narang, noting that the CoinDCX hack was one of the langest cryptocurrency breaches since the attack against WazirX last year.

He highlighted that when crypto prices go up, there is also a rise in attacks against both exchanges and customers. Mr. Narang said that traders storing coins on crypto exchanges should use multi-factor authentication and strong passwords, or store their coins securely offline, if possible.

possible.

"There is an old adage in the cryptocurrency space that says: "not your keys, not your cryptocoins". As long as users store their cryptocurrency on an users store their cryptocurrency on an increase and the same than the costs and the costs are costs and the costs are costs and the costs and the costs and the costs and the costs are costs and the costs and the costs and the costs are costs and the costs are costs and the costs and the costs are costs are costs and the costs are costs and the costs are costs and the costs are costs are costs and the costs are costs are costs are costs and the costs are costs are costs are costs and the costs are cost exchange, those coins don't necessarily belong to them because the exchange could ban their account or an exchange hack could lead to the loss of coins,



KNOW YOUR ENGLISH

## I flirted with the idea of moving away

He hurled the bag at his friend for not doing chores around the house while he was away

### S. Upendran

Is it okay to say 'flirt with an idea'? (J. Preethi, Kanpur)
When you flirt with another person, you are making it clear that you are attracted to the individual – at least, temporarily. In other words, you are not being very serious about the matter.

It is also possible to flirt with an idea. When you do this, you are merely toying with an idea. For example, you could flirt with the idea of buying an expensive car. When you do this, you consider buying one, but do not really put your heart and soul into it. You do not surf the Net about the types of cars available, the price, etc. You are not very serious about it; so much You are not very serious about it; so much so, the very idea of buying a new car

so, the very lace of ouying a new car disappears after a short time. When my uncle was young, he flirted with the idea of starting a school. My daughter flirted with the idea of moving to Bengaluru. After driving in the city, she decided against it.

Which is correct? Sense of belonging or sense of belongingness? (A. Ishaq) Both expressions are acceptable, and both have, more or less, the same meaning. Native speakers of English, however, employ sense of belonging' much more frequently than 'sense of belongingness'. When we settle in a new place – perhaps, within our own country or somewhere abroad – what is it that we all wish for? We would like the members of the community to welcome us and of the community to welcome us and accept us with open arms. This feeling of inclusion that we have, makes us feel that inclusion that we have, makes us feel that we are part of the community. The relationships we build over time make us happy, and give us a sense of belonging. Playing cricket with my friends, gives me a strong sense of belongingness.

What is the difference between 'throw' and 'hurl'? (S. Mayank) In both cases, you have something in your hand, swing your arm back, and release the object into the air. The difference between 'throw' and 'hurl' (rhymes with 'curl' and 'pearl') is the manner in which you release the object. 'Throw', which is the general term, can be used to suggest that the object is being released gently or with force. For example, when we throw a ball to a child, we do so gently, for we do a ball to a child, we do so gently, for we do not want the child to get hurt. When we are playing cricket, and the bastman sets off for a quick single, we throw the ball with some heat on it.— in other words, we throw it with tremendous force. The act of throwing doesn't always imply emotion. This is not the case with 'hurl'; you usually hurl something at someone because you are angry with the individual; and because you are angry, you throw whatever it is in your hand with a great deal of force. The intent in this case is to hurt the individual. upendranky@gmail.com

upendrankye@gmail.com

### THE DAILY QUIZ

## A quiz on the 112th edition of the Tour De France cycle race that concluded on Sunday

### OUESTION 1

By winning on Sunday, Slovenia's Tadej Pogacar has joined five other riders with four or more titles. Who was the last rider to win four titles?

### QUESTION 2

This year's stage winners came from nine different nationalities. Riders from which non-European wins prior to the last Stage on July 273

### QUESTION 3

Stage winners Philipsen (Stage 1), Mathieu van der

CM CM

Poel (Stage 2), and Remco Evenepoel (Stage 5)?

### QUESTION 4

Apart from getting the yellow jersey, which other jersey did Pogacar win for topping the mountains classification?

in a rare change after the start of the event, Stage 19 was cut from 130km to 95km, with two planned categorised climbs dropped, because of what specific reason?

### QUESTION 6

Stages 4, 7, 12, and 13



igned Pogacar to the runner-up spots in 2022 and 2023. AP

Questions and Answers to the July 25 edition of the daily qu 1. On July 25, 2007, this woman sworn-in to the top post in the country. Ans: Pratibha Patil The reason why World Embryologist Day is celeb every year on July 25. Ans: To mark the birth of the world's

## first test tube baby 3. This woman astronaut became the first woman to perform this activity in space. Ans: Svetlana Yevgenyevna Savitskaya and space walk

space walk

4. Air France flight 4590 crashed in
2000 here. Anss Paris

5. The painting which is not one of
Thomas Eakins'. Ans: Blue Dancer
Visual: Identify this iconic movel
and its director. Ans: Sleepless in
Seattle; Nora Ephron
Early Birds: KN. Viswanathani

Early Birds: K.N. Viswanatha Piyali Tuli| Tamal Biswas| Tito Shiladitya| G. Pavithra

## Word of the day

Logy: stunned or confused and slow to react (as from

Synonyms: dazed, foggy, groggy, stuporous

Usage: After only a few hours of sleep, she

Pronunciation: newsth.live/logypro

International Phonetic Alphabet: /lougi/



## MONEYWISE

### Vaishali R. Venkat

I am a retired bank officer aged 70. I have a health insurance policy with a coverage of ₹4 lakh under a special scheme of IBA (In-dian Bankers Association). The maximum coverage for family is ₹4 lakh un-der the scheme. Top-up to a maximum of ₹5 lakh is available. I want to have a coverage of minimum ₹20 lakh for m and my wife. Kindly advise.

The policy, which you have currently, might be a group health insurance policy designed for retired bank staff. The policy might not be customisable or might be subject to negotiations between IBA and unions. Against this backdrop, it is advisable to take a separate individual health policy, in addition to your bank policy, with a basic coverage (Sum Insured) of ₹5 lakh. If you cannot afford this additional individual base policy, this additional individual base policy, you can go with your bank policy itself. But, having a individual health policy

has more benefits. For a coverage of up to ₹20 lakh, you For a coverage of up to \$\text{CO}\$ lakh, you can buy a super-top up health insurance policy, with a deductible of \$\text{5}\$ lakh, if you purchase an individual base policy for this amount. If you prefer to use only the bank policy, then your deductible amount for the super

your deductible amount for the super-top-up policy must be ₹4 lakh only. There are two top-up policies available in the market viz. top-up and super

top-up.

Both are completely different. For a Both are completely different. For a complete understanding about the difference between the two policies, you can refer to the Moneywise article tilled 'Top-up' stated March 17, 2025. The premium cost for the super-top up health insurance policy is costly when compared with the top-up policy. Still, for your age, it is advisable to buy the super top-up policy to avail maximum benefits. Most health insurance companies offer both the policies, but you need to be careful to check whether you are really buying the super top-up policy. You can also buy an individual health insurance base policy with the Sun Insured of base policy with the Sum Insured of ₹20 lakh but that is highly expensive, and we would not suggest it.

I am 73 years old. I want to sell my 4-cent land purchased in 2007. What will be my tax liability under the Income Tax Act.

In the Union Budget 2024 2025, presented on July 23, 2024, Union Finance Minister Nirmala Sitharaman said long-term capital gains on all financial- and non financial assets will attract a tax rate of 12.5%. However, in her Budget speech, she did not explicitly mention that the reduced 12.5% (from the earlier 20%) tax rate on LTCGs is without the index-ation benefit.

tax rate on LTCGs is without the index-ation benefix.

Later, on August 7, 2024, the Finance
Bill 2024 was passed in the Lok Sabha
with an amendment that gave a relaxa-tion to the new capital gains tax on real
estate. The amendment was intro-duced after widespread criticism from
various corners, including Opposition
parties and tax professionals. As per
the amendment, individuals or Hindu
Undivided Families (HUFs) who purchased houses or other immovable
property before July 23, 2024, have
two options regarding the treatment of
long-term capital gains and they can
choose to pay straight L25% tax on the
capital gains without claiming the indevation benefit. Or the second option
is that they can choose to pay 20% tax is that they can choose to pay 20% tax on capital gains, after claiming the indexation benefit.

desation benefit.
Further, according to the Income Tax
Act and as per the Union Budget 202425, if you have owned an immovable
property (and) for more than two
years (24 months), then it is considered a long-term asset. In your case,
you have purchased the land in 2007
and therefore, if you earn capital gains
by selling the land, it will be consiby selling the land, it will be consi-dered Long Term Capital Gain (LTCG). Since you have purchased before the July 23, 2024 window, you can choose any one of the tax rates - 12.5% on cap-ital gains with indexation or 20% on capital gains with indexation bene-fit. The choice is yours. (The writer is an NISM & CRISIL-certi-fied wealth manager)

Send queries on personal finance and investing to the moneywise@thehindu.co.in ID. Dur experts in personal finance will respond to select quaries, but will not give specific recommendations for investment in a particular mutual fund, share or fixed deposit.

CM C



# India's emerging shield against the climate crisis

As extreme events become more frequent and harder to predict, conventional insurance models need a fundamentally different approach; parametric insurance offers an alternative

### CLIMATE OF SAFETY

### Tarun Mathur

n the span of a few days, Himachal Pra-desh was battered by over 20 flash floods, series of landslides, and cloudbursts, events that upended daily life and damaged critical infras-tructure in the State. Events like these are now part of an unsettling par-tern. The return period for such catastrophic weather such catastrophic weather events is shortening, making them more frequent, and far less predictable. India recorded 764 ma-

jor natural disasters since 1900 with almost half of 1900 with almost hair of them occurring after 2000. A clear pattern is emerging: climate volatili-ty and global warming are accelerating and with them, scale and complexi-

ty of economic disruption. Between 2019 and 2023 alone, India suffered over \$56 billion in losses from weather-related disasters.

sso billion in iosses from weather-related disasters. That's nearly a quarter of all climate losses in the Asia-Pacific during the same period and the high-est in South Asia by far.

As extreme events become both more frequent and harder to predict, conventional insurance models need a fundamentally different approach

Parametric insurance offers an alternative built for speed and clarity. It pays out the moment a predefined threshold is breached – rainfall crossing a certain mark, seismic activity above a set magni-



Parametric cover is finding applications across transportation, manufacturing and even livestock farming where claim delays can lead to financial stress

tude or wind speed cross-ing destructive limits. Payouts are triggered auto-matically, based on inde-pendently-verified data, and given within hours.

At its core, parametric in-surance is a simple propo-sition: it pays out when a pre-agreed index thresh-old is breached.

These thresholds, such as rainfall below a certain level or temperatures above a critical mark, are based on verified data from sources like the India Meteorological Depart ment. NASA MERRA

Meteorological Department, NASA MERRA or other accredited global satellite systems. Everything, from trigger to payout, is defined upfront.

This is finding application across transportation, manufacturing and even livestock farming where claim delays can hugely compound financial stress.

A microfinance institution in Jharthand, for instance, could structure a parametric policy that automatically covers loan repayments for small farmers if rainfall during the sowing season falls below 300 mm or temperatures cross 40°C.

This would help protect

Punjab National Bank

Globally, countries in Africa, the Pacific Islands and even U.K. have used parametric products to cover everything from droughts and floods to cyclone winds

cyclone winds income during weather extremes, without requiring damage inspections. Even in emerging sectors like renewable energy, such insurance has a role to play. A solar power firm operating in Rajasthan can link its policy to solar irradiance data. If sunlight hours drop significantly below expected levels for a given month, payouts will compensate for lost output. When climate-linked disruptions strike, liquidistruptions st disruptions strike, liquidi-ty is needed immediately— to buy seeds, cover interest costs, and quickly restore working capital. Paramet-ric models remove subjec-tivity and replace it with

Where it's working Parametric insurance is al-ready being deployed across India and beyond. across India and beyond. In parts of Rajasthan and U.P., a pilot protected thousands of women small-holder farmers from drought. It used a water balance index and delivered payouts automatically when water availability dropped below a defined threshold. When sowing conditions fail on rainfall deficits or extreme temperatures, the policy temperatures, the policy triggers loan support - aid-ing borrowers avoid de-

faults and maintain liveli faults and maintain liveli-hoods. Globally, countries in Africa, the Pacific Is-lands, and even the U.K. have used parametric pro-ducts to cover everything from droughts and floods to cyclone winds and flood depths. The examples prove such insurance works across contexts.

What India needs next Parametric insurance has demonstrated its ability to deliver fast, transparent re-lief when climate volatility trilear. The building strikes. The building blocks are already in place-robust climate data, digital delivery platforms, and early success stories across agriculture, energy, and disaster-prone geogra phies. What's needed now is scale – and a clear fra-mework to finance it.

In 2024, Nagaland be-came the first Indian state to purchase multi-year pa etric cover for la slides and extreme rainfall

rametric cover for land-sidies and extreme rainfall, using disaster mitigation funds. Other States now have the green light to act pre-emptively.

India must treat para-metric insurance as essen-tial climate infrastructure, much like UPI did for pay-ments. That means ex-panding data networks, encouraging State-level adoption, and embedding smart cover into public dis-aster response. In a future shaped by climate uncer-tainty, it offers something rare viz. speed, trust and fi-nancial resilience when it matters most. matters most.

(The writer is co-founder & CBO, Policybazaar for Bu

## How about a relatable risk metric?

AMCs must disclose risk metric in a way we can relate to information provided. The metric must be standardised for comparison among peer equity funds with track record not new fund offers

Processed foods typically mention saturated and transfat per serving. But how will you know whether, say, 20 gram of saturated fat per 100 gram serving is too much? You could face a similar situation with investment products. In this article, and if products. In this article, we discuss whether asset management companies (AMCs) can disclose risk associated with their mutual funds as a relatable metric.

### Relatable risk

Relatable risk
What if we are informed that burning
fat from consuming ice cream would
require us to walk, say, five kilometers
at a speed of six kilometers per hour?
That way, we can relate to the effort
needed to keep good health and yet
enjoy such food.
Can we apply a similar argument to
investment products?
There are several issues to consider.
For one, individuals have different life
goals and different time horizons for
the same goal. For another, the impact
of a shortfall in a portfolio at the end
of the time horizon may be different
for everyone. Therefore, presenting a
standardised set of information could
be challenging when you are investing
to achieve a life goal.
Consider large-cap active funds.
The riskometer categorises such funds
as high risk. But what does that mean
when you are investing to finance

when you are investing to finance your child's college education or making down payment for a house? Note that being conservative and not taking risk could also lead to failure of life goals, unless you significantly increase your savings. It will be easier if AMCs disclose a standardised metric in relation to your goal. Suppose you assume that a fund must give 12% annual return (referred to as minimum acceptable return or MAR) to help you achieve your goal. The riskometer could show the frequency during the last 5, 7, 10 years and since inception when the fund gave a return er than 12%.

That could give a perspective of ow risky the fund is in relation to the how risky the fund is in relation to the goal you want to achieve. Note risk is defined as the possibility of earning returns lower than MAR in any year, as that may lead to goal failure. A fund can assume a standardised return regardless of your goals; for MAR is the expected return on equity as an asset class.

Conclusion

AMCs should disclose risk metric in a way we can relate to the information provided. The metric must be standardised for comparison among peer funds. The above argument applies to equity funds with track record, not to new fund offers. (The author offers training programmes for individuals to manage their personal investments)

### **Bank Fixed Deposit Rates**

		Intere	Interest Rate	
Bank Name	Highest Slab	1-year Tenure	3-year Yenure	
Small Fin	ance Ba	anks		
AU Small Finance Bank	7.10	6.35	7.10	6.75
Equitas Small Finance Bank	7.60	7.25	7.25	7.00
ESAF Small Finance Bank	7.60	4.75	6.00	5.75
Jana Small Finance Bank	8.20	7.50	7.75	8.20
slice Small Finance Bank	8.50	6.75	8.25	7.75
Suryoday Small Finance Bank	8.40	7.50	8.15	8.40
Ujjivan Small Finance Bank	7.60	7.50	7.20	7.20
Unity Small Finance Bank	7.75	6.50	7.25	7.25
Utkarsh Small Finance Bank	8.00	6.25	8.00	7.50
Private S	ector B	anks		
Axis Bank	6.60	6.25	6.60	6.60
Bandhan Bank	7.40	7.25	7.25	5.85
City Union Bank	6.75	6.75	6.65	6.25
CSB Bank	7.40	5.00	5.75	5.75
nac and		6.70	0.40	4.00

DCB Bank

IDFC FIRST Bank

7.40 7.00 7.00 7.00 6.70 6.40 6.60 6.25 6.60 6.25 6.45 6.40 6.60 6.25 6.60 6.60

6.75 6.75

6.75 6.30

	Interest Rates (		IS (%)	
Bank Name	Highest Slab	1-year Tenure	3-year Tenure	5-year Tenure
Jammu & Kashmir Bank	7.30	6.75	6.75	6.50
Karur Vysya Bank	6.85	6.60	6.60	6.60
Kamataka Bank	6.75	6.60	6.25	6.25
Kotak Mahindra Bank	6.60	6.25	6.40	6.25
RBL Bank	7.20	7.00	7.20	6.70
SBM Bank India	7.60	7.05	7.05	7.50
South Indian Bank	6.70	6.50	6.20	5.70
Tamilnad Mercantile Bank	7.05	6.80	6.25	6.25
YES Bank	7.10	6.75	7.10	6.75
Public :	Sector Ba	inks		
Bank of Baroda	6.60	6.50	6.50	6.40
Bankofindia	6.70	6.50	6.25	6.00
Bank of Maharashtra	6.70	6.20	6.20	6.10
Canara Bank	6.60	6.50	6.50	6.50
Central Bank of India	7.00	6.60	6.50	6.50
Indian Bank	6.90	6.10	6.25	6.00
Indian Overseas Bank	6.75	6.60	6.30	6.30

6.70 6.40 6.40 6.50 6.80 6.10 6.00 6.10 6.60 6.25 6.30 6.05 6.60 6.60 6.60 6.40

## **Home Loan Interest Rates**

Name of Lender	Loan Amount (Rs.)			
Name of Lender	Upte 30 labb	Above 30 takh & apta 75 takh	Above 75 lakh	
			0n1	
Pul	blic Sector	Banks		
State Bank of India	7.50-8.7	7.50-8.70	7.50-8.70	
Bank of Baroda	7.45-9.2	7.45-9.25	7.45-9.50	
Punjab National Bank	7.50-9.3	7.46-9.25	7.45-9.25	
Bank of India	7.35-10.	10 7.35-10.10	7.35-10.35	
Canara Bank	7.50-10.	25 7.45-10.25	7.40-10.15	
Bank of Maharashtra	7.35-10.	15 7.35-10.15	7.35-10.15	
Punjab and Sind Bank	7.55-10.	75 7.55-10.75	7.55-10.75	
Indian Overseas Bank	7.35 #	7.35#	7.35#	
Indian Bank	7.40-9.4	7.40-9.40	7.40-9.40	
Central Bank of India	7.35-9.4	7.35-9.40	7.35-9.40	
Priv	rate Sector	Banks		
Kotak Mahindra Bank	7.99 #	7.99 #	7,99#	
ICICI Bank	8.00 #	8.00#	8.00 ¥	
Axis Bank	8.35-11	90 8.35-11.90	8.35-9.35	
HSBC Bank	7.70 #	7.70#	7.70#	
South Indian Bank	8.30-10	60 8.30-10.60	8.30-10.60	
Karur Vysya Bank	8.45-11	40 8.45-11.40	8.45-11.40	
Karnataka Bank	8.40-10	86 8.40-10.86	8.40-10.86	

::: (

Name of Lender	Loan Amount (Rs.)		(Rs.)
Name of Lender	Upto 30 talih	Above 30 Lish & apto 75 Lish	Above 75 lakh
			0n%
Foderal Bank	8.75#	8.75 F	8.75 V
Tamilnad Hercantile Bank	8.15-9.50	8.15-9.50	8.15-9.50
Bandhan Bank	8.41-15.0	0 8.41-12.58	8.41-12.58
RBL Bank	8.20 #	8.20 F	8.20 ₽
CSB Bank	9.39-11.0	8 9.39-11.06	9.39-11.08
HDFC Bank	7.90#	7.90 #	7.90 #
City Union Bank	825-9.50	8.50-10.00	8.75-10.50
Housing Fina	ance Comp	anies (HFC	s)
UC Housing Finance	7.50 #	7.50#	7.50#
Bajaj Housing Finance	7.49 #	7.49 #	7.49 #
Tata Capital	7.99.0	7.99 #	7.99#
PNB Housing Finance	8.25-11.5	0 8.25-11.50	8.25-12.35
GIC Housing Finance	8.80 #	8.80 #	8.80 #
SMFG India Home Finance	10,00 #	10.00 W	10.00 V
Sammaan Capital	8.75 #	8.75#	8.75 V
Aditya Birla Capital	8.25 F	8.25 V	8.25 V
ICICI Home Finance	7.50 #	7.50 #	7.50 ₽
Godrej Housing Finance	8.55 ₽	8.55 V	8.55 V

## GUJARAT



lka Kodarvi smiles shyly when asked about her wedding plans. Sitting on a rusted iron cot in a newly built house tucked away in Gujarat's Banaskantha district near the Rajasthan border, she hides her face behind her palms. "Maybe in a month or two," she says blushing, glancing towards her partner, Bhojabhai. "If he agrees."

For the 27-year-old mother of a 2-year-old boy and her partner, both from a tribal community, marriage is not the beginning of their story – it's

and her partner, both from a tribal community, marriage is not the beginning of their story — it's just another chapter in a life shaped by survival and exile. Since 2019, the couple has lived together, raising a son without registering their bond as a marriage. "For us, marriage is just a ritual," Al-ka says matter-of-factly. "We liked each other and decided to live together."

Both are from the Kodarvi tribe, which had been exiled in 2014 after another tribe, following

been exiled in 2014 after another tribe, following a tradition called *chadotaru*, had forced them out from their traditional lands. After over a decade

from their traditional lands. After over a decade of wandering and uncertainty, the Kodarvis returned to their native village earlier this month, following a hard-earned truce between communities and crucial support from the district police. Among the Kodarvis — and in many tribal groups — ancestral villages are more than just a place to live. They are central to rites of passage like marriage and death. Couples marry only in their native village where houses lie scattered across agricultural fields. People are buried there too. So, when Bhojabhai lost his home in the village, he also lost the ground on which a wedding could take place. Now, he has regained it.

### dotaru and its implications

In much of urban India, living together without marriage remains a taboo, and finding rental housing or even a hotel room while travelling as housing or even a hotel room while travelling as an unmarried couple is almost impossible Bia for Alka, Bhojabhai, and many belonging to the Kodarvi and other tribal communities rooted in the remote stretches of the Aravali mountain range, life has always followed different rules – some liberating, others oppressive.

Back in 2014, nearly 300 people from 29 Kodarvi families fled their homes in Mota Pipodara in the dead of night. Taking only what they could carry, they left their houses, livestock, and fields behind after the Dabhi tribe from the same village had declared chadotaru against them.

In Gujara, chadotaru is a tribal tradition of informal justice that carries the weight of vengeance, often targeting entire families or communities when one of their members is accused.

munities when one of their members is accused of a grave offence, such as murder, sexual assault or an extramarital affair. The declaration followed the killing of a Dabhi

man, allegedly by someone from the Kodarvi community. "The victim, Naranbhai, was stoned to death, and the villagers said it was Rajubhai Kodarvi who did it following a drunken brawl in the middle of the night on April 6, 2014. He was arrested and chadotaru took place for days," the

police say.

In Gujarat's tribal belts and in Rajasthan, cha
dotaru still influences the way disputes are re In Gujarat's tribal belts and in Rajasthan, chadataru still influences the way disputes are resolved. Traditionally, it involved community elders or panches (elected members) coming together to mediate and reconcile differences through mutual agreement. But over time, this custom has morphed into a harsh practice: imposing hefty monetary penalties, forcing exiles, and threatening violence.

Once a chadataru is declared, the clan prepares for confrontation – women and children lead the procession while the others follow armed with swords, sticks, and whatever wearmed with swords, sticks, and whatever wea

My ASP

(Nala) and her team began identifying displaced reaching out to them They held several rounds of with the

panch AKSHAY RAJ MAKWANA

mount awarded by the panch, or flee," Assistan Superintendent of Police (Danta division) Suman Nala explains. "Their homes are vandalised, crops torched, and cattle either looted or left to stray." In cases of murder, blood money is de manded. If unpaid, violence may follow.

Alka is Nala's cook. In a casual conversation, Nala Alka is Nala's cook. In a casual conversation, Nala remembers asking how often Alka visited her sas-ural (in-laws' home). What followed left Nala stunned. "I've never seen my sasural," Alka had told her. She went on to explain that her partin-er's clan had been ostracised after chadotaru was declared against them. It not only forced the community into exile, but also shattered their so-cial and economic fabric.

cial and economic fabric. Since then, the families had been scattered. Many ended up as daily wage labourers in Danta, Palanpur, Surat, and other places in Gujarat, earning barely ₹200-₹300 a day. Meeting each

earning barely ₹200-₹300 a day. Meeting each other became rare; survival became routine. Bhojabhai was married to Niluben over two decades ago in that same village. The couple has four children. "Haan, unke do hain, aur hum khushi se rehte hain (Yes, he has two partners, and we live happily together)," Alka says. Bigamy or polygamy remains a practice in several tribal communities in India. Multiple spouses are sometimes officially recorded in government documents. Sometimes, those in such relationships include public servants and elected representatives.

representatives.

Nala brought it up with her superior, Banas-kantha Superintendent of Police Akshay Raj Mak-wana. Just days before Alka's conversation with

Nala, a man called Jagabhai Kodarvi and his wife Ambaben had submitted an application to the police seeking assistance in returning to Mota Pi-podara. Both these factors came together for pol-ice action. "My ASP (Nala) and her team began identifying the displaced families and reaching out to them. They held several rounds of discus-sions with the panch," Makwana says.

Rebuilding homes and relationships Now, amid crumbling ruins, new homes are be-ginning to rise. Elderly members of the tribe sigh in relief as a long-held dream takes shape. "We never thought we'd return," many say, "All these years, one thought haunted us: where will we be buried when we die? We must be laid to rest in the land of our ancestors," says one of the tribe

Before the police brokered peace between the two warring tribes, the Kodarvi clan had made several failed attempts to return to their village. One such effort came four years ago, after the death of Jagabhai's father, whose final wish was to be buried in their ancestral land. Fearing violence, Jagabhai and a few others quietly entered the village and performed the last rites. But once the Dabhi tribe got word of their presence, they charged at them in anger. The Kodarvis fled into the nearby hills to escape the attack and scattered once again.

The man once accused by the Dabhi tribe of killing a member of their clan had been acquitted by a local court in 2017, says Makwana. "He has been living in the same village since. But the rest of his clan remained scattered." Before the police brokered peace between the

of his clan remained scattered."

Makwana explains that traditionally, if an exiled clan wishes to return, they are expected to iled clan wishes to return, they are expected to pay a hefty sum of money – usually between 230 to 400 lakh – determined by the panch. A significant portion of this goes to the panch and the members of the clan, while the remainder is paid to the victim's family as compensation.

"The panch decides the amount after the offence. If the opposing clan cannot afford to pay, the panch declares a chadotaru, effectively banishing them again. These decisions, while illegal in the eyes of the law, continue to be followed in tribal communities," the SP adds.

In this case, however, no money changed hands on their return. Instead, both tribes agree it was the police who took the lead – clearing 8.5 hectares of land that belonged to the Kodarvis and facilitating their rehabilitation under a government housing scheme, supported by funds

and facilitating their rehabilitation under a go-vernment housing scheme, supported by funds

Banaskantha police officer Jayshriben Desai shows a Kodarvi tribal house ransacked in 2015 by the Dabhi tribe in Mota Pipodara village, Banaskant district in Guiarat, VUNY SONEJI

from private companies.

The feud finally ended as the Dabhis agreed to the Kodarvis' return. The panches of both sides followed the tradition of eating coriander seeds and jaggery, a gesture symbolising the end of enmity and the beginning of peace, says Makwana.

Resettling into home To reach the tribal village, an hour's journey from Palanpur, the car heaves and lurches through the narrow, rain-slicked track, its wheels slipping in the mud that now bear the criss-crossed imprints the much that now lear the criss-crossed imprints of police jeeps and tractors that have rolled in and out over the past few weeks. It hasn't stopped raining – a light drizzle comes and goes, carried by the breeze, settling gently on the skin and soil. Petrichor is mixed with the scent of

and soil. Petrichor is mixed with the scent of crushed leaves and the faint smoke of damp wood burning somewhere in the distance. As the four-wheeler slows to a crawl, ruins of stone and mud walls cowered in weeds, mark where homes once stood before they were torn down in 2014. When the vehicle finally stops, the Kodarvis emerge from under makeshift tarpaulins, from behind tree trunks, from the open field and a newly built house.

Among them is Prakash, 22, son of Jagabhai and a final-year diploma student. He was just Juwhen his family field the village, never imagining they'd return. "It was a moment of joy and excitement, a reunion I had dreamt of since the day we left," he says, recalling the grand ceremony on Ju-yir, when the Minister of State for Home, Harsh Sanghayi, formally welcomed them back. "Every Sanghavi, formally welcomed them back. "Every one had tears in their eyes." Over the years, Pra-

one had tears in their eyes." Over the years, Pra-kash's family moved across Surar, Mehsana, Xel-gam and other towns as his parents worked as daily wagers. The constant movement made schooling difficult but he remained committed and never dropped out, he says.
"We were all dressed up. There were so many relatives I didn't even recognise. They were ask-ing whose son I was and where we had been all these years," says Prakash, his eyes lit with the ex-citement of return as the rain continues to soak him. "During the exile, we lost touch with most of them. I was thrilled to meet some of my cousins I hadn't seen since we left, and their children who were born after 2014. They were just as happy to see my eight-month-old son and my partner, Kai-lash, too."

lash, too."

Prakash says he had vowed to marry only in his native village. Now, that moment has finally arrived. "I've always seen my parents longing to return. It consumed them for years. They pleaded with the panchayat, the State administration, even the police. Finally, our prayers were heard and we're back home," he says.

and we're back home," he says.

As the drizzle continues, Lukabhai Bumbadia

one of the panch members involved in the al-leged murder case – arrives. For him, like many tribals, Hindi remains a distant language, one he neither understood well nor spoke. Lukabhai now says it was the joint effort of the samaj (com-punity) and earlor (successed) the samaj (com-

now says it was the joint effort of the samaj (community) and sarkar (government) that made the return of the Kodarvis possible. "chadotaru should have no place in today's time. This practice must be aboilshed," he says.

SP Makwana says such age-old practices impose severe social and economic restrictions, often tearing communities apart. "These families usually marry within the village and sustain themselves through farming. Forcing them to leave uproots their entire way of life. It impacts them in ways that are hard to imagine," he says.

He adds that efforts are under way to engage with community leaders and raise awareness with community leaders and raise awareness

with community leaders and raise awareness about the long-term damage caused by chadota-ru. "If one clan declares chadotaru today, tomor-

ru. "If one clan declares chadotaru today, tomorrow it could be declared against them. It's a cycle that will never break unless we make a conscious effort to end it," the SP says.

However, the police also say that just a few months ago, another chadotaru incident occurred in the district's Anrigadh area. By the time they arrived, everything had already been destroyed.

"It was related to an alleged illicit relationship. Reaching such remote areas is difficult due to the absence of proper roads, and even when we do get there, the tribe gathers in large numbers, making it hard for us to control the situation," a police officer says.

Nala says, "Law, love, and compassion came together to resolve the issue."





read the procession while the other's tolous, armed with swords, sticks, and whatever wea-pons they can gather. The beating of dhol-nagara (traditional drums) signals their advance as they move toward the rival clam's homes to strike. "When chadotaru is declared, the entire com-munity of the accused is often forced to pay the

# KARNATAKA



Illustration: Sebastian Francis

# For Karnataka students, the grass is still greener overseas

The market is still

booming for

education abroad.

Countries Uzbekistan

and Georgia

the dream of becoming a

are selling

doctor at a

cost of ₹25

lakh to ₹30

AMEEN-E-MUDASSAR,

lakh.

MRRS

Be it geopolitical tensions, new immigration laws, visa troubles or non-availability of jobs, many students who had gone abroad from Karnataka have returned in the last couple of years. While uncertainty loomed over many of their futures, some have managed to bring their studies and careers back on track after either flying to other countries to complete their education or deciding to find jobs in India, writes Jahnavi T.R.

n September 2021, Nikitha Rajesh, a stu dent from Bengaluru, flew to London to pursue her long-standing dream of a fo-reign education. After completing her Ba-chelor of Arts degree in Bengaluru and gaining two years of work experience, she secured ad wission to a master's programme in Digital Mar-keting and Analytics in a private university in the United Kingdom (UK).

By the time she finished the one-year pro-

gramme, the immigration laws of the U.K. had changed, leaving her with no sponsors for a work visa. Cut to 2025, she is back in Bengaluru and working in a private company after her job pros-pects in the U.K. did not work out.

When a war broke out in Ukraine in 2022, around 18,000 people from India were escorted



back to country by the Union govern-ment under 'Operation Gan-A majority of them students were pursuing a Bachelor Ba Medicine. chelor of Sur gery (MBBS) Among the re

turnees was Mahaganapathi Kashinath from Kar nataka. After attempts to continue his educ in India failed, he went to Uzbekistan to finish his

Recently, in June 2025, under 'Operation Sindhu', the government brought back over 3,500 pe-ople from Iran after tensions escalated between the country and Israel. Among these were also a few students from Karnataka who were pursuing

medical education there.

Be it geopolitical tensions, new immigration laws, visa troubles or non-availability of jobs, many students who had gone to countries such as the United States of America, Ukraine, Russia, Canada, the U.K. and those in Central Asia from Karnataka have returned in the last couple of years. While uncertainty loomed over many of their futures, some have managed to bring their studies and careers back on track after either fly-ing to other countries to complete their education or deciding to find jobs in India.

For the students who were in Ukraine, return ing home was a necessity as their safety

parents, tried so much to get the Indian government to admit our students to a medical college here. But it was in vain. He had no choice but to go to Uzbekistan to finish his course, just like 90% of the students from his class. While we were relieved that he got to finish his education, we were a little disappointed as he had to repeat a semester after going to Uzbekistan, as they did not validate the semester that was conducted on-line," said his father, Kashinath Bilimaggad from Gadag district in north Karnataka. Mahagana-pathi hopes to return to India for his post-grad-uation studies and find work here, according to

Alternative options
For the students who returned from Ukraine, countries like Uzbekistan, Kazakhstan, Kyrgyz countries like Uzbekistan, Kazakhstan, Kyrgyz-stan, and the Philippines became alternative op-tions for their education. Educational counsel-lors reported that most of their clients ended up going to one of these countries to finish their medical degrees, even if they had to seek fresh

Many of them had initially gone to Ukraine as one lakh medical seats in India that become available every year are nowhere close to the demand.

Similar stories are narrated by students who have returned from Iran. Syeda Muffarhe Zainab was pursuing her final year MBBS at a university in Tehran when the war broke out. Now, back in

in Tehran when the war broke out. Now, back in her home town in Chickballapur district in south Karnataka, she is hoping to return to Iran.

"I am constantly in touch with the university, and they have said we might be able to go back by August 20. But if God forbid something hap-pens and we cannot make it back there, then I would like to request the government to provide would like to request the government to provide its here as we are almost finished with our course," she says.

Most students go abroad seeking expor

that they believe they cannot find in India, espe cially when they go to countries such as the U.S., the U.K., and Australia. "I went to the U.K. to get a more universal educational experience where I get to learn with people of many nationalities and

experts; says Nikitha.

When she initially went there, her plan was to find a job and settle down in the U.K. However, when she was about to finish her degree, a new immigration policy – which mandated a £37,000 immigration poicy – which mandated a 2-3/000 income to get a sponsored work viss – came into force. With her two years of experience in India and some short-term gigs in the U.K., she did not qualify for a sponsorship from companies there.

"No matter what skills you have, it all comes

wn to whether you need a visa to work in the K. If you need a visa, then the job interview would not move forward from there. While I could buy a work visa for the first two years after I finished my education, after that period, a com-pany would need to sponsor it. I applied for hun-dreds of jobs, but because of the visa constraint, I had to move back home," she says

She says that many of her Indian peers who were insistent on staying back in the U.K. changed their job sectors/industries just to get a work visa sponsorship.

### Repaying educational loans

For students affected by such immigration poli cies, returning home is the only option, but jobs here would not pay them as much as in foreign countries. This particularly becomes a problem for students who have taken educational loans.

"I knew almost six months prior that I would not get a visa extension, even though I had alrea dy worked for two years in the U.K. after finishing my studies. Hence, I started saving up by cutting down on my expenses as I knew I had to pay my monthly loan instalments once I was back home, even if I did not have a job or got a job that might not pay very well. It has been three months since

I returned, and I have been applying for jobs in Singapore, Australia, and New Zealand, as it is difficult to pay back my loan on an Indian salary," says Akash Venkateshan, who pursued a Master of Science degree in the U.K. The demand for higher education in the U.S.

has slightly reduced now, especially after the Do-nald Trump administration announced that the social media accounts of college applicants will be checked for background verification.

"This announcement has forced a lot of students to clean up their digital footprint, as some fear has gripped them. It has also taken the U.S. out as an option for students who are outspoken or are activists and do not wish to provide access to their social media accounts," says Ameen-e-Mudassar, international career counsellor. Some students who originally preferred the

U.S. for their education are now co tions such as Germany, Dubai in the United Arab Emirates, and Australia, while Canada, which was the other preferred destination, has also lost demand now, owing to its diplomatic clashes

Rahul Subramaniam, co-founder of an educational consultancy, says that students who have already secured admission to top U.S. colleges re-main committed to their paths. "For them, the academic and professional opportunities they are accessing far outweigh the usual ups and downs of American politics," he says.

### Why foreign education?

Despite recent events and tensions, the demand for foreign education is on the rise among Benga-

luru students, according to educational counsel-lors as well as data from the government. While there were 1.3 million students pursuing higher education abroad in 2024, according to the Ministry of External Affairs, the latest numbers are close to 1.8 million. Many of them have changed their destinations, but their dreams re

"The market is still booming for MBBS education abroad," notes Ameen. "Countries like Uzbe-kistan and Georgia are selling the dream of be-coming a doctor at a cost of ₹25 lakh to ₹30 lakh. Even after so many wars, not much has changed in this regard. This is just a matter of selling an acre of land to make their children doctors, espe-cially for rural students, "Ameen says. He adds that Central Asian countries depend

on students from India for their economic boost.

While some of these MBBS students practise medicine in those countries after finishing their course, others struggle to find employment Counsellors say that some of them end up as agents to bring in more students to the universi-ties and work on a commission basis.

Are students so desperate for education abroad due to the lack of quality education in In-

dia? Not entirely, according to experts. "Indian Institutes of Technology, Indian Institutes of Man-agement, and many private universities offer good quality education in India. But today's youngsters are interested in exploring the world. Their priorities are different as they do not care about generational wealth and would want to build something on their own, and they view education abroad as a gateway to that," Ameen

says.

Counsellors and consultants say that foreign





MY VIEW | GENERAL DISEQUILIBRIUM

# Take a close look at Jane Street's potholed path to market riches

Indian regulators must plug gaps that let such firms potentially profit from the derivative misadventures of retail investors



is a senior journalist and author of 'Slip, Stitch and Stumble: The Untold Story of India's Financial Sector Reforms' @rajrishisingha

ane Street' is the title of multiple songs and the name of an indie rock band as well. Another Jane Street is currently in the public eye, a Manhattan-based high-frequency trading firm that was banned recently by the Securities and Exchange Board of India (Sebl), the market regulator. The firm has been allowed back into the market after it deposited over \$550 million as a good-faith gesture while the regulator's investigation proceeds alongside. The Jane Street saga has raised multiple questions about India's regulatory framework for the securities market, especially the kid-glove handling of equity derivatives since their formal launch in 2001. There are also concerns over the nature of interregulatory monitoring and coordination, and whether it is adequate to stem malpractices in Indian capital markets.

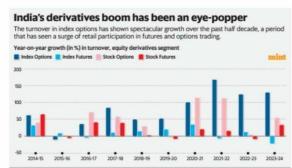
History holds some lessons. There was always the whilf of something rotten in the kingdom of Indian derivatives ever since futures and options were introduced after baddia, an opaque over-the-counter product, was definitively banned. India's 1991 economic reforms took a wrecking ball to the old micro-structure of capital markets. Prodded by the 1992 securities scan, reformers decided to

old micro-structure of capital markets. Prodded by the 1992 securities scam, reformers decided to introduce transparent equity derivative products But, given the political influence of the stockbroking lobby, it took a while to finally introduce

But, given the political influence of the stockbroking lobby, it took a while to finally introduce
futures and options badda had keep popping up in
different forms. Unsurprisingly, solid decided to
introduce individual equity futures alongside
index products, contrary to official recommendations and global best practices. This was seen as a
concession to the influential community of stockhrokers, who were in search of a speculative—and
liquid—product to replace badda.

There was another deviation from the 1997 L.C.
Gupta Committee report, which had made the
official recommendations: instead of physical settlements, the regulator chose cash settlements.
Sebi's initial excuse was that exchanges lacked the
required technology, infrastructure or management capacity to cope with the burden of physical
settlements. Consequently, the futures and
options market became a casino with no cover
charge, or minimum buy-in requirements, fuelling
large and unnatural spikes. Faced with the spectre
of a market collapse and a crisis, Sebi finally implemented physical settlements in 2018 after a gap of
17 years. Meanwhile, retail investor interest shifted
from equity futures to index options, given the
opportunities for higher leverage and relatively
lower capital requirements. Fintech firms acted
as enabling middives in the process, while the
regulators looked away.

And now along comes Jane Street and Sebi's



fear	Index options	Index Futures	Stock Options	Stock Futures
2013-14	368	31	25	50
2014-15	601	42	35	83
2015-16	533	46	36	78
2016-17	728	43	61	111
2017-18	1,349	48	97	156
2018-19	2,033	56	126	161
2019-20	3,109	67	123	149
2020-21	6,252	91	264	181
2021-22	16,756	84	563	210
2022-23	37,688	95	592	191
2023-24	86,705	74	921	255

interim order. Opinion remains divided over whether Jane Street's derivatives trading strategy was Illegal, whether it was 'manipulation' or whether the trading firm was plain unlucky because its heavy volumes stood out in the Indian market's shallow infrastructure. However, on closer inspection, the market structure does seem to embolden rampages by high-frequency traders, perhaps at the cost of clueless retail speculators.

Let's try and connect some of the dots. Sebi's tracking data shows that a bulk of the derivatives trade orders originate from co-located servers, of from institutional traders that pay a higher fee to locate their servers next to the exchange servers, thus allowing them to strike deals within nanoseconds. According to Sebi's 2023-24-annual interim order, Opinion remains divided over

seconds. According to Sebi's 2023-24 annual report: "Based on modes of trading at exchange

report: "Based on modes of trading at exchange platform... 616" trading in the equity derivatives segment of NSE was through co-location route, primarily used by proprietary traders... In case of BSE, 60.1% trading in the equity derivatives segment of RSE was through co-location route." Simultaneously, there has been a surge of uninformed retail investors entering the derivatives market, Lured by the facility of low capital commit ment and easy profits. Sebi whole-time member Ananth Narayan said at a recent conference that 91% of individual traders incurred net losses in

equity derivatives during 2024-25, with the total

equity derivatives during 2024-25, with the total losses crossing 'tl trillion. Although it may be difficult to prove a direct link, it does beg the uncomfortable question: Were retail investors the counter-parties that Jane Street and other traders needed to rack up their super-profits? Juxtapose those retail losses against Sebi's estimate of Jane Street's profits of 336,500 crore over two years. Sebi took some remedial action in October 2024 and May 2025 to deter retail traders, but the damage had already been done. It is surprising that Sebi chose to ignore repeated red flags raised by multiple market observers over the past two-three years, even when data was pointing to unnatural spikes. And though Jane Street has now been identified, Sebi should also reveal the names of Indian companies indulging in similar manipulation.

Sebi must also identify fintech companies that inveigled unschooled retail investors into deriva-

Sebi must also identify fintech companies that inveigled unschooled retail investors into derivatives trading, thereby providing large traders with easy pickings. This may require Sebi to coordinate regulatory action with the Reserve Bank of India (RBD because many firms helped investors take unsecured loans to satisfy their speculative urges. The Sebi-RBI combo should also coordinate efforts to overhaul the profile of India's derivatives market in favour of large institutional traders, especially by reworking the outdated rule that limits bank finance for institutions.

### MINT CURATOR

## Luxury houses need to grasp India's domestic sensibilities

Prada learnt a lesson about India from its Kolhapuris faux pas



etailing for as little as \$10, India's beloved Kolhapuri sandals are a sta-ple in wardrobes across the sub-con-tinent. So, when global luxury brand Prada debuted a new type of footwear at Milan Fashion Week that bore a stark resem-blance to them, it didn't take long for fury to build online.

to build online.

The saga underscores how much power
the South Asian giant's digital tribe holds,
where online outrage regularly influences
public dehate—especially when citizens
perceive their heritage as under attack.
International firms eyeing one of the world's fastest-growing markets should weigh the risks of such cultural missteps.

The Italian fashion house's troubles began when it introduced its menswear collection in June. The sandals, described as 'leather footwear,' displayed an opentoe braided pattern that wasstribingly similar to Kolhapuri sandals made in the Indian states of Maharashtra and Karnataka. (Your columnist has several pairs of Kolhapuris in her wardrobe.)

Historically, the sandals were produced for specific communities. For farmers who worked in the fields, they were robust and able to withstand wear-and-tear; for the courtier class and nobles, they were more The Italian fashion house's troubles

courtier class and nobles, they were more delicate and ostentatious. In 2019, the foot wear was awarded Geographical Indication status, viewed as a mark of authenticity. Other Indian items to have received this tag include Darjeeling tea and Alphonso

angoes. But Prada did not credit India for the designs, prompting a brutal social media backlash. The nationalistic sentiment whipped up by this controversy boosted sales of the traditional sandais. India's online community accused the brand of cultural appropriation and the furore forced the fashion house into damage-control mode. It issued a statement saying i recognized the sandals were inspired by tional Indian footwear

recognized the santons were inspired by traditional Indian footwear.

The luxury brand's experience is a reminder that in India, foreign firms have to be aware of how reputational risk could affect future revenue. Internet penetration is rising, with 55% of the population connected. Social media is growing fast, too: It's estimated to be home to 462 million social media users.

India is a rising global power, one that international brands are keen to break into. But local and foreign firms face challenges Bureaucracy, shoddy infrastructure and unique consumer behaviours that include a fierce defence of India's rich heritage. All these factors call for a sensitive approach.



Success in the market lies in the ability to balance local authenticity and global appeal—and the willingness to "learn to love and speak to India," as Francois Grouiller, chief executive officer of the lux-

ury consultancy IndLux recently noted.
Foreign brands can't afford to ignore
India's luxury market, which reached \$7.74 billion in 2023 and is projected to approach \$12 billion by 2028. Other estites predict the sector could more than

mates predict the sector could more than triple by 2030, growing to upward of S85 billion. The number of ultra-high-net-worth individuals—people with a net worth of at least \$30 million—is expected to grow 50% by 2028. These forecasts come with the obvious caveats—most notably, there is still a huge wealth gap in the country. While India's 100 million wealthlest folks are splurging, 400 million of their middle-class counter-parts have cut back. Global economic con-ditions are less supportive, as US President ditions are less supportive, as US President Donald Trump's tariffs fuel trade tensions

nd put pressure on future growth. Still, viewing consumers as a long-term opportunity rather than just a short-term play would help these firms thrive. Even nlay would help these firms thrive. Even more important is understanding that India is home to a diverse market with distinct needs. Some brands have gasped this already—high-end jeweller Bulgari offers a pricey Mangalsutra necklace inspired by a chain traditionally worn by married women—tapping into the desire for huxury with home-grown sensibilities.

The Italian brand is not the first—and neither will I be the last—to fall afoul of cultural norms. Earlier this year, Gucci made the mistake of calling Alia Bhatt's custom-made sari-lehenga a gown. Another online frenzy was set off in May, when a viral trend was criticized for calling the dupatta a Scandinavian scarf.

the dupatta a Scandinavian scarf.

the dupatta a Scandinavian scarf.

Prada doesn't own retail stores in India, depending instead on the super-rich diaspora and wealthy Indians who travel overseas. But the firm—whose shares have lost about 30% since February as investors took fright at its Versace purchase—isn't taking chances. In a conciliatory move, it's now working with traditional artisans to understand the history of foldhapuris.

Prada has learnt the hard way that cultural fluency is no longer a 'nice to have'—it's central to survival.

THEIR VIEW

# Indian family businesses: Governance begins at home

TULSI JAYAKUMAR



recent working paper from the Insti-tute of Labor Economics (IZA) (short tute of Labor Economics (IZA) (short-urt.at/C8hdg) reaffirms the outsized role that family business groups play in shaping India Inc. It found that even as overshaping india ine. If found that even as over-all market concentration in India has declined, the top 25 family business groups still accounted for II-15% of the country's GDP in 2020. Regulatory measures like the Companies Act of 2013 and the Companies Restriction on Number of Layers Rules, 2017, were designed to curb excessive com-plexity. Yet, while these rules aim to check concentration, they overlook a more critical issue; governance. As the paper notes, family business groups, regardless of size, often share a common deslign principle: intricate "interconnected governance structures" that consolidate control through concen-trated ownership. These structures may make business continuity easier in the short run, but unless carefully stewarded, they risk run, but unless carefully stewarded, they risk entrenching poor decision-making, succes sion disputes and opaque accountability

Why does this matter today? Because Indian family businesses are navigating multiple transitions—generational, structural and financial. Many are preparing for initial public offers, courting private equity or exploring succession. Regulatory scrutiny around related-party transactions has increased. Next-generation members are demanding clearer roles, merit-based advancement and purpose beyond profit. Amid this churn, families are rushing to adopt governance tools, hoping these will future-proof the business. However, governance in promoter-driven companies and family businesses is not one-size-fits-all. Family firms face unique internal agency problems quite different from the classic principal—agent conflict, where managers pursue their own interests at shareholders' expense. In family firms, founders may act out of parental altruism, favouring children even when it harms the business. Siblings and coustins may engage in family opportunism, extracting private benefits or hoarding power. The effectiveness of governance tools hinges on understandting these conflicts and the firm's lifecycle stage.

Indian family businesses urgently need to understand this Governance falture in family condensed and the family condensed and the family businesses urgently need to understand this Governance falture in family condensed and the family condensed

Indian family businesses urgently need to understand this. Governance failure in fam-

More often, it is due to sunships.

Early-stage family firms often run on Early-stage family firms often run on Early-stage family firms often run on any sunships area.

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fessionals want clarity Ownership begins to frag

mal governance—forums for dialogue, decision-making norms and dispute

India's family At this point, informal enterprises must get the basics right if making norms and dispute resolution mechanisms. And later, as ownership dilutes and family involvement reduces, the business must transition again—towards institutional governance with independent oversight, performance accountability and delegated authority. But here's the catch: Governance mechanisms are not interchangeable. A board cannot fix a sibling rivalry. A constitution cannot resolve a lack of emotional readiness. A 2017 they are to remain a force in the economy

not fix a sibling rivalry. A constitution cannot resolve a lack of emotional readiness. A 2017 study by Aaken, Rost and Siedl (shorturi.at/

import of governance tools without an assessment of their fit. Sowhat does good governance look like in this moment of flux? It begins with a sense of shared purpose, which precedes structure. Why does the family want to stay in business

trade-offs are they willin trade-offs are they willing to make—say between profit and legacy? Without alignment on these vital questions, governance tools won't work.

tools won't work.
Governance also
requires both management
and ownership compe-tence, Being a good owner
is a learnt skill. Yet, in India,
successors are often thrust
into leadership without
adequate preparation.
Families must invest in the
post generation's develope.

through lived exposure to decision-making conflict and ambiguity. Equally essential is emotional maturity

Governance in family firms is fundamentally about managing multiple loyalties—to the business, to the family and to oneself. It

outsourced to advisors. It must be lived and led from within.

Good governance is also adaptive. What a founder-led business needs is very different from what a sibling partnership or a cousin consortium requires. Over-governing a young tightly knit firm can breed resentment. Under-governing a sprawling third-generation group can spell disaster.

Finally, families must resist the urge to conflate governance with professionalization. The two are not the same. A business may have a professional IZE, ob the without clarity on family expectations, unresolved succession plans or informal interference, chaos is likely to follow.

As the IZA study reminds us, India's economy, continues to be shaped disproportionately by family business groups. If India's family businesses are to remain not just enduring but enriching forces in the economy, governance must evolve from a boxticking exercise to a deliberate, values-driven practice. driven practice. The future of India Inc may well depend

on what happens not just in boardrooms, but around family dining tables.

These are the author's personal views





**OUR VIEW** 



# Only tax evaders should fear invasive tax probes

India's broadly welcome Income Tax bill has raised some concern over digital privacy. We should tighten the operating framework under Section 247 to reassure earnest taxpayers

hen finance minister Nirmala Sitharamar announced during her 2025-26 Budget speech that the government was planning to overhaul the existing Income Tax Act and introduce a new tax bill, there was a round of applause from all taxpavers. The old Act had become cumber some, difficult to navigate and abstruse across many parts, leading to differing interpretations and irreconcilable disputes. "The new bill will be clear and direct in text," promised the finance minister, "[...] close to half of the present law, in terms of both chapters and words." This commitment was roundly wel-comed, given the difficulties taxpayers and tax authorities faced in dealing with confusing pro visions. The revision's basic aim was to simplify the law's language and retire redundant parts, while retaining the extant tax rates, definitions and framework for offences and penalties. When the new bill's draft was unveiled, it came as a breath of fresh air: it proposed to reduce the number of chapters from 47 to 23 and of sections from 819 to 536. But then, on closer scrutiny of the draft, alarm bells started going off in various accounting shops and law firms Accompanied by lobby groups, they started raising a red flag over Section 247, which was viewed as a potential breach of the right to privacy. This contentious section empowers the taxman to access an assessee's digital assets and online spaces during search and seizure operations with the authority to override any password or access code. This would cover email servers, social media accounts, online investment and trading accounts, and also cloud storage of asset ownership details.

The bill was referred to a select committee of Parliament headed by Bharativa Janata Party member Baijayant Panda. In their depositions to this panel, Indian tax authorities and finance ministry officials argued that even the current Act allows officials to not only enter and search buildings, but also to break open locks of phys-ical storage spaces for closer scrutiny of their contents. Given the proliferation of virtual spaces and digital assets, the same provision needs an upgrade to help tax officers ferret out undisclosed income. The authorities also argued that Section 247 does not conflict with the right to privacy, especially if we apply the three-fold test laid down by the Supreme Court's nine-judge bench that heard the K.S. Puttuswamy vs Union of India case. While the select committee has approved

Section 247, with Parliament now expected to debate its fine details, it must be pointed out that history is witness to many such well-intentioned provisions turning into slippery slopes in the absence of sufficient guard-rails. In its present form, the bill appears to grant too many officers the authority to sanction forced access under a diffused command and accountability structure. This framework could prove prone to misuse, as the past has shown, and should be tightened. For example publicly revealed instances of phone tapping have shown the innovative misuse of standard operating procedures whose original intent was noble. To minimize the scope for Section 247 to become a tool in the hands of venal elements, the taxman's bar for search and seizure operations should be set high. This would reassure earnest taxpayers and honour the five-letter foundation of India's proposed Income Tax law: trust

### MY VIEW | THE INTERSECTION

# Let's craft a calibrated response to China's Yarlung dam project

This hydro project isn't a major threat but it's alarming enough for New Delhi to engage Beijing



hina is moving ahead with its plan to build a hydroelectric project on the lower reaches of the Yarlung Tsangpo in Tibet. India studie concerned. But appropriately. Worries that Beijing will supon of war are likely overblown. What ought to concern us more are the environmental consequences in the short term, disaster risks over the longer term and what it tells us about how a more powerful China will conduct itself in the present and future.

China will conduct itself in the present and future. This month, China's top leaders announced the formation of the Yajian Group, a new state enterprise charged with the construction of this project in Medog county, just north of the bound ary with India's Arunachal Pradesh, at an estimated cost of Sif's Million. Comprising five dams, the Yajiang-Yaxia project will diver some of the

Comprising five dams, the Yajiang-Yaxia project will divert some of the water flow from the gorge where the Yarhung river does at U-bend into a sys-tem of tunnels, to generate 60 gigawats to flower, supplying electricity to 300 million people and creating 100,000 jobs for Ham migrants in the Tibetan region. According to official Chinese reports, the project is "an important measure to implement the overall national security concept, the ne energy security strategy and the Party's strategy of governing Xizang (sic) in the new era." While Beijing has advertised

the project as intended to sell electricity

the project as intended to sell electricity to external markets, it is revealing that national security finds place as the first offits stated objectives.

After the Yarlung flows into Indian territory, it is joined by other tributaries and becomes the mighty Barhamputra. That is why many in India and Bangladesh were alarmed when talk about this project began around a decade ago. Since then, several studies have shown that the Brahmaputra is really an Indian river, as it gathers most of its water after it enters Indian territory. Many of these studies are based on data that is a couple of decades old. Even so, it is sufficient to of decades old, Even so, it is sufficient to of decades old. Even so, it is sufficient to reasure us that China cannot choke the water supply and livelihoods of North-east India and Bangladesh. At worst, it has the power to manipulate some of the water flow, but this is well within India's capacity to adapt to. Similarly, while water flow can be controlled in service of military objectives, battlefield scenarios where this can be employed along the Medog-Arunachal Pradesh region are contrived and limited. This does not mean India should ignore the threat. Rather, it means that New Delhi must strengthen the risk management approach that is already at play in border regions. India's response should be to build a system of dams, buffers and channels that can serve both economic and service that services that can serve both economic and services that services reassure us that China cannot choke the

actions and designed to manage the risks from them. Since Beijing has no risks from them. Since Beijing has no interest in performing its customary duty under international law—affirmed by the International Court of Justice in its climate-change verdict last week—to cooperate with its lower riparian neigh-bour, India's infrastructure response nust come from observation and nalysis. To be able to do that well, analysis. To be able to do triat well, India's government, especially its national security establishment, mus invest in geospatial intelligence and analytical capacity. Our homegrown space and geospatial industries have:

Even if the Chinese companies exe-cute the project at the advertised qualit and safety levels, it is inevitable that the cute the project at the advertised quality and safety levels, it is inevitable that the construction phase will pollute the river and ecology of the region. We should expect higher levels of debris and sediment, which could have long-term consequences for the population of Aruna-chal Pradesh and other states downstream. This is the part that Indian diplomacy should focus on: to get China Beach of the China Beach of th

diplomacy to pursue units angers or now for disaster management. The worst damage China is doing is to its own reputation and long-term geopolitical interests. It is well within its rights to build dams in its territory. But doing so without informing its downstream neighbour is clearly imperious behaviour. New Delhi cannot stop Beljing from building these dams, but where India has room—such as on the resolution of the Tibetan question, Tail-awar, global trade and relations with the van, global trade and relations with the US—it is bound to respond to Beijing's

high-handedness.
It will make a grand rapprochement
between the two Asian giants that much
harder. In the meantime, Indian citizens and leaders will see the Yarlung
project as yet another unfriendly if not
hostile act, and this will colour both

hostile act, and this will colour both popular perceptions and foreign policy. Unfortunate, but true. Taipjece: A senior member of Delhi's strategic establishment once told me, "It is the weak who protest loudly. The strong do something about it."

### 10 Dears ago



## TEDUCET A TEUL

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

DAVID BRIN

MY VIEW | MODERN TIMES

# Why drugs that eat our hunger will not change much

MANU JOSEPH



wo drugs are generating the sort of cultural excitement that only Viagra once did. Like Viagra, their effects are , and often not attributed to the medinaglutide and Tirzepatide, known

visible, and often not attributed to the medi-cine. Semaglutide and Tirzepatide, known by their brand names Ozempic and Moun-jaro, were designed to treat diabetes. But as often happens with iconic drugs, their fame lies in what they do on the side. They reduce appetite. So, people eat less and lose weight. Doctors are taking these drugs too, which is a good sign. Not that they are paragons of health, but they know how patients respond to the drugs and so it suggests they consider them safe. Meanwhile, society is bracing for a behavioural revolution. A certain learn-ness—a non-muscular kind in middle-aged people that I already associate with these drugs—might become another motif of wealth. At the moment, the drugs are for the affluent, but that can change over time. There is even a view that once these drugs of patient and generics flood the market, they may hurt the restaurant business.

I doubt that, I think their impact will be modest. People do not eat because they're hungry, especially therich. Even most of the poor no longer eat out of necessity alone. Noholy eatsmaida moodles and biryani out of hunger. For most people, eating is a form of entertainment. Even a source of happiness. Many people can bear the period between meals because they know food is coming. Many keep eating through the day because people do a lot of what is fun. Also, food is the most legit drug addiction. Some years ago, Silicon Valley fell in love with a powdered food called Soylent. Just add water and drink. It was engineered to provide all the mutrients the body needs. As the product didn't ship to India, I found an Indian version of it. I carried packets everywhere. I was sorted, I felt. I like of the idea of just drinking food and being done with it. I had defeated an ancient cultural force that had entrapped me through what I always viewed as an obsolete mode of nutrition.

There is nothing wrong with Soylent, but its resolution newer toke of Even power of the power of

viewed as an obsolete mode of nutrition. There is nothing wrong with Soylent, but its revolution never took off. People realized that life, as we've built it, revolves around food. Meals are where we meet. Efficiency is not the point. In fact, if we are efficient at all, it is in matters other than food, so that we can lavish our time on food.

At first glance, drugs that kill appetite may appear to be different from a tasteless drink that merely has everythingthe body needs. The drugs don't replace food. People would still eat tasty meals, even if they eatless. They would meet friends over meals, but leave most off to on their plates. At first, people will be alright withit. They are having it all, they might say. Tasty food, but in forced moderation. Eventually, though, they would

forced moderation. Even-tually, though, they would have had enough of it. Semaglutide and Tirze-patide cannot address the underlying reasons why people eat and overeat. Imagine a pill that makes you want to watch less TV. Let us assume it works. What is the alternative to not wasting time or besting time on bor ing entertainment, an

ong entertainment, an oxymoron that is the reality of the times? Actually, there is something that makes you want to watch less TV, and that's TV itself. Yet, people have nothing better to do. It is the same with food. Without food, life is so dreary to most people that they will eat even if they don't feel like eating. This is some-

thing they already do, anyway.
Here is what will happen. These drugs will
make the fif fitter. People who already work
towards health or beauty will be the true
beneficiaries of this medical intervention.
Others will do things like having only desserts for meals, arguing that they are going to
have little to eat anyway.
Feetmally, they will find
ways to malign these drugs.
They will have exaggerated
complaints about their side
complaints about their side They won't stop people from

complaints about their side effects and romanticize 'natural' hunger. They will insist the body knowsbest. If it is asking for food, they will say, and if 'nature' is demanding food, then there must be some reason; how can we let 'chemicals' come in the way of natural appetite? Never underestimate the things sugar can o. mplaints about their side

eating because most eat for entertainment and not to satisfy hunger

> The effectiveness of these drugs raises an interesting question: If suppressing appetite still leaves a person healthy, then is normal eating just a form of overeating? How much food does a person really need? Probably far less than what most people

eat. Statistically, on any given day, we overeat or under-eat because, outside of theory,
balance is not a real thing. Under-eating has
its own risks. Muscle growth, for example,
needs protein beyond the reduced consumption these drugs would induce. Strong
muscles aren't just about vanity, they help
regulate metabolism and maintain our
health. Also, when the body faces an energy
deficit, it does not simply burn fat. It
switches some things off. Based on its own
logic and hierarchies, it starts conserving
energy by cutting what it considers less
important. Like one's immune response. Or
skin quality, Or hair health. It adapts to scarcity by becoming stings with its resources.
The same could happen here. People may
stay lean but become weak, metabolically
and bodily. We may then have unfil people
who look thin. We may not understand
what's been lost either. That will take years
to discover.

to discover. If some people believe they look good just by taking a drug, they may stop working out if they have never enjoyed it. That would be a disaster. Exercise doesn't just burn fat. It does things modern life does not give us. Our true health is not what we appear to be, but what the body knows it has gone through, what it knows it can endure.



## The rumble in **Bihar NDA**

Chirag Paswan's remark on law and order in Bihar is politically significant

he late Ramvilas Paswan, founder of the Lok Janshakti Party (LJP), used to be described as anistatur arty (LJF), used to be described as the weathervane of Indian politics. His political shifts reflected changes in voter preferences, it was said. Has Chirag Paswan, chief of Paswan's party and an important member of the ruling National Democratic Alliance (NDA), inherited his father's political intelligence as well, that he is sensing a rumble in Bihar ahead of the assembly polls and wants to stay clear of Chief Minister Nitish Kumar?

On Sunday, Chirag Paswan said, "I feel sad that I am supporting a government where crime has become rampant." He also added that "the administration has a rampain. The asso added that the administration has a hand in it, or it is trying to cover up these incidents, or it has become completely ineffective". The Union minister spoke against the backdrop of a series of violent crimes in Bihar, including multiple high-profile murders in Patna. On Thursday, a young woman who feitered with tested with the profile of the p fainted while attending a recruitment for home guards in Bodh Gaya was allegedly gang-raped inside the ambulance that was ferrying her to a hospital. Nitish Kumar's party, the Janata Dal (United), has claimed that the situation is not as bad as critics make it out to be. But the National Crime Records Bureau (NCRB) data indicate that the number of crimes in Bihar rose by 78% between 2015 and 2022 (the last year for which NCRB data is available), when it had increased by 24% at the national level. Bihar was among the 10 worst states in terms of overall cases of crimes from 2020 to 2022, with its rank rising from ninth in 2020 to seventh in 2022. To be sure, absolute numbers are high also because Bihar is a large state — it is the third most

populous state in India (Census 2011). The perception that law and order in Bihar has deteriorated is gaining ground — which is why Chirag Paswan's remarks will hurt the NDA, and particularly, the JD(U). One, law and order has been a key campaign issue of Nitish Kumar, who once went by the moniker, Sushasan (good governance) Babu. The NDA has contrasted Nitish Kumar's tenure with the record of Lalu Prasad and his wife, Rabri Devi, in office (1990-2005), which it describes as *jungle raj*. Two, Nitish, after 20 years in office, is battling anti-incumbency and any dissonance in the NDA will hurt his prospects. The MDA won in 2020 with the narrowest of leads — its vote share was just 0.03% more than that of its rival, the RJD-led Mahagathbandhan. More importantly, the LJP, which contested on its own, polled over 5% votes and targeted the JD(U), which lost 28 seats. Anecdotal evidence suggests that the overall law and order situation in Bihar under Nitish Kumar has improved, but electoral politics is as much influenced by perceptions as it is by tactics and social alliances. Chirag Paswan, who has been open about his ambitions in Bihar politics, may have spotted an undercurrent that the JD(U) missed.

## Lessons from the school tragedy in Rajasthan

the death of seven children during the collapse of a government school in Rajasthan's Jhalawar district should serve as a painful reminder of the decrepit infrastructure that often characterises government-run schools in many parts of India. The failure to release funds earmarked in the state budget for 2,710 schools identified by the education department as needing repairs makes this a crime of omission. Against this backdrop, state school education minister Madan Dilawar's remark that the money for repairs can't come from him is not merely insensitive but downright offensive.

A state where government school enrolment among 6-14-year-olds stands at close to 60% (according to Pratham's Annual Status of Education Report 2024) can ill-afford to overlook infrastructural needs. If students and their parents can't feel confident about the safety of a school building—a basic ask—and are unable to undertake out-of-pocket expenses for private schooling, it is a short path to rising dropout rates. The quality of school spaces, research indicates, is positively

correlated with students' educational attainment. The state government has ordered a high-level inquiry and announced compensation for the families of the children killed. It now needs to act on school repairs. The Centre has advised states and UTs to assess building safety, but also for evacuation/ emergency readiness, and psychosocial care protocols of schools. While this is a welcome measure, states have to take a proactive role and not just scramble to do this after a Jhalawar-like incident.

{ STRAIGHTFORWARD } Shashi Shekhar



# Lost in Kanwar noise, devotion to the divine

peace and well-being, not cacophony and chaos hooliganism has no place in it

from the biggest pilgrimage during the monsoon season in North India. Scene I: Modinagar, Ghazi-

in North India.

Scene: Modinagur, Ghaziabad district: The Karnwar
procession staco still with hundra of
devotese clapping and surrounding a
woman and her physically challenged
husband chanting 'Har Har Mahadev'. The reason,' This villager, Ash between
the reson's this villager, Ash between
the stability bushand on her back, was undertaking Kornwur pilgrimage
carrying her husband on her back, was
undertaking Kornwur pilgrimage
carrying her husband on her back, was
the sidsability but also fetch him a job.
Scene 2: Lachhiwula in Debradura tra
large contingent of Kamwuriya is
large contingent of Kamwuriya is
hondina pilgrim the sidsability but
he neighbouring fajaji National Park
and charges at them. Uter pandem
um ensues. After filipping a tractor
trolley the claphant retreas into the
jump wild in the side of the side of the
under the side of the side of the side of the
wild animals, making them irritable and
aggressive.

Scene 3: Mirzapur: A video of young Karnwariyas in which they are roughing up a soldier has gone viral. The man in uniform isn't giving in. Each time be falls, he gets up to take on his attackers. The video evokes memories of the dis-turbed areas in Kashmir and the North

The video evokes memories of the disturbed areas in Kashmir and the North East.

Tell me which one would you like to witness in your neighbourhood. I guess none! I have nothing against the Kanwur processions. I am a Hindu — by guesse leading to the temple in the freezing cold, pouring ratins and oppressive heat. Haw walked for miles carrying my young children in my arms so they can take a dip at "Trivent (the confluence of the Ganga, Yamuna and the mythical Sarnswatt). Even today I feel rejuvenated and complete after undertaking Sarnswatt). Even today I feel rejuvenated and complete after undertaking Sarnswatt). Even today I feel rejuvenated and complete after undertaking Sarnswatt). Even today I feel rejuvenated and complete after undertaking Sarnswatt). Even today I feel rejuvenated and complete after undertaking starswatt. I have no doubt that 95% of the people participating in such a pilgrimage are inspired by deep devotion to the divine.

Unfortunately, miscreants and anti-social elements are able to musche their way in such journeys of faith targeting passing whicks and harassing the travellers, sparing not even women and gaplaces of vorship of other religions. Red makers are a class of nuisance in themselves. They descerate the pious and holy flavour of pilgrimage with flippant and debased behaviour.

They aren't alone in abusing faith, traders and politicians alike treat it like a profitable venture. The state of Uttar Pradesh will go for village pradham (headman) elections this year. The probables have gone out of the way to not only sponsor a large number of young men to undertake the Kanwar pligtrinage but also organic (community hunches) along the way.

way. as resulted in record crowds at Haridwar. The Uttarakhand govern-ment says this year 4.5 crore people gathered to procure Ganga water. Last year, the numbers were at 4.14 crore. It's locky to support the kumwarings but cre-ating inconvenience for others is where

olay to support the kurwarynar but cre-ating inconvenience for others is where it gets tricky.

Spare a thought about the ordeal of those living in almost curfew-like situa-tions. Goling to school becomes a chal-lenge. Businesses and government offi-ces along the way come to a standstill for a fortnight. Even nights don't offer any respite. Loud music played by kur-wary boom boxes creates intense noise disturbing citizens, pets and wild-life alike.

Residences along the Kurwar pil-grimage routes with elderly people have need of a good night's sleep bear the brunt of this loud and very public dis-play of devotion. Newborns and tod-diers are subjected to intense stress. In extraffic jams caused by the large move-ment of people is a veritable nightmare



Businesses and government offices along the way come to a str fortnight. Even nights don't offer any respite.

for the hospital goers and those running to meet a deadline. Religion means peace and well being, not cacophony and chaos. During the past two weeks, I asked

and chaos.

During the past two weeks, I asked many people and found them to be favourably disposed towards the Kanwar pilgrimage. But they were uncomfortable with the growing new trends around this time of the year.

The Supreme Court orders are clear that loud music should stop at 10 pm. But these processions seem above the law of the land. Anyone wanting to lodge a complaint is flummozed whom to approach as senior police officers uniform are seen attending and pampering the kunwurjus. Such politicis, the production of the bureaucrus; yie dangerous.

The chief minister of Uttar Pradesh, Yog Adispanath, who has gone the earn mile to make the Karnwur pilgrimage more comfortable and safe, is aware of the deterioration creeping in to the age content of the purpose of the content of the processing the content of the content of the processing that the component of the content of the processing that the processing that the processing that the processing that the processing past of the past of the processing past of the processing past of the pa

from Uttar Pradesh and Uttarakhand. from Uttar Pradesh and Uttarakhand, Karmaw yutras are organised in other parts of the country. But these places don't witness such hooliganism. Not only the Karwaw yutra, many religious processions are organised throughout the country on different occasions round the year. Millions attend them but rarely do we witness such chaos and mess. I am reminded of France where once I got a chance to witness are religious mess, I am reminded of Prance where once ignations are expected to the control of the control of

Shashi Shekhar is the editor-in-chiej Hindustan. The views expresses

## UK FTA is a turning point in how India engages with West

he signing of the free trade agreement (FTA) between India and the UK last week was no ordinary moment—not just because 99% of Indian exports to the UK will now enter traiff-free, or because British luxury cars and Scotch whisky are about to get cheaper. The real story is India's evolving place in global trade — more assertive, more selective and no longer willing to play by someone else's rulebook.

The immediate account.

real sonly is finale sevolving pake in global trade — more assertive, more selective and no longer willing to play by someone else's more assertive, more selective and no longer willing to play by someone else's more than the selection of the s

Syed Zafar Islam \_\_\_



Hours after the India-UK deal was inked, eyes turned to the US. Trade talls with the US have been ongoing for some months. On Thursday, India's ministry of external affairs confirmed that both sides are working on the 'first tranche' of a multi-sector Bilateral Trade Agreement (BTA).

Behind the scenes, pressure is mounting. After reimposing 10% reciprocal trariffs on global exports in April 20%, the US specifically slapped a 26% tariff on Indian goods, though a pause was granted till August 1. That ticking clock now adds urgency to the ongoing BTA stuking point: The US wants seem to the support of the US wants and digital markets of the support of the US wants and the US should not mistigation and protection for its strategie sectors. The Union government is clear: India will negotiate hard and the US should not mistake flexibility for submission.

and the US should not mistake flexibility for submission.

The UK deal becomes a silent message to the US: We're open to trade but we won't be builled. The UK FTA also shifts the geopolitical axis slightly. Post-Brext. Britain badly needed a big trade deal. India. flush with economic comfidence and global attention, was in no rush. That power asymmetry is visible in the final text of the agreement—cautious, layered, incremental. This is not a one-shot silver buillet. It's a living document, built to expand, revise tar-iffs and add new sectors over time if required.

living document, built to expand, revise uariffs and add new sectors over time if required.

For India, the pact also sends signals elsewhere — to the EU, Japan and Asean. In July 
alone, the US concluded trade deals with 
Vietnam, Japan and Indonesia — all part of 
its Indo-Pacific economic strategy. India, 
however, is forging its own path. It's building 
a trade perimeter that keeps sowereignty 
intact while enabling access and investment. 
There is, of course, no escaping the historical undertones. Two centuries ago, Britain 
came to India in the name of trade and stayed 
to conquer and rule. Today, Britain is back, 
but on an even keel. That reversal is more 
than symbolic.

Indian policymakers, once wary of the 
term free trade because of its colonial baggage, are now redefining it. The FTA is not 
about deference, it's about mutual interest. 
India is to pening doors, but it's also setting 
terms.

This is more than a trade agreement. It is

India is opening doors, but it's also setting terms.

This is more than a trade agreement. It is a shift in posture. It is a turning point in how India engages with the West. Gone is the tentative, aid-secking India of old. This is a country that brings its own terms to the table, and expects others to adapt. The British see this deal as a lifeline in a post-EU economy. India sees it as leverage, a card it can play while negotiating with bigger economies like the US and EU.

Undoubtedly, this trade deal is historic. Not just for what it elivers, but for what it represents—the arrival of a more assertive, strategic, and self-confident India on the global trade stage.

strategyc, and self-continent india on the global trade stage.

As for the Americans, they would be wise to study the UK deal not as a template to copy, but perhaps as a warning. Fush too hard, especially on food and data, and India will simply say no.

Syed Zafar Islam is a national spokespers of the BJP and former member of Parliame The views expressed are perso



## Industry and government need a new pact of trust

attain a St-irillion economy and establish itself as a global leader in Innovation, sustainability, and inclusive growth. Achieving this hinges not only on economic reforms or technological advancements but also on a far more fundamental aspect—cultivating enduring trust between the government and industry.

In a world characterised by geoopolitical understanding the control of the control of

tical and inclusive, mutually beneficial out-comes are achieved.

Global experiences reinforce this notion.

Canada's open government model mandates extensive stakeholder consultation prior to the introduction of pivotal policies. The EU's struc-tured dialogue approach ensures that industry input influences the formulation of regulations. Japan's collaboration with Keidanren, its business federation, aligns industrial strategies with policy reforms. Germany and Singapore have shown how long-term partnerships between governments and businesses drive competitive-ness, resilience, and societal advancement. India has also made significant progress in this regard. The Startup India intitative stands out, featuring consistent policy dialogue, feed-

back from entrepreneurs, and reforms such as the abolition of the angel tax or the simplifica-tion of Employee Stock Ownership Plans (ESOS). The National Logistics Policy, meticulously crafted through deep reagement with logistics players, exporters, and fasta enthorties, compilies how stakeholder-driven policy-making yields practical post effective comments of the comment of the properties of the properties of the comments of the properties of the propertie

Ajay Khanna is co-founder Public Affairs Forum of India The views expressed are persona

## THE ASIAN AGE

28 JULY 2025

# Chirag vs Nitish: Bihar governance is in focus

governance is in focus

The plainspeak of Lok Janshakti Party (Ram Vilas Paswan) leader
and Union minister for food processing Chirag Paswan on the law
and order situation in Bihar has the potential to undermine an
incomplete the processing chirag Paswan on the law
and order situation in Bihar has the potential to undermine an
incomplete the processing chirag Paswan on the law
and order situation in Bihar has the potential to undermine an
incomplete the processing of the law
ords coff the rape of a woman in an ambulance. There was a spate of killings of
high-profile people in the state, reflective of the near-collapse of the law
and order machinery and administration of criminal justice system. The
merit in Mr Paswan sallegation comes from the fact that his problem lies
let would read it as the total submission of the administration before the
criminals as it can neither stop the crime from happening, nor can it
respond to it adequately.
BJP leaders, starting from Prime Minister Narendra Modi and Union
mom minister Amit Shah, would miss no occasion to remind the people of
that he has his own
support base which
can play a crucial
game in a tight
electoral match. His
words could add
ammunition to the
ammoury of the
Mahagathbandham...

and the BJP leadership but the subdiding society or go back to a lawless one. Mr
electoral match, His
words could add to the armoury of RJD leader Telashwi Yadav and the
Mahagathbandham...

and the BJP leadership but his public display of disconfort with the state
of affairs could add to the armoury of RJD leader Telashwi Yadav and the
Mahagathbandham his party leads. The discord in the NJA front, where
the BJP is yet to decide on the chief ministerial candidate and the number
of seats it could concede to JDUD, comes in contrast with the
san has own support base which can play a crusial game in a tight electoral match. He may
have his own grind to axe against Mr Kumar
have his own grind to axe against Mr Kumar
have his own grind to axe against Mr Kumar
have his own grind to axe ag

## Maldives sees India in new light

Thanks to sustained diplomacy of the patient kind, India may have won over the Maldives. There were plenty of signals of how much the archipelago nation's outlook towards India has changed as its President Mohamed Muizzu was at hand personally to greet Indian Prime Minister Narendra Modi on his arrival even as his people reflected the same warmth at all his engagements, including their national day celebrations.

same warmth at all his engagements, including their national day celebrations.

Just a few years ago it appeared as if India's Neighbours first foreign policy was at a nadir as Sr Lanka had drifted into China's embrace and Maldives appeared to be headed there. Mr Muizzu may have got elected President on an 'India Out' slogan with reference to around 99 indian military personnel who used to help run the medical helicopter ambulance service and marritime surveillance for the multi-slands. He seems to have estreament of the marritime surveillance for the multi-slands. He seems to have "first responder" and "most trusted" partner. India has expanded aid to Maldives much as it had done with Sri Lanka through emergency funding and easy credit to tide over its worst economic crisis. Amid the realisation that playing the China card against India was unlikely to bear fruit in the light of the debt trap that Sri Lanka had fallen into and with China not too willing to help Maldives with easy lending, the swing back to India as a reliable ally has taken place to the benefit of the standard of the same place to the benefit of the same place between the same powers. When ties hit a low, Indians boyotting Maldives as a tourist destination must have hurt, But that too was put behind and India has agreed now to consider debt relief measures for \$400.9 million while continuing support for critical infrastructure, including the construction of sea bridges between the capital Male and two islands to offer connectivity to nearly half the population.

### THE ASIAN AGE

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OPPOSITION IS PROTESTING AGAINST MUZZLING OF THEIR YOICE IN THE HOUSE

# Nehru's China ghost is back to torment Delhi



Subhani

Abhijit Bhattacharyya

ber the past are condemned to repeat it". Britain's racist

To repeal it." Britain's rucisit wartime leader Winston Churchill later paraphrased it. "Those who don't learn history are doomed to repeat it." This is brity and squarely applicable to successive ruling classes in India's history, which has witnessed urse, putting in peril the very land it was meant to protect and the soureignty it was supposed to uphold. New Delhi's confused policy towards China continues till this day as classic case study of helplessness and benign natively, much libe of the state of th

rules? Do they mean to encourage espionage activities by its corporations?

ter Jawaharlal Nehru made a monumental blander by commended and the property of the property o and therefore — trade or no trade — both remain India's enemies.

Let us also examine the long list of border violations and killing of Indian soldiers by the Dragon's party-centrolled military from the 1850s till now — Longle Kennelle and the 1850s till now — Longle Hennelle and He

perfidious behaviour particularly of late, how can any official agency actually advocate 'easing' of security clearance minister and representatives from Siskim, attended the function honouring the supreme Tibetan spiritual supreme Tibetan spiritual McLeodganj in Himachal Pradesh. A remarkable change from March 2018, when India's Cabinet Secretary is sued a letter to ban all official participation in the Dalai Lama function in New Delhi as the government was still under a Nehru-like illusion that it could build an enduring "Hindt-Chini Bhai Bhai" relationship. This, mind you, just a year after the tense Doklam standoff at the India-China-Bhutan tri-Junction.

the India-China-Bhutan tri-junction.
There is a difference
between the 1950s and now.
Nehru's focus was on culture, history, tradition and
diplomacy; while that of 21st
century India is on trade and
commerce.
China, expectedly,
expressed displeasure over
the Dalai Luma's activities:

expressed displeasure over the Dalai Lama's activities; but then President Xi Jinping had no qualms shak-ing hands with India's exter-nal affairs minister in Beijing. What exactly is China's guare? It is to gain access to India's wast mar-ket, after indirectly targeting this country, firing from Pakistan's shoulders. After the recent US-made Booing 767 Denamliner crossh After the recent US-made Boeing 787 Dreamliner crash in Ahmedabad, China smells a new opportunity. It will try to lure the growing Indian aviation market towards its own Comac C-919 passenger aircraft, though it is yet to be certified by Western avia-tion agencies.

However, there is a loaderaing silence from former or
serving "China experts"
working for the povernment,
working for the povernment,
working for the povernment,
end is a server from well-known
"Sinologists" outside the
official establishment who
don't seem concerned over
the recurring Chinese mischief which harms India's
economy, defence, trade,
commerce, banking, territotry, unity and sooreignty.
In the middle of all this
gloom, there was a refreshing reminder, also a reprimand, by Arunachal Pradesh's chief minister Pema
Khanda, who perceptively
stated that his state "shares
a border with Theck, and not
a border with Theck, and not
table geopolitical repartee to
the Dragon," from an unespected quarter at a difficult
time which countered the
onesmy traffic of cozying up to
the it. A state chief minister
has shown the way by going against the Chinese the
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of the other certified by Western avia-tion agencies.
Will India once again be outwitted by Chinese machi-nations, as in the 1950s. Delhi's recent move to resume issuing tourist vises for Chinese nationals is a pointer. Can today's India avoid the historical folly of avoid the historical folly of a pointer. Can today's India avoid the historical folly of Post-Script On July 19. Chi-nal launched a \$168 billion dam on the Brahmaputra, through which it hopes to starve India to death in the next 10 years. How will New Delhi respond?

### **UNSPORTING NATION**

"Why bid for Olympics if there's no sports culture?" (July, 27, 2025). With 1.46 billion people and not a single gold at Paris 2024, India has mastered the art of Olympic underachievement. Our parks remain the preserve of a dedicated few, while sport-ing infrastructure gathers more dust than medals. The new Sports Governance Bill is promising, but without real funding and grassroots focus it's just a podium of paperwork. Cricket thrives while other sports barely survive. Before dreaming of hosting the 2036 Olympics, let's first

K. Chidanand Kumar Bengaluru

## **BEASTS OF BURDEN**

BEASIS OF BURDEN

IN A MUCH-NEEDED step, the
Supreme Court has issued 15 nationwide guidelines to address the disturbing rise in student suicides, calling it a
"systemic failure". Applicable to all educational institutions, the measures
include a mandatory mental health policy, access to trained counselors, a ban
on marks-based segregation, protection
from bullying and harmssment and hostel safety reforms. Institutions must promote enotional well-being, train staff in
psychological support and maintain
tailties marks a shift from acidemic
pressure to student care, aiming to build
a safer, kinder and more inclusive learning environment.

Asad Damruber

Asad Damrubar Mumba

### **EXPELLING BENGALIS**

EAPELLING BENGALS

SINCE 2014, the image of India is getting repeatedly tarnished in front of the
international community, owing to the
deadly antics of the cow vigilantes,
New Delhi riots, treatment towards the
Stan Swamps of the country and the
love jihad murders. Now even New
York-headquartered NGO Human
Rights Watch has been compelled to
point out the expulsion of vulnerable
people from the country by "criminalsing" their ethnicity, origin and religing their ethnicity, origin and relising" their ethnicity, origin and relising their ethnicity, origin and relifrom their "nationalisi" slumber?

Kajal Chatterjee
Kolkata

Z500 for the best letter of the

week goes to Haridasan Rajan (July 28). Email: asianage.letters@gmail.com.



India's institutes need reforms to tackle suicides. not Band-Aid fix

made the national headlines. Soon afterwards, news broke of the fourth such death in a year at ITF Kharagpur, one of the nation's top engineering institutes. The grief echoed similar tragedies — a case in Oblish titled in sexual harassmers, and the — a case in Oblish titled in sexual harassmers, and the the country's coaching capital. In 2021 alone, Kota was 's student suicides, the highest in recent years. According to the education ministry, 122 students at ITS, NTS and other Central institutions died by suicide between 2014 and 2021, with 38 deaths in ITS in the last five years. These are not isolated incidents; they are symptoms of a deepening mental health crise is on our campuses. Each student tragedy brings public grief, which is followed by institutional reasurances. However, the read question remains: Do our institutions ofter genuine support, or are we simulated to the control of the

offers little safeguard for students in real need and sets up well-intentioned employees for guilt and burnout. We wouldn't let "campus uncles" perform surgery; why entrust mental health care to unquali-fied volunteers?

interpret. We become the Composition of the Composi

Court has issued a set of hinding. Is point guidelines, explicitly designed to overhaul how educational institutions respond to student mental health and suicide prevention. The court's measures strike at precisely the failings highlighted above, and show the path away from tokenism.

These include a mandate that large educational institutions appoint qualified counsellors, psychologists, or social workers, trained specifically in child and adolescent mental health. Smaller institutions and adolescent mental health experts. All staff must be historiam and the staff of the special processionals in psychological first add, identifying warning signs, and crisis response. Strict prohibition on the public shaming of students, unrealistic academic targets and batch segregation by performance address structural sources of distress. Written suicide prevention protocols, along with the prominent display of the protocols, along with the prominent display of the psychological first and include the protocols along with the prominent display of the protocols, along with the prominent display of the protocols along with the prominent display of the protocols along with the prominent display of the protocols along with the prominent display of the behavior of the protocols and substance are such as tamper-proof ceiling finas, restricted access to high-risk areas and eliminating bullying and substance abuse in hostels.

Crucially, the Supreme Court's guidelines recognise the unique pressures of india's coaching hubin institution heightened protections, career counselling, and stress mitigation in these high-risk and the protocols and the public protocols and the public protocols and the public protocols and the protocols and the public protocols and the public protocols and the public protocols an

trates, and states and Union Territories are ordered to implement the rules within two months.

Why does this intervention matter? These recommendations go beyond eyewash, they hold institutions accountable, prioritise professional intervention, and demand systemic safeguards. They take mental health out of the realm of "motherly introduced in the state of the state

The writer is retired professor and former dean of the School of Arts and Humanities at Christ University in Benesland

If there are questions of current or contemporary relevance that you would like explained, please write to explained@indianexpress.com

# China's mega dam on Brahmaputra, and concerns in India

CHINA ON July 19 formally began the con struction of a massive dam on the Brahm-aputra river, close to the border with Arunachal Pradesh. The \$167.8-billion hydropower project, with a generation capacity of 60,000 MW, will be the world's largest

2021, the project has raised concerns in India and Bangladesh about the impact it may have on the flow of the river.

### Concerns in Arunachal

Concerns in Arunachal
The dam on the Yarlung Zangbo, as the
Brahmaputra is known in Tibet, is being built
at the "Great Bend", where the river makes a
U-turn in Medog county before entering
India at Gelling in Arunachal Pradesh. The
river is called Sang in Arunachal Pradesh. A
week before the dam's groundbreaking ceremony. Arunachal Pradesh Chief
Minister Pema Khandu told PTI that it was a
potential "waste bomb" and an "existential

stroyed... In the long run... Siang and Brah-maputra rivers could dry up considerably". Other experts too have flagged the risk of flooding due to the intentional or unintennooning due to the intentional or uninten-tional operation of reservoirs in Tibet, and unforescen events such as dam failure, land-slides, or earthquakes. Tibet is a seismically active zone, and the region where the dam is coming up is considered to be earthquakeprone and ecologically fragile

## GLOBAL

### View from Assam

The Brahmaputra is the life-line of Assam, fundamental to ny, and central to its history, cul-

the colony, and certain to its instory, cut-ture, and ecology. Any significant disruption in the flow of the river in the state will have far-reaching consequences. But Assam CM Himanta Biswa Sarma on July 21 said that he was "not immediately worried because Brahmaputra... is not de-pendent on a single source [of water]." It gets most of its waters from Bhutan, Arunachal

most or its waters from Brutan, Arunachan Pradesh, and rainwater in Assam, Sarma said. On June 2, he had posted on X that "the Brahmaputra is not a river India depends on upstream", and that "China contributes only ~30-35% of the Brahmaputra's total flow".



In the unlikely event of China reducing ater flow, "it may actually help India miti-te the annual floods in Assam", he had said.

### The Indian response

While it has issued no official reaction af-ter the July 19 ceremony, New Delhi has long been monitoring Chinese infrastructure in terventions on the river. In January, Ministry of External Affairs spokesperson Randhir

consistently exp cerns to the Chine

nega projects on rivers in their territory, On July 23, Guo Jiakin, spokesperson for the Chinese Foreign Ministry, told reporters that the project was "fully within China's sov-ereignty." "China is engaged in cooperation with downstream countries on sharing hy-

drological data, flood prevention and disaster reduction," he said.

Ashoik Kantha, a former Indian Ambassadorto China, had previously lold The Indian Express that the project, with its "very large reservoir, in a very difficult area" was "very risky, dangerous, and irresponsible". India, Kantha had said, needed to raise its concerns with China "forefully".

India is engaged with China in a series of confidence-building measures after Foreign Secretary Vistram Misri announced last October that the two sides had reached an agreement "on patrolling arrangements".

agreement "on patrolling arrangements along the Line of Actual Control, leading to disengagement and a resolution of the issues that had arisen in these areas in 2020".

### Mitigation measures

Mitigation measures

At the heart of india's concerns, as articulated by CM Khandu, lies the fear that China may seek to weaponise the dam project at some stage, perhaps to build pressure on behalf of Pakistan during a future conflict.

India should make scientific calculations about the Chinese dam project and build its own capability to preempt any deliberate action in the future, said Uttan Sinha, senior fellow at the Manohar Parrikar Institute for

Defence Studies and Analyses.
Water experts Naresh K Mathur and
Debarshee Dasgupta had previously written
in The Indian Express that as a mitigation
strategy, India could plan storage on rivers of
the Brahmaputra system to absorb potential
variations in flows.
The storage of the Upper Siang project in
Arunachal Pradesh, with its 300-metre-high
dam, can serve as a buffer against variations
in the flow of the river. But progress has been
slowed by local resistance against the potential adverse environmental immact of the dam.

tial adverse environmental impact of the dam. Sinha said there is a need to build more inland channels to carry the flow of excess water. The National Water Development

water. The National Water Development Authority has proposed two links to connect the Brahmaputra and its tributaries to the Ganga basin with the aim of transferring surplus water to water-scarce regions.

Experts have also stressed on the need to utilise diplomatic channels to seek detailed hydrological and project-related data from China in order to assess downstream impact. India should also have conversations with other low triparian neighbours — Bhutan, Bangladesh and even Myanmar — on developing a coordinated protocol for advance warning and disaster preparedness.

### TELLING NUMBERS

## How Google users interact with AI-generated summaries

Google has been displaying AI-generated summaries on top of many scarch pages since 2024. Recently, online publications said these summaries have led to a decline in their web traffic as many users now ely on summaries rather than following links to their websites. The Pe Research Centre analysed 900 US adults' web browsing data and found

GOOGLE USERS ARE LESS LIKELY TO CLICK ON A LINK WHEN THEY ENCOUNTER SEARCH PAGES WITH

Clistian and National Alexander	Al summary	Alsumm
Clicking on a link in the Al summary	1	N/A
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Ending their browsing session	26	16
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2 AI SUMMARIES HAVE A LARGER SHARE OF

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Wikipedia appeared in the first 3 source links of 6% of Google Al summaries. The site was on the first page of traditional results in 3% of Google searches.

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Reddit	5
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News website	5
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YouTube	4
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### EXPLAINED GLOBAL

# Israel, Palestine & the West

As Israel, with American support, continues to batter Gaza, there is a growing rift in the world - including in the West - with regards to Israel & Palestine. But it is unclear what this will amount to on the ground



BASHIR ALI ABBAS

ing more alarming, Israel Sundaysaid it would halt military operations for 10 hours a day in parts of Gaza and allow new aid corridors. Days before, Israel and the United States

with Hamavi, rion casene negotations with Hamav, citing the Palestinian group's lack of "good faith". The following day, on Friday, French President Emmanuel Macron announced his country would declare its recognition of a Palestinian state at the United Nations in September, drawing critiited Nations in September, dra n from both the US and Israel.

On July 21, 25 co Canada, UK, Japan, France and the EU had as serted that "the war in Gaza must end now" serted that "the war in Gaza must end now". In recent days, multiple Western leaders, including Macron, UK Prime Minister Keir Starmer, Canadian PM Mark Carney, and Australian PM Anthony Albanese have strongly criticised Israel's actions in Gaza. These developments represent a global rift—including in the West—when it comes to Israel and Palestine. It is yet to be seen what this will mean on the ground.

Over the past month, Israel's approach to Gaza has turned more decisive. With the US withdrawing from the ceasefire negotiations, Israel appears to have a carte blanche both for its maximalist military objective of eliminat-ing Hamas and its maximalist political ob-jective of a permanent occupation of Gaza. A chorus of Israel iministers. ilice Itamar

jective of a permanent of A chorus of Israeli m Ben-Gvir, continue to ca ers. like Itam ue to call for Palestin "leave" Gaza. Defence Minister Israel Katz ha laid out Israel's immediate plans for the Strip. This includes building a "humanitarian city" on the ruins of Rafah where 600,000 Palestinians would initially be "moved" and



Palestinians carry flour unloaded from a humanitarian aid convoy on Sunday. At

"not be allowed to leave, except to go to other countries". This plan, which will eventually include all of Gaza's population of roughly 2.1 million people, has been described as a poten-tial concentration came by several expects. tial concentration campby several exper cluding former Israeli PM Ehud Olmert.

Israel's latest strategy of allegedly shooting armed Palestinians lining up for aid has trig-

unarmed Palestinians lining up for aid has trig-gered more pointed criticism from Western capitals outside the US. The July 21 joint state-ment stated that the "Israeli government" aid delivery model is dangerous, fuels instability and deprives Cazaras of human dignity". Aid into the besieged Palestinian enclave is currently being routed through the Israeli-American Gaza Humanitarian Foundation (CHF) There is growing evidence of starving Palestinians being slaughtered outside CHF recents: the UR revers that movement of 1000. raiestinians being staugntered outside GHP centres; the UN reports that more than 1,000 Palestinians in Gaza have been killed by Israel since the GHF began operations on May 27.

This comes even as more than a hundred humanitarian aid organisations have warned that a "mass famine" is spreading in Gaza. The World Food Program, an arm of the UN, said recently that the hunger crisis in Gaza had reached "new and astonishing levels of desperation, with a third of the populatior not eating for multiple days in a row."

### Global positions on Palestine

ing rift in the global order vis-à-vis Israel and

ing rift in the global order vis-å-vis Israel and Palestine.

■ The US and Israel reject any push for a Palestinian state. The alliance of the two stakeholders with the greatest ability to affect changes on the ground has held firm even as global pressures on Israel increase.

■ Several Western states, such as Canada, UK, and Germany, however, are seemingly breaking from the US-Israel alliance. While they do back Issael's immediate objectives, they also remain committed to potentially implementing the two-state solution.

Note, however, that these countries also retain their broader support for Israeli interests. Macron, for instance, called for a demiliatarised Palestinians state — which would effectively deny Palestinians falls overeignty.

fectively deny Palestinians full sovereignty.

The Global South and Arab states seek

■ The Global South and Arab states seek an immediate end to Israel's current war in Gaza and an inclusive, negotiated two-state solution to the original dispute. However, most of these states have markedly limited abilities to actually shape events on the ground, and Arab states remain disinclined to undertake punitive economic or military measures against Israel.

### Status of two-state solution

Broadly, despite the failure of the Oslo Accords of 1995, most states have stood by the two-state solution as the only achievable outcome — even as Israel progressively re-

moves the physical contours of a future Palestinian state and has killed Palestinians at record rates each day since October 2023, A day before ceasefire talks broke down,

A day before casefire talks broke down, the Israeli Knesset passed a non-binding meso-lution calling for Israel to annex the West Bank. Another Knesset resolution a year ago Inda re-jected the possibility of allowing a sovereign Palestinian state. In June, Israel approved 22 new Jewish settlements in the West Bank. Most of Israel's West Bank settlements a least of the Israel's West Bank settlements.

are deemed illegal by the UN and a majority of its member states, including India. That Israeli ministers also look to re-settle Hom-esh and Sa-Nur in the Northern West Bank, evacuated along with the settlements in Gaza in 2005, is indicative of Israel's con-

cara in 2005, is indicative of Israel's con-certed push to leverage the war to expand its illegal occupation of Palestinian territories. It is thus notable that France and Saudi Arabia are set to co-chair an international conference on the two-state solution at the UN from July 28. While a ministerial-level conference on the two-state solution was held at the UN in September 2024, Israel's war of attrition, combined with forced mass starvation, has sparked a renewed push to explore methods to advance the solution. However, unlike earlier global pushes for a Palestinian state alongside Israel according to pre-1967 borders, the current interna-tional effort arguably occurs with the US and Israel being the least amenable. Even as ques-tions over the reform of the Palestinian Authority (restricted to the West Bank since 2007) can be addressed, the question of Hamas future remains a dead-end.

Hamas' future remains a dead-end.

The upcoming international conference will bolster support for Palestinian statehood (recognised by 147 of the UN's 193 member recognised by 40 or the Unit S of similar states) but the degree to which participating states can influence Israeli actions remains unclear. It remains to the seen if the confer-ence propels states to undertake punitive measures of any nature and scale against Israel, falling which Tel Aviv has little incen-tive to cease hostilities and territorial expansion, especially with continuing US support.

> Bashir Ali Abbas is a Senior Research Associate at the Council for Strategic and Defense Research, New Delhi

# From point of origin to point of refuge: meanings & memories in Raza's 'bindu'

VANDANA KALRA

FOR MOST of his life, artist Sayed Haider Raza called France his home: after moving to Paris to study art in 1950, he made a permanent return to India only in 2010, at the age of 88.

to India only in 2010, at the age of 88.

In the 1970s, by which time Raze was an acclaimed painter of the Parisian School, the artist looked to re-connect to his roots. "He felt there wasn't much of India in his work," Ashok Vajpeyi, Raza's longtime friend and author of Celebration & Prayer: Life and Light in Razo's Art (2025), told The Indian Express.

"He began searching for a singular mo tif that could hold multiple meanings and spiritual possibilities. And from this search

merged the bindu," Vajpeyi said. For more than four decades, the bindu, hich can be translated as "dot" or "point",

tic compositions

Getting the point

MOTIFS

A SERIES

ssness. "It was difficult at first, TTURE
TIFS

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"It was difficult at first, but then I got his point. Gradually, blotting out much else, my mind settled down to focus solely at that centre. Ifound myself riveted," Raza wrote in a 1989 article in the flustrated Weekly of India. Thus began a life-long fascilla. Growing up in the Jungles of Madhya Pradesh where his father served as a forest officer, Raza's initial work was heavily in-SIGNATURE

officer, Raza's initial work was heavily in

fluenced by nature. In the mid-1950s, he was largely paint-

ing landscapes, devoid of figures. The earliest hints of his iconic bindu would appear at this time, most notably



with his 1953 painting *The Black Sun*, de-picting a black orb that towers over a geometricised cityscape. The 1968 painting Block Moon had a deep black circle stand ou

It was in the 1970s, however, that Raza's bindu became a central feature of his work By this time, Raza's palette had become denser and he had gravitated towards spir-



itual abstraction, inspired by the likes of Mark Rothko and Jackson Pollock, In *Bindu* (1981), Raza had a black circle

ominate (1891), Azaz had a block citice dominate the canvas divided into equal quarters, and encased within frames of geometric borders. The subsequent years saw several works in the Bindu series, with the motif rendered within defined frames. The Germination series reflected on the bindu as the womb of the earth, with infinite potential for life

Painted in 1981, his seminal canvas Moo was Raza's letter to his motherland through which he professed his longing for home. Incorporating lines from Vajpeyi's poem Maa, lautkar jab aaunga, kya laaunga? (Mother, when I return home what should

npanied by fluid strokes in vibrant

accompanied by fluid strokes in vibrant colours, evoling memory and emotion. Talking about his work in the 1980s, Raza once said: "My present work is the result of two parallel enquiries, Firstly, it aimed at pure plastic order, form-order. Secondly, it concerns the theme of nature. Both have converged into a single point and become inseparable. The point, the bindu, symboliess the seed bearing the potential of all life. "Artists Today: East-West Visual Arts Encounier. 1987). Arts Encounter, 1987).

### Many meanings

Many meanings
"The bindle emerged as an icon that
came to signify many things, It was the
point of origin from where everythings,
an, whether a line or a form. It became the
concentric circle that emanated energy and
radiated outward, a still center of concentration, meditation and reflection. On another plane, it also became a point of withdrawal and solitary refuge from the chaos
of the world "Vaipnes' said of the world," Vajpeyi said.

it with themes such as the tribhuj (triangle) and prokriti-purushu (the female and the male energy). Though predominately rendered in black, the bindu also appeared in other colours – including the intense blue center in the oil Blue Bindu (1983) and the white core in Shanti Bindu (2007).

"In his creative process, bindu could both be the starter and the concluding form. Sometimes he would begin with the concepts of the bindu and build the composition around it, bringing it alive as the vital epicenter. At other times, he would do something and then place the bindu within," Vajpeyi said.

Painted months before he passed away, Raza's very last canwas, Swusti (2016), had a central bindu surrounded by concentric circles and tradiating lines. As Vajpeyi pat it, "It is a work bidding farewell, an offering of good wishes for all."

and the motifs that appear repeatedly in their works.

Next: Himmat Shah's Heads

# The creativity curriculum

As we journey towards Viksit Bharat 2047, our greatest strength will be in our capacity to imagine, narrate, and innovate. Let's build an India where every child is a creator



SMRITI IRANI

IN MY JOURNEY across the television screen the political trail, transformative classrooms the rattling loom, among other evolving contexts, I've seen one truth hold steady – contexts, I've seen one truth hold steady— our power lies in our imagination, curiosity, creativity and innovation. India's creative economy is projected to reach \$80 billion by 2026, according to a report published re-cently. "Creative Economy" is not just a smart phrase but holds the potential for building creative-cultural assets. It can oper-ate as a strategic lever of inclusive growth. I want to bring together two powerful per-spectives — education and entrepreneur-shin, and classrooms and creators. Together.

want to bring together two powerful perspectives – education and entrepreneurship, and classrooms and creators. Together, they present India's development frontier with strong, inclusive opportunities. The question, therefore, arises: How quickly can us institutions prepare young minds with the skills and confidence to help them participate in the creative economy. Shapping Education to normarume the \$80 billion Creative Education to normarum the \$80 billion Creative Education to normarum the sign billion Creative Education to design thinking; research and real-world problem-solving. These are 1st strength of the sign billion to the creative economy. In a world where Al can code but not create, these gaps matter.

The NEP 2020 calls for embedding; Treatively, collaboration, and communication — into the curriculum. But we must go further. With the CBSE now mandating art—integrated learning from Grades I—A, and the 8s 400 crore Indian Institute of Creative Technologies (ICT) alunching in Mumbai, the blueprint is emerging.

Creativity cannot be part-time, and in

400 crore Indian Institute of Creative Technologies (IICT) alunching in Mumbai, the blueprint is emerging. Creativity cannot be part-time, and in that sense, it cannot be extracurricular It is time to mainstream creative entrepreneurial mindset training — through maker spaces, startup labs, and design sprints. Let creativity be assessed not just in art rooms, but in business models, digital portiolis and social impact. Bring it midstream in the curriculum. The Report also highlights how international bands such as the International Baccalaureate (IB) are more successful in developing core competencies of the creative economy in school students compared to Indian boards.

veloping cure such in students compared to indian boards. 
India's creative force is exploding — not just in metros, but in village courtyards, small-town lanes, and local community cen-tres. With affordable tech and deep cultural roots, over 100 million indians — farmers, weavers and local experts — have become digital creators. The creator economy has now surpassed the \$500 million mark, pow-ered not by polished panache but by raw au-thenticity it is revolutionary power shatters barriers: In Rajasthan, women resurrect and champion vanishing oral histories through vibrant smartphone films, in Bihar, Bhojpuri creators fill the education gaps left by tradi-



tional systems. They aren't just telling sto-ries – they are telling "their" stories and fu-elling a grassroots movement, tooted inlan-guage, identity and local pride. We saw this raw, vernacular creative surge reshaping how India speaks, learns and leads in the recent launch of India's first

surge reshaping how India speaks, learns and leads in the recent launch of India's first public streaming platform, WAVES OTT, owned by Pasar Bharat. WAVES OTT accomplishes what commercial giants may not – by elevating daily creators, it is making local content and storytelling part of the national conversations. In today's India, the most powerful public messaging isn't top-down; it's created, uploaded, and amplified from the ground up. WAVES is not a passive pipeline of content; it is a democratic bridge, it confers institutional legitimacy on creators emerging from villages and towns and provides them with an equal opportunity to stream their content. Small-time films, established content producers, influencers, and student films can all showcase their content alongside each other. In classrooms across India, teachers are turning into creators, and students into solopreneurs. Klan Sirf from Plant — armed with chalk, wit, and a camera — educates millions through Year Chieb Meanwhile Benealunt?

preneurs, Khan Sir from Patna — armed with chalk, wit, and a camera — educates millions through YouTube. Meanwhile, Bengaluru's Parikrma Foundation builds storytelling, theatre, and filmmaking into everyday learning. In Maharashtra, 17-year-old Shraddha Carad launched her own digital embroidery tutorial channel during the pandemic, is now selling patterns online and mentoring younger girls in her village — a student, a creator, and an entrepreneur rolled into one

rolled into one.
These aren't outliers — they are early sig-nals of a systemic shift. Our policy must now respond with speed and scale. Imagine gov-ernment-backed media labs and creator in-

cubators in every district—where students prototype campaigns, narrate local stories, and learn digital production as a life skill. But this transformation won't happen in silos. Ministries like MoE, MSDE and l&B must converge — blending skilling with story-elling, curriculum with creator capital. In a

converge — blending skilling with story-telling, curriculum with creator capital. In a Viksit Bharat, literacy isn't just about reading and writing — it's about creating, pitching, and publishing.

Yet, the true power of the creative econ-omy will be unlocked not only from scale but in its social resonance. In communities where institutions are slow or absent, cre-ators are stepping in — bridging information gaps, shifting norms and activating public awareness in real time. In Odisha, tribal teenagers use Odiya rap videos to teach cli-mate-resilient farming — reaching over 5,00,000 farmers, where traditional exten-sion systems have fallen short (UNICEF, 2024). In Kerala, ASHA workers produce short-form health content in Malayalam, doubling engagement on TB awareness compared to state-led clinic outreach, Vernacular influencers, across platforms, have driven more than 70 million views on subjects like menstrual health, child nutri-tion and warcinations – Invois ton often left on and warcinations – Invois ton often left

nave driven more than 70 million views on subjects like menstrual health, child nutri-tion, and vaccinations — topics too often left out of mainstream media. As we journey towards Viksit Bharat 2047, our greatest strength will not be in fac-tories or code — but in our capacity to imag-ine, narrate, and innovate. In a world shaped ine, narrate, and innovate. In a world shaped by algorithms, India's currency is creativity — and its potential is limitless. Let's build an India where every child is a creator, and every creator is a force for economic, cul-tural, and social transformation. That is the India we must shape.

The writer is a former Union Ministe

# The soft sedition

Regional prejudice feeds into the ongoing trend of linguistic vigilantism. These tendencies undermine national integration



RAMANAND SHARMA AND SANDEEP KUMAR

A FEW WEEKS ago, a shopkeeper was allegedly attacked in Mumbai by Maharashtra Navnirman Sena workers for not speaking Marathi. Similar attacks have been reported across Maharashtra and other parts of India. In Bengaluru, destruction of Hindia-written signage is quite frequent, and in Tamil Nadu, anti-Hindi campaigns have a long history — they often resurface in response to perceived threats to Tamil. Even in Delhi, there is, at times, a subtle exclusion of those who speak with a southern accure or hall from the Northeast. Instances of regional prejudice feed into the trend of linguistic vigilantism that is increasingly spreading across the nation. These tendencies are not secssionist, but they undermine national integration and constitute a new type of "soft sedition". They represent a kind of regional hegemony that lives by cultural bullying, verbal violence and everyday discrimination. The underlying causes of this crisis resurfaced with the implementation of the New Education Policy (NEP) 2020, especially its three-language equation. NEP aims to develop multilingualism and enhance national integration, but its implementation requires students to be ausent three languages.

integration, but its implementation requires students to be taught three languages, including at least two Indian languages. On pa-per, it allows states to choose these lan-guages. However, in many parts of non-Hindi India, it was seen as a surreptitious advance-ment of Hindi and perceived as a threat to local languages.

ment of Hindi and perceived as a threat to coral languages. Politicians from all parties and regions play on people's fears. They have started mad-dying the waters again — over threats against Hindi speakers and migrants from Northern regions are being justified as a counter to Hindi imposition. Even the national parties are hesistant to address this problem, for fear of allenating their state units. The crisis requires us to look again at the philosophical and constitutional basis of the republic. Article 1 of the Constitution says.

republic. Article 1 of the Constitution says, 'India, that is Bharat, shall be a Union of "India, that is tharat, shall be a Union of Seates." This choice of words reflects a con-scious rejection of the idea that states are sowerign, cultural or political entirieis. Unlike a federation that unites countries through treaties, India is activilisational polity where states derive their legitimus/from the Union. The 1956 linguistic reorganisation was in-tended to accommodate diversity through better administration.

tended to accommodate diversity through better administration.

Language does create a strong sense of identity and belonging in India, but it needs to be framed as a common resource—not the right of any state. It is the means through which we connect, share ideas, and forge re-lationships. Our linguistic diversity should not be a reason for division, but a means by which we understand and are understood.

The Constitution misses areany foldancing inter-The Constitution gives every Indian citizen freedom through Articles 14, 19 and 21. Every Indian has the right not only to speak their

language but also to work and reside throughout the country. A Bhair living in Bengaluru or a Manipuri living in Mumbai is not an outside; rich yar eequal citizens of the nation. This is not just a cultural sensitiv-ity issue, but a matter of constitutional morality, which Ambedkar invoked while warning against majoritarian tyranny. Ary attempt by political or local actors to cre-ate linguistic conformity is a violation of the Constitution. Lineuistic soolence impact; internal mi-

are linguistic conformity is a violation of the Constitution. Linguistic violence impacts internal migration, which is esential for India's economy, by making workers fear discrimination in unfamiliar states. Such charuvinism exacerbates mistrust between linguistic groups. This amoiety proliferates into educational cornexts, job interviews and housing perferences, shrinking the ambit of what it means to be Indian. Cultural majoritarianism does not simply become political, as Ashis Nandy warned, but alters how people see themselves and their social location. This leads us to refer to the phrase, "soft sedition." The Bharaitya Nyaya Sanhitat (BNS), 2023, has updated how we interpret threats to the nation. BNS's Section 152 acknowledges that threats to the nation-state do not always take the form of rebellion, insurrection, or armed revolt. Language-based exclusion, violence and campaigning carve out zones of exclusion. Such ideological subservation must, therefore, be addressed as a potential national security threat and seen as an assault on "the unity and integrity of India's. Supporters of regional identities argue that linguistic pride is crucial to India's steringth has always been its ability to bind together many languages, cultures and traditions. But disversity should not be confused with division. Lowe for one's mother tongue does not condone hostility towards another.

with division. Love for one's mother tongue does not condone hostility towards another. The executive must act quickly and decisively. Law enforcement agencies should be directed to identify, monitor, report and prosecute language-based hate crimes under the new MSP provisions. Pullical parties disseminating linguistic harred must be held accountable under the law. As the final protector and guardian of the Constitution, the Supreme Court must also act.

The Centre should consider launching a National Linguistic Harmony Mission, preferably in coordination with the Ministry of Home Affairs or the Ministry of Culture, to monitor interstate animosity, promote mutual respect and recate outsets where citizens who speak different languages can interact. The Home Ministry should issue public advisories clarifying that verbal abuse and

the own opens current anguages and reteract. The Home Ministryshould issue public advisories clarifying that verbal abuse and online troil attacks based on language will be considered a crime under the BNS. In the Republic of India, no one is a second-class citizen. India's strength has never come from forcing sameness, but from embracing difference. From Kalidasa and Rabindranath Tagore to Dharamyri Bharati and Premchand, our greatest voices came foundifferent corners, yet spoke to the same soul. India does not need a linguag franca; it needs a linguag franca; it needs a linguaginital, where each languages celebrated without any hierarchy. This is not just a call to protect who we are as a people. If we all to act now, we risk the very idea of India.

Sharma is assistant tomfessor. A roubblatm

Sharma is assistant professor, Aryabhatta College, University of Delhi, and Kumar is advocate, Delhi High Court



# A Congressman's lament

India's creative force is exploding — not just in metros, but in village courtyards, small-town lanes, and local community centres. With affordable

tech and deep cultural roots over 100 million Indians farmers, weavers, and local experts - have become digital creators. The creator

economy has now surpassed

the \$500 million mark powered not by polished

panache but by raw revolutionary power

shatters barriers

Party must introspect, not blame. Leaders must listen to workers, respect merit

Ashish Dua

fortunes over the last decade is distressing. It has not made the mark it should have in three consecutive general elections and failed to ne-oparable the mark it should have in three consecutive general elections and failed to ne-gain states that were once its strongholds. A few in the long list are Uttar Pradesh, Maharashtra, Haryana, Madhya Pradesh and Assam. In Kerala, Congress's loss marked the end of a decades-long trend of the incumbent being voted out.

being voted out.
It is not that there have been no wins
However, long-term gains that should have
accrued are frittered away because of a myopic vision. Those who contribute to wins are
neither rewarded nor recognised—
favouritism rules the roost. Committees are

favouritism rules the roost. Committees are formed but little changes. All that those who care can do is lament, as with this column. I have been with the Congress for 18 years, and I was a lateral entry into the party. I wanted to contribute to nation-building. I sacrificed a career despite belonging to a middle-class family with no "pedigree", money or muscle power. My original motivation is as strong as ever. However, over the years, I have witnessed they exemplancy and mediessed how sycophancy and medi have witnessed how sycophancy and medi-ocity in the prevailing system are steadily pushing merit to the sidelines. Big names and small men conspire to keep providing the electoral platform to their families, cronies and followers. This attitude is accompanied by a lack of performance on the ground. Maharashtra has been in the news re-cently, Having been the Congress Secretary in charge of the state for six years, and as an

observer of Maharashtra politics for more than 15 years, I could not stop myself from writing this column. As against the national trend, Congress has been accendant in Maharashtra. The 2019

As against the national trend, Congress has been accendant in Maharashtra. The 2019 Assembly elections gave us 44 seats with a vote share of 15.87 per cent. This carne as a surprise to people outside the party as well as political pundits within the Congress who were predicting a rout and allocated meager resources for the poll. Star campaigners too stayed away, But our worders, with their cars to the ground, delivered. The rebound in Vidarbha continued, with a first victory in the Nagpur MLC election in 57 years and the first majority in decades in the Nagpur rural zila parishad elections. The number of seats won in the 10k Sabha polls from Maharashtra was also a surprise to many. Unfortunately, that is where the success story ends.

Maharashtra politics can shift at any time. It took down Maha Vidas Aghadi. unrable to manage the pulls and pushes of the allies. The unliteral decision by a few individuals in Congress to withdraw from the Speaker's chair without taking allies on board not only left a powerful position vacant for a long time but also revealed a spectacular inablating to forge consensus. Later, the Congress's choice of the Rajya Sabha candidate also caused friction. The Bib plucked low-hanging fruit, leaving the battered MVA powerless. It had won the narrative on na-

tionalism and created the perception of ef-ficient delivery of welfare schemes, It also tapped into the dynasty discourse, historical glory and issues around aspiration. Congress false pride, and those calling the shots ch

to shoot the messenger.

The Mahayuti government returned, in 2024, on the back of welfare schemes like Ladik Bahin, free electricity and toil-free access to Mumbai. The ruling coaltion also benefitted from a demoralised Opposition, which was sending contradictory signals on seat sharing till the last minute. This was a far cry from the synchronised Lok Sabha campaign just a few months earlier.

There have been alleractions strong deserged.

just a few months earlier.

There have been allegations around voter enrolment and voting percentages, which are for the EC to answer. The election process involves multiple layers and actors, including Booth Level Agents (BLAs), polling agents, counting agents, polling officiers, Any discrepancies at any stage must be addressed by the person concerned. The parties have their ownscrutinising, checking and cross-checking mechanisms involving BLAs appointed by them, polling agents, counting agents, ing mechanisms involving BLAs appointed by them, polling agents, counting agents, counting agents, overseeing war rooms (which have become integral to Election Management), etc. Forms 17A and 17C are the hallmarks of due process when it comes to voting, and their completion is signed by agents appointed by the party. And if they are intact, accepted, signed, tallied with no legal challenges, it amounts

to accepting the process as it happened. The party must vet its own processes to sharpen the data. If any party accepts a complete collapse of its own acceptance, of abandoned polling booths or lack of oversight of the entire polling process, then it needs to set its house in order.

It is time to intruspect rather than blame.

It is time to introspect rather than blame. It is time to introspect rather than biame, reflect on why so many former chief min-ters, union ministers, PCC presidents and ther senior leaders have left Congress or even all but forced out. To win an election, se party must bring up issues that resonate ith the people.

been all but forced out. To win an exection, the party must bring up issues that resonate with the people.

Congress must not alienate loyal and committed workers as well as intellectuals, the educated middle class, young and new voters. It must start believing again in the merits of merit. It must strengthen itself by winning elections and thereby gaining respect from its allies, It must embrace a feedback mechanism that addresses the grievances of those in the field. For that, the leadership must actually give appointments to party members who have constructive suggestions. It must do this even if it is not in the interest of the coterie that ringfences in the interest of the coterie that ringfences

The writer is an AICC Member, former AICC Secretary in charge of Maharashtra (2018-2024)

### LETTERS TO THE EDITOR

SORRY STATE

THEREFESTOTH report, 'Centre orders safety audit of all gort schools' (IE, July 27). The terrible death of seven students in a government school in Raljashan village points to the deep administrative malaise plaguing numerous government shools in the state. The government's suspension of the school principal and four treachers in response is nothing but convenient scapegoating for its failure to prevent such tragedies. The fact that the village road was paved in preparation for the chief minister's visit to the accident site demonstrates how insensitive it can be to such tragedies. The governmental locates a pittance for the repair and renovation of the now-dilaplated structures. Only when accidents like this at Piplodi occur does the government talk about safety audits. About safety audits, Kamal Laddha, Bangalor

### PEACEFUL FUTURE

THIS REFERS TO the editorial, 'Missing in Manipur' (IE, July 26), President's Rule has been extended in Manipur by another six months, But few would conother six months, but few would con-test this, as the Centre is struggling to find adurable solution to the ethnic con-flict. Following the resignation of N Biren Signal and the fall of the BJP government, there has been a discernible but fragile calm, A crackdown on militant groups

that had operated with impunity has re that had operated with impunity has reduced open violence, and some displaced families have begun to return home. However, these positive developments are overshadowed by the unbridged and deep-seated ethnic schism between the Kuli-Za and Metrie communities. Administrative steps, particularly those that reiterate de-weaponisation and a defanging of militant prupus actine for ethnic interests, must sation and a detanging of militant groups acting for ethnic interests, must continue. The future of a peaceful Manipur will be written by the initiative of committed political actors willing to transcend ethnic divisions.

### A RECOGNITION

A RECOGNITION
THIS REFERS TO the report, France to recognise Palestinian state, draws fire from Tel Aviv, Washington' (E, July 26). President Emmanuel Macron's announcement is more than symbolic. It is a rebuke of the status quo – one in which global outrage over the suffering in Gaza has been met with diplomatic inertia. By invoking France's "historical commitment to peace" and the two-state solution, Macron is laying the groundwork for Europe to move from cautious condemnation to tangible positioning, Unsurprisingly, the US and Srael have called this move "reckless" and "shameful".

SS Paul, Chokdaha

SS Paul, Chokdoho

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- ERNEST HEMINGWAY

## The Indian **EXPRESS**

RAMNATH GOENKA

BECAUSE THE TRUTH INVOLVES US ALL

## CARRY IT FORWARD

India-UK trade pact is marked by a confident approach of export proactiveness rather than import defensiveness

OWTHAT THE India-UK Comprehensive Economic and Trade Agreement (CETA) has been sealed, the focus shifts to the more challenging deal with the US. A major stumbling block to inking even an interim free trade agreeof the Cost Arnago actinional goods to hand general meeting the cause agree the sign or face so-called reciprocal tariffs of up to 26 per cent — is agriculture. India does not want to open up its market for American soyabean, corn (maize), ethanol and dairy prodwant to per typins maintee for Parlet Lan Soyabeat, Conf. (maintee) cannot and utan't products. What this defensive stance misses is the potential loss from the fact that India's agricultural exports to the US, at \$62 billion in 2024, exceeded its imports of \$2.4 billion. A 2024 exceeded its imports of \$2.4 billion. A 2024 billion. That loss would be a gain for the likes of Ecuador and Chile, slapped with only the 10 per cent baseline tariff.

On the other hand, the fear of US farm imports is more about perception than reality. Take dairy, where the US isn't as big an exporter of milk powder, butter and cheese as New Zealand and the European Union. Or soyabean, where India imported over \$5 bil-lion worth of its oil during 2024-25. The bulk of that was from Argentina and Brazil, with the US share at just \$126.3 million. The US is, no doubt, cost competitive in corn and the world's biggest producer as well as exporter. But corn is basically a feed grain, also increasingly being used as a biofuel feedstock, Allowing imports would benefit India's dairy and poultry farmers grappling with rising feed costs, aggravated by the diversion of corn for fuel ethanol production. The sheer demand growth makes corn imports by India in-

or toler classics producted. The same tenting growth makes continuous by main an evitable, whether from the US or elsewhere.

India needs a farm trade policy based not on import protection, but expanding and diversifying its exports. That happened during 2003-04 to 2013-14, when the country's agriculture exports soared from \$75 billion to \$43.3 billion and new markets were created in products from basmati rice and buffalo meat to frozen shrimps, guar gum meal, chilly and seed spices. Since then, exports have hardly grown to about \$55 billion in 2024-25. Even worse have been shipment curbs — on rice, wheat, sugar or onion — clamped at the slightest indication of domestic supply shortfalls. CETA has been a refreshing depar-ture, with India successfully negotiating duty-free access for its exports of seafood, processed foods, spices, fruit and vegetables to the UK while simultaneously offering to cut tariffs on imports of whisky, chocolates, soft drinks and salmon from the latter. A similar confident approach of export proactiveness rather than import defensiveness is required in deals with other countries — the US included.

## A WELCOME NUDGE

ICJ verdict on climate obligations, though not binding, could push rich countries to do more to check global warming

AST WEEK, THE International Court of Justice (ICJ) ruled that countries are "obliged" to "prevent harm from climate change". The Court was responding to a UN General Assembly request, triggered by a resolution backed by small is-land states, for an "advisory" to "ensure protection of the environment" from GHG emissions, In a process that stretched over two years, the ICJ consulted experts, including those from the IPCC, as well as representatives of nations and blocs such as the Organisation of the Petroleum Exporting Countries, to affirm that "limiting global warm-ing to 15 degrees C should be considered the primary temperature goal for nations" and that they are obliged to make "adequate contributions" to achieve this target. The advisory is not binding on governments, but it could breathe new life into the flailing global climate change negotiations. It could also have significant implications for environmental jurispru-dence, enabling vulnerable groups and nations to push for stronger climate action. Ten years after the Paris Pact set the roadmap for climate action, numerous inclement

weather events all over the world have shone unflattering light on the absence of a collecweather events and on the world acconomy. The UN's annual climate meet has taken important decisions to compensate countries for loss and damages due to global warming-induced disasters. Yet, these meetings continue to be held hostage by decades-long difrences over who should contribute how much to the mitigation efforts. Last year's UNFCCC meet at Bala, silled as the finance CoP, was a particular disappointment. Leaders of most major economies failed to turn up, and less than two months after the summit, the US President pulled his country out of the Pairs Climate Pact for the second time in less than 10 years, The US did not face any legal challenge for pulling out of the treaty, and developed countries have, by and large, got away with not meeting their financial obligations. The ICJ advi-sory has not spelt out any consequences for defaulters. However, its strong endorsement of compensation to countries that suffer climate damage could trigger a wave of litigation for damages. In recent years, developed nations have reluctantly acknowledged that vulnerable countries require assistance to deal with climate disasters, but they have rejected any sug-gestion for reparations. The KJ's opinion could move the needle forward.

The top UN court has also affirmed the salience of the principle of "common but differ-entiated responsibilities". As rich countries increasingly put pressure on emerging economies,

such as India, to assume more global warming mitigation responsibilities, this founding tenet of climate negotiations has come under increasing strain. The KCJ advisory should jolt the historically high emitters and nudge them to fulfil their climate commitments.

### FREEZE FRAME

**EPUNNY** 



# Be uncertainty-ready

Unpredictability around US tariffs will not be over after August 1 — and trade deals with America may not help

IAHANGIR AZIZ

THE US TARIFF saga has gone through many twists and turns. And many more are likely left. The ratcheting up of tariffs last month is broader and higher than expected. In late May, the view was that while the extant US average tariff rate was around 13-14 per cent, it was headed towards 18-20 per cent.

Much of the increase was expected to be focused on ASEAN, where the tariff rate would be raised to that of China's to eliminate transshipment of C

would be raised to that of China's to elim-inate transhipment of Chinese exports to the US via the region. While those on Vietnam and Indonesia were in line with expectations, the additional tariffs on Brazil, Canada, and Mexico were not. Nor was the higher 50 per cent rate on copper. However, needtations, are onequiry in.

was the higher 50 per cent rate on copper. However, negotiations are ongoing, in-cluding with India, the EU, and Korea. If this week's Japan deal is any guide, tariffs on these economies will likely be half of the threatened levels. But, even at the re-duced rate, if these, along with those on EU and the likely extensions of global sec-toral tariffs to semiconductors and phar-maceuticals are realised, then the effective tariff rate could well exceed 20 per cent. All eyes are therefore on August 1, which is the new deadline set by the administrais the new deadline set by the administra-tion for countries to finalise trade deals.

But there is an upcoming and surpris-ingly overlooked event that could easily make these trade deals moot and plunge make these trade deals moot and plunge the tariff discussions into more uncertainty. On May 28, the US Court of International Trade (USCTI) ruled that tariffs imposed using the provisions under the International Emergency Economic Powers Act (IEEPA) overstepped the authority granted by the Act. The ruling did not consider the current conditions in the US to be a "state of emergency," which is needed to invoke IEEPA, to be convincing over the use of ratiffs to a defores in Tariffs. needed to invoke IEEPA, to be convincing nor the use of tariffs to address it. Tariffs could be imposed, if the government so desired, but via the other options at its dis-posal. Not IEEPA. A federal appeals court granted the government a stay on the or-der and is slated to begin hearing argu-

On May 28, the US Court of International Trade (USCIT) ruled that tariffs imposed using the provisions under the International Emergency Economic Powers Act (IEEPA) overstepped the authority granted by the Act. The ruling did not consider the current conditions in the US to be a 'state of emergency,' which is needed to invoke IEEPA, to be convincing nor the use of tariffs to address it. Tariffs could be imposed, if the government so desired, but via the other options at its disposal.

ments on the appeal on July 31.

All the universal, reciprocal, and fentanyl-related tariffs are based on IEEPA. The tariffs unaffected are the Section 301 tariffs on China imposed under Trump 1.0 and extended by the Biden administration, and the global sectoral tariffs on aluminum, autos and auto parts, copper, and steel that were imposed under Section 232.

It is unclear how the appeals court will rule. But regardless of the decision, either party is likely to move the case to the Supreme Court. If the tariffs under IEEPA are eventually disallowed by the US

Supreme Court. If the tariffs under IEEPA are eventually disallowed by the US Supreme Court, the government will shift to other options. Tariffs are central to this administration's economic agenda and will thus be pursued. Unlike those under IEEPA, the tariffs under the other options are more cumbersome, limited in scope, and significantly more resource intensive. But they can be implemented in a compressed time frame if the administration so desires.

A potential sequence of such actions could be the following. Use Section 122 to impose tariffs of 15 per cent for 150 days.

se tariffs of 15 per cent for 150 days countries (justified to address balon all countries (justified to address bal-ance of payments needs or to prevent a significant depreciation of the dollar). At the same time, ratchet up the tariffs on China that were imposed under Section 301 in Trade War 1.0 by both the Trump and Biden administration.

301 in Irade War 1.0 by both the Irump and Biden administrations.
Keep tariffs on steel and aluminum at 50 per cent (as on copper) and raise that on autos from 25 per cent to 50 per cent. Hasten the ongoing Section 232 (sector specific on grounds on national economic security) investigations into semiconductors, pharmaceuticals, and lumber to bring these under the tariff net of 25 per cent – 50 per cent.

50 per cent. Use Section 338 to impose tariffs on countries that are deemed to discriminate specifically against US commercial inter-ests (such as digital services taxes by Australia, the EU, Canada, India, and others, although the taxes are imposed on

other countries too).

Complete Section 301 investigations on large trading partners (some are ongoing, for example, on the EU and Brazil). These investigations are resource intensive as they need to first identify the specific policy of a trading partner that is the basis of "unfair competition" and then quantify the "harm" that such policies impose on US consumers for each product and for each country. The tariff rate needs to be commensurate with the harm caused and, thus, differ, from product to product for each country. Finally, roll all tariffs under Sections 301 and 232.

As one can imagine, this is an arduous and uncertain process. However, the direction of travel is more certain — the average effective tariff rate is likely to settle close to 20 per cent. Needless to say, the country—and product-specific impact of Sections 301 and 232 tariffs could be wastly different than under IEEPA.

Markets so far have largely shrugged off the announced new tariffs. This is understandable given the quick deescalation after the strong market and corporate reaction to the Liberation Day tariffs, the possibility that the August 1 deadline is postponed, and the eventual negotiated tariff artes could be deventual negotiated tariff artes could be

the August 1 deadline is postponed; and the eventual negotiated tariff rates could be dif-

eventual negotiated tariff rates could be dif-ferent from those announced.
However, a court ruling on IEEPA could well turn both the August 1 deadline and the trade deals moot, including potentially that with India. If the basis of these deals, that is, IEEPA, is no longer admissible, then we are headed for renegotiations with tar-iffs under sections 301 and 232. These could be starkly different than those that are being negotiated now.
The uncertainty around US tariffs will not be over after August 1, even with signed trade deals. US courts might well upset the best laid plans of mice and men. Continued uncertainty is the

and men. Continued uncertainty is the only certainty.

The writer is Chief Emerging Markets nomist, J P Morgan. Views are personal

# A Hulking Presence

In early '90s, WWF was how middle-class kids first met America — and Hulk Hogan

AAKASH JOSHI

AROUND 1993-94, A six-year-old was hang-ing on for dear life onto the railing with one hand and the other clutching his mother lest he fall out the door of one of Delhi's once-infamous Red Line buses. Terrified, but un-willing to show it, the boy shouted, "Hulk Hogan ki yohi pehchan, peeli kacchi, phati boryoan", Everyone in earshot, including the driver and conductor, burst out laughing and on, the kid had pride of place — sitting on e large covering over the gear stick, next

Hulk Hogan (the stage name Terry Bollea was known by), who died on July 24 at the age of 71, likely didn't realise the im-pact he — and the WWF, later WWE — had pact he — and the WWF, later WWE. — had on a country that had just been opened up to America. But for a generation, particularly the boys among them, wrestling was our soap opera and our cultural context. It shaped how we saw the US in much the way Ramanand Sagar's Rumayun moulded our view of mythology. And America was, at least back then, a mythical place.

Liberalisation — both in terms of how it pushed up upper-middler-class incomes and impacted culture — didn't truly hit till the 2000s. In the early '90s, most of us were much more 'local', still struggling to be part of the flattering of culture that shows like

of the flattening of culture that shows like Friends and Seinfeld would later bring about.

Wrestling — and most of all Hulk Hogan — clearly had a deep cultural impact. And this impact became a weapon for the assertion of American soft power and propaganda. Hogan, 'a good guy' for much of his career (he did 'turn heel' and become 'Hollywood Hogan' for a while), was the first global wrestling superstar. And he was an all-American hero.

Today, Americanisms are a part of the vocabulary for most Indian English speakers. "My bad" (instead of my fault) and "I'm good" (not as a moral assessment but to say "I am well") are thrown about without a thought for the poor English teacher who taught us the basics of grammar.

It wasn't so when Hulkamania — and Bret Hart, The Undertaker, Lex Luger, Shawn Michaels, Razor Ramon and Yokozuna — came into the lives of today's millennials. Nonsense rhymes like the one uttered on the bus were the most common form of comedy, "Vokozuna went to Poona, eating Choona" or "Undertaker, ice cream maker", etc. WWF Trump cards were the card game of choice, and recreating wrestling matches was practically a sport. The first "fancy" birthday parties were wrestling-themed — with masks and championship belts. The first designer cakes were shaped like werstlers.

As the kids grew up, WWF-WWE kept up, The risque "attitude era" meant boys kept imitating Stone Cold Steve Austin and Triple H = giving the middle finger and the "s"\* kit" gesture. It was dangerous, feeding he proto-adolescent's desire for risk-taking and masculine assertion.

Westling — and most of all Hulk Hogan

ing and masculine assertion.

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this impact became a weapon for the as-sertion of American soft power and prop-aganda. Hogan, "a good guy" for much of his career (he did Turn heef" and become "Hollywood Hogan" for a while), was the first global wrestling superstar. And he was an ail-American hero. His nemesis was the Iono Sheik (an evil, conniving character from West Asia). His theme song was "I am a Real American" and justified military in-tervention in the name "fighting for the rights of every man".

rights of every man".

And we swallowed it all up, as kids,

And we swallowed it all up, as kids, without knowing better. Blond American, good guy, Brown and Black, not as much. Through soap-opera plots, Hulk and the WWF kept us hooked.

Wrestling today no longer pretends to be "real"; it has many more stars and looks way more slick. In deference to the Indian market, it made superstars of the Great Khali and Jinder Mahal. Hulk Hogan had his share of controversies, a reality show and something of a sortid personal life. But for those who idolised him when they were five, who remembered the rhyme about his costume when hanging out of the door of a bus, there will always be a soft spot for Hulkamania.

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## JULY 28, 1985, FORTY YEARS AGO



## COUP IN UGANDA

REBELLICANDAN SOLDIERS overthrew the REBEL UCANDAN SOLDIERS overthrew the five-year-old government of Milton Obote and seized power in a bloodless coup. Radio Uganda said Brig Bazilio Olara Oleilo top-pled President Obote who is believed to have fled to Kenya. The radio broadcast by Second Lieutenant Walter Lacuru gave no further details.

### 29 MLAs resign

FIVE OPPOSITION PARTIES in Haryana have decided to launch a movement against the Rajiv Gandhi-Longowal agreement on Punjab. Twenty nine members of the

Haryana State Assembly have handed over their resignations to their leaders to be sub-mitted to the Speaker on August 9, the Quit India Day, after a rally in Rohtak.

### GUIARAT BANDH

ON AN INCIDENT-FREE day, the "Guiarat ON AN INCIDENT-FREE day, the "Cujarat bandh" call given by the striking government employees, demanding abolition of the caste-based roster system of promotion, evoked a good response in parts of Saurashtra and Baroda, while it had little effect in South Gujarat. Abomb explosion was reported at a place of worship in the Vassana suburb area of the city. No details were immediately available.

### ASSAM AGITATION

ASSAM AGITATION LEADERS were not interested in continuing the talks to resolve the foreigners issue at the official level and even threatened fresh agitation if the Centre delayed in arriving at a solution. AASU leaders were reported to have said that there was no need for having another round of talks with the union home secretary, R D Pradhan, which was stated to be held in Shillong. Pradhan which was stated to be held in Shillong. Pradhan had assured the delegation that the Centre was keen in solving the issue and there was no "uncertainty" over the resumption of the talks. "We will intimate to him our desire of having talks at the political level", the leaders have said. ASSAM AGITATION LEADERS were not in

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## **Business Standard**

## A shift in mindset

India-UK trade deal paves way for those with EU, US

On Prime Minister Narendra Modi's visit to the United Kingdom (UK) last week, India and the UK finalised and signed a Comprehensive Economic and Trade Agreement, which appears to be the most expansive trade deal that India has agreed to in recent years. A free-trade agreement (FTA) between the two countries has been under discussion for some years now. Negotiations were formally launched in January 2022; then UK Prime Minister Boris Johnson had hoped have it "done by Diwali" that year. But in fact, informal discussions had been going on since even before Britain voted to leave the European Union in 2016. The contours of what has become possible have changed in that time, of course. Six or seven years ago, New Delhi might have seen value in refusing to even discuss tariff reductions unless there was also a large visa or migration component to any agreement. Such demands constrained discussions with David Cameron's successor.

Such demands constrained discussions with David Cameron's successor. Such demands constrained discussions with David Cameron's success. Theresa May, at Number 10 Downing Street. But the political climate in Britain has turned sufficiently against migration in the interim. Just 1,800 additional profes-sional visas have been promised. The wisdom of this restraint became visible when even an innocuous clause on double contributions to savings schemes turned into a major controversy in the UK. While there are other gaps in this agreement—for example, investments remain to be discussed—it is fair to say that this is the most broad-based agreement with a major economy and as such represents a significant shift in New Publis' misdest on trade. shift in New Delhi's mindset on trade.

shift in New Delhi's mindset on trade.

The question is how much this shift in mindset can be applied now to other trading partners, particularly the European Union (EU). A deadline for the conclusion of the India-EU FTA has been set, with India's Prime Minister and European Commission President Ursula von der Leyen saying that it should be concluded by the end of this year. So far, the commitments and concessions India has granted the UK have raised little or no political concerns at home. Negotiators can therefore afford to cut tariffs a little deeper and more broadly when it comes to the EU. Some of that might well be necessary, because the EU, with its size and to the EU. Some of that might well be necessary, because the EU, with its size and bureaucratic structure, does require more comprehensive discussions and agreements than any other entity. But the payoffs will be equivalently large. The EU, unlike the UK, remains a major manufacturing power and it is at the centre of multiple global supply chains that Indian producers have struggled to break into. From that point of view, there is no question that an India-EU FTA might be the single-most transformative action that the government could take to enhance India-EU FTA might the the single-most transformative action that the government could take to enhance India-EU FTA might be considered.

India's economic prospects in the coming year.
And then there is the defensive action that New Delhi will have to fight, protecting India's market access to, and trade surplus with, the United States (US), Presi dent Donald Trump's second deadline for high tariffs on imports into the US is fast approaching, and several countries, such as Japan, have already announced deals with him. None of these deals is particularly favourable to the countries that have signed them with the US. The UK, which exports less to the US than it imports, nevertheless now faces a 10 per cent baseline tariff. Japan faces 15 per cent, and has had to drop protections against sub-standard US rice and, in return for that privi lege, it has promised to invest \$550 billion in the US. India will also have to make cessions. The question is at what level India and the US will settle

## An inclusive index

More data needed on financial inclusion

The Reserve Bank of India (RBI) last week released its financial inclusion index The Reserve Bank of India (RBI) last week released its financial inclusion index (FI Index) score of 67 for the year ended March 2025, reflecting steady progress since the index was introduced in 2021. The upward trend is certainly welcoming, indicating improved access to financial services and inclusion. However, the headline number masks considerable heterogeneity, both in terms of spatial dif-ferences and the components of the index. To improve transparency and better guide policymaking, it will help if more details are made available.

guide policymaking, it will help if more details are made available.

The index is composed of three key parameters—a cecess, usage, and quality—all of which have shown improvement this year. Notably, progress has largely been driven by improvement in usage and quality. Naturally, this raises important questions. Is increased access to financial services translating into meaningful use? However, the RBI does not release the sub-indices scores separately, making it difficult to evaluate which aspects are lagging and where targeted interparting is engined. Moreover, where the properties is engined to the control of vention is required. Moreover, a single all-India index value offers limited insight into regional disparities. Financial inclusion, much like development itself, is into regional disparities. Financial inclusion, much like development itseit, is uneven across states, districts, and even within communities. By aggregating the data at national level, the index runs the risk of masking persistent financial exclusion faced by people in remote or underserved regions, for example. Instead, a state-wise disaggregation of the index — and ideally, district-level figures — would do well to capture spatial heterogeneity. That way, policymakers, financial institutions, and researchers alike would be able to make use of the index to design more localised and responsive financial strategies. design more localised and responsive financial strategies.

India's progress in financial inclusion over the past decade, to be sure, has India's progress in financial inclusion over the past decade, to be sure, has been noteworthy. The Pradhan Maint J an Dhan Yojana, combined with the rollout of Aadhaar, has not only brought millions into the formal banking system but has also enabled the identification of beneficiaries and the transfer of benefits. Further, mobile-phone penetration has facilitated digital financial access, even in areas lacking physical bank branches. Granular details, however, suggest a mixed picture. While access to basic banking may have improved, insurance and pension coverage remains low, particularly among informal-sector workers. The issue of inactive accounts continues to persist — often owing to the high cost of financial services, or because the nearest bank branch or ATM

to the high cost of mancial services, or because the nearest bank branch or ATM is still several kilometres away.

Financial inclusion must now be extended beyond access to bank accounts. People should be encouraged to use a full suite of financial products, including savings, credit, insurance, and pensions products in a manner that is safe and affordable. For this, stronger digital infrastructure is essential, including more acceptance points, better connectivity, and an ecosystem that safeguards users data privacy and consent. While the RBI's FI index is a valuable initiative in this data privacy and consent. While the RB1's F1 index is a valuable initiative in this direction, it offers limited utility for meaningful policy intervention. A single, all-India headline number, without any disaggregated breakdown, does little to explain where inclusion is lagging. Thus, the banking regulator would be well advised to also publish granular data alongside the index. This will help enable a more informed public discussion and targeted policy intervention.

# Tariffs create the wrong jobs

Should the US really be making T-shirts and shoes?



It is now abundantly clear that United States (US) it is now abundantity cent must confice States (US). President Donald Trump does indeed believe that a higher baseline of tariffs is necessary for his country's success. They may not reach the exalted heights that he threatened in his famous press conference in early April, when he held up a charvith illogical and inex-plicably high tariff rates attached. Only a fraction of those threats from Mr Trump have come into effect. But the Yale Budget Lab never-heless: calculates that US consumers now face an

have come into effect. But the Yale Budget Lab never-theless calculates that US consumers now face an overall effective tariff rate of over 20 per cent — the highest in more than a cen-tury. This will change in the next year or so — pushed upward by the final applica-tion of additional tariffs on countries after Mr Trump's various deadlines for negotiating trade agreements expire, as well as downward when some countries win exemptings and as consumers sub-

will as downward when some countries win exemptions and as consumers substitute away from high-tarff imports.

Nevertheless, some trends are already visible in relative prices within the US. While overall price levels have not yet wishle increased as much as expected, consumers are paying almost 40 per cent more for certain goods, including many shoes and clothes. These are, of course, largely manufactured outside the US and particularly in developing countries that have been particularly hard hit by Mr Trump's plans.

It should be noted that most developing countries that have sought to negotiate Mr Trump's threatened tartiff rates downwards have had limited success. The Philippines, for example, has apparently hadro agree to a 19per cent base rate on exports to the US — while US goods will face no duties at all. As a headline

number, this is not exactly a vast improvement over Mr Trump's original threat of 20 per cent. Indonesia has agreed to a similar package, apparently, accepting a 19 per cent traiff on its exports and promising to reduce duties to zero on most US goods. Many such countries, particularly in Southeast Asia, might well have taken a calculated risk. Their

Many such countries, particularly in Southeast Asia, might well have taken a calculated risk. Their need is to protect their ongoing export revenues from the US. They probably expect that these revenues could fall, but will not be eliminated, if they all face similar tariff rates. They may assume that their exports will not face any competition from domestic US producers post tariffs, or from other countries that successfully negotiate a lower tax rate — among which there will be very few developing economies, since lower rates have mostly been applied to richer nations that run trade deficits with the US, such as Great Britain. Under such conditions, they may face a reduction in US demand due to higher domestic prices, but will not lose market share completely.

Let us leave, for a moment, the ethics and economics of high tariffs aside. It may be unfair to penalise those countries that have most effectively built

omics of high tariffs aside. It may be unfair to penalise those countries that have most effectively built bridges to the US market and therefore run trade deficits; and it is economically illiterate to expect a poorer country to run a trade deficit with a richer one. Let us focus instead on the core assumption that some developing countries are making, that they will be able to protect their expent revenues to a degree as long as their emerging-economy peers do not get far better deals.

Is this assumption safe? Will, for example, the manufacturing of shoes and clothes that have seen big spikes in prices shift back to the US?

There are several subordinate questions here. First, is this the Trump administration's intention?
Second, is it even possible? And third, if it is possible, isit a good thing?

The first question, about intent, unfortunately does not have a clear answer.

The first question, about intent, unfortunately does not have a clear answer. It reflects the broader divides within the administration on trade policy. Some, like senior advisor Peter Navarro, believe in high tariffs across the board. But even those who are more moderate, like Commerce Secretary Howard Lutnick, have in the past said that "1-shirts, sneakers, and towels" will be made in the US once again.

The President himself, however, when specifically also the based of the "advisor of localization to make a state of the said that "and the localization to make a state him and the second control of the said that "and the localization to make a state him and the second control of the said that "and the said that the said that "and the said that "and the said that "and the sai

The President himself, however, when specifically asked, has said that "we're not looking to make sneakers and T-shirts. We want to make military equipment. We want to make military equipment. We want to make bighings... chips and computers and tanks and ships." If so, it is not quite clear what tariffs on apparel are supposed to achieve. The second question, on whether onshoring in textile production is even achievable, is another question. Certainly, some low-margin goods might well be possible to repatriate. Consider the humble T-shirt, which has few remaining American manufacturers. Estimates for the additional cost that consumers might pay if imports are replaced vary. turers. Estimates for the additional cost that consumers might pay if imports are replaced vary. But at the very least, there will be an additional cost of around 88 a unit. This is a considerable increase in base cost, but not an unaffordable one. The difficulty will be in achieving an increase in manufacturing at scale, where the US economy may run into constraints on the supply of low-wage labour, as well as in higher-end products such as outerwear and complex shoes, where the US may not retain the stitching. plex shoes, where the US may not retain the stitching

plex shoes, where the US may not retain the stitching expertise required.

But, supposing those constraints are met and such jobs return to the US, is this even a good thing, even within the "America First" mental structure of the current administration? These are not great jobs. The economist Paul Krugman has warned that the US government actually wants to "make sweatshops great again" and there is some truth to that warning. Certainly some parts of the US have suffered when great again" and there is some truth to that warning. Certainly some parts of the US have suffered when the shoe and garments industries left. These jobs, towards the end of the 20th century, tended to be concentrated in certain towns — though they had already left cities like New York, where once half a million might have been employed in the garment industry. But young people in those towns are not necessarily eager to do the same jobs their grandfathers did. Nor would it be a good thing from the point of view of their wage growth or US macro-level productivity for these young people to be pushed into a low-value added job.

So Indonesia and others might lose their bet. Some low-margin sectors might well be able to scale by US production to a degree. But I doubt that either US consumers or workers will be overjoyed at this success.

# India's derivatives delusion

high-frequency trading firm, allegedly influencing the market. It may seen like a regulatory triumph, but in truth, it laid bare deep structural flaws at the heart of India's derivatives market after years of breakned grounds.

breakneck growth.

For one, the indices used to trade in futures and options (F&O) are flawed. Two, policymakers' claim that the derivatives market enables self-cient price discovery, Improves market liquidity, and permits investors to manage risk, on the basis of the massive volumes it generates, is not entirely correct. The gigantic volumes in index derivatives are limited to just two indices. The Nifty so and the Bank Nifty, and, to a lesser extent, the FinNifty, Let's look at two factors: Index construction and the

two factors: Index construction and the efficiency of the F&O market.

Lopsided indices Index construction is often seen as a nerdy exercise. One that involves debat-ing methodology such as weightings, liquidity, free float, and sector represen-tation, and then reviewing all this on a periodic basis to add and delete stocks from the indices. Such technical deci-

sions may seem peripheral to trading and speculation. Of the speculation, but have profound implications. Of the two indices that logalmost the index P&O market, the Bank Nifty is further skewed. Two of its constituents — HDPC Bank and ICICI Bank—a cocount for a staggering 35 per cent of its weighting. The top five stocks in the index together have an 82 per cent weighting. If this index was a product that merely signalled the direction of banking stocks (even though flawed).

the direction of banking stocks (even though flawed due to faulty weightings), it would be harmless. But if a mutual fund wants to launch a banking-sector fund, it would use the Bank Nifty as the benchmark index. This is where the trouble starts. The Securities and nge Board of India (Sebi) wants invest

managers to take the benchmark index seriously. But how meaningful is an index where 53 per cent of the weighting is in two stocks? And if a banking-sector fund has investments spread across 2-53 ottocks with even, say, 105 per cent allocated to HDFC Bank and ICICI Bank, how meaningful will the benchmark index be for such a fund? Conversely, should a banking fund put 53 per cent in two stocks that would mirror the index?

ing fund put 53 per cent in two and information index?

Worse, Sebi allowed the National Stock Exchange (NSE) to launch Bank Nifty futures, monthly options, and then, horrifyingly, weekly options on this unsound index. The most liquid banking stock is HIPE Bank Last Thursday, an expiry day, just around ₹1,900 crore of the stock was traded in the cash—and the Manahille, thertaded volume of crore of the stock was traded in the cash market. Meanwhile, thereaded volume of the Bank Nifty call option at only one strike price of \$5,000 was 398,000 contracts, worth a notional value of ₹79,898 crore that day. The smart guys at Jane Street saw the absundity of the situation. In their hands, the harmless Bank Nifty index of 12 stocks got weaponised in weekly options. The trading in options was 10-12 times the trading in the less

weekey options. The trading in options as of 1-2 times the trading in the less liquid heavyweights of the Bank Niffty. By could swing the entire index — and with it, a tsunami of options. Jane Street made the dog (HDFC Bank) wag the tall (options). The Bank Niffy is not alone. Its financial count, the Niffy Financial Services Index (FinNiffy), exhibits the same distortions. HDFC Bank and LTCH Bank account for a complient 6.4 s. December 1. and ICIC Bank account for a combined 54.5 per cent of its weighting. Sebi has permitted derivatives on this index as well, though mercifully weekly options are not allowed here.

Efficiency question
The larger question is whether India's F&O market serves any real purpose. Between 2017-18 (FY18) and

FY24, the notional turnover in derivatives skyrock-eted from \$1.650 trillion to nearly \$80,000 trillion. India now accounts for up to half the global exchange-traded derivatives volumes, with equity index options dominating. These statistics suggest that India has reached the

index options dominating.

These statistics suggest that India has reached the free-market utopia of price discovery, liquidity, and hedging. However, that would be a flaste belief. The bulk of this activity is concentrated in two indices: The Nifty so and Bank Nifty. Behind their frothy volumes lies an ugly truth: Even though the NSE has abunched over a dozen other indices, most of them lie dormant. What about claims that F&O volumes help to manage risk through hedging? Mutual funds, portfolio management services, and individual investors have 60-80 per cent of their portfolios in small andicap stocks. What will they hedge this with? Surely not the Nifty (comprising 50 large companies) or the Bank Nifty (as ectoral index), 4v et there are no viable options markets for indices like the Smallcap 50 or Midcap 50. Even the Nifty Next 50 is a ghost town in derivatives trading. This underscores the fact that what happens inside the frothy F&O market has nothing to do with the cash market. Price discovery is illusory. Liquidity is superficial. Hedging is a theory, not a practice.

is illusory. Liquidity is superficial. Hedging is a theory, not a practice.

How did it come to this? Sebi has taken a hands-off approach to index construction, allowing skewed benchmarks to be used. It has greenlit the NSE's speculative offers. And having allowed these prod-ucts, the regulators have failed to monitor their "use cases", and thus failed to impose market wide posi-tion limits and intraday monitoring. The speculative zeal in some derivatives has ballooned to unhealthy levels, while other derivatives, which ought to be more useful. are languishing in Illiquidity. Jane more useful, are languishing in illiquidity. Jane Street may have scammed a faulty system. But it did not build it.

trustee of the Moneylife Foundation; @Moneylifers

# Fighting the Emergency: The US battlefront



ADITI PHADNIS

There can be no debate on the Emerg There can be no decare on the imerge-ency in India. It was a dark time in Indian democracy and politics for which even the Congress has offered an explanation and a qualified apology. But 50 years after the event, the mystifying demand of top Rashritya Swayamsevak Sangh (RSS) functionary Dutatreya Hosabale that the words "socialist" and "secular" be removed from India's trearbile does be removed from India's preamble does make you wonder. The 42nd Amend-ment that introduced the words during the Emergency didn't just amend the Preamble which is non-justiciable and

rable. It changed the concept of judicial review, the relationship between the arms of the government and even the

hands review, the realtonism between the arms of the government and even the relationship between the government and the state. And now, the very people who fought the Emergency from prison and the underground, apparently want to change It again?

The element of equivalence between then and now is probed delicately but bravely by this book which revisits the Emergency and the resistance to it from a new angle — those who fought it in the United States (US). These were the Indians who went to the US for further studies from the IT's and Indian universities, some who stayed on to pursue business or a profession, some who returned. Many were apolitical in the sense that they had no interest in power politics. But what they had in power politics. But what they had in common was a strong sense of morality power points. But what a common was a strong sense of morali and justice. They couldn't tolerate events back home, the suspension of free speech, fundamental rights and

civil liberties, and resolved to figh against it by sensitising Indians and for eign governments alike. In this, they

eign governments alike. In this, they were moved by the ideas of American liberals as well as Mahatma Gandhi and Jayaprakash Narayan.

The book discusses the background of some of the protagonists and without judgement and with complete honesty, gently describes how they navigated political and personal contradictions. SR Hiremath and Maris, who would later become his wife fought for the freedom. Hiremath and Mavis, who would later become his wife, fought for the freedom of Indians to live and love unfettered but felt compelled to devise many strategies to ensure their relationship got social sanction. The story of Shrikumar Poddar, son of a Calcutta-based businessman who drolly confessed that he came to the US motivated by the idea that you could date women freely, unhindered by caste or family, and became a millionaire through a small side hustle that he started, is enthralling. His subscription business paid not just for the platform

(IFD) but also to fund Indians who can for work and lost their jobs, in the best

IRRATIONAL

for work and lost their jobs, in the best tradition of Marwari social responsibility. One of the central figures of the IFD was Anand Kumar, a well-known figure in Jawaharial Nehru University, who served as the president of the Students Union and then travelled to the US for further studies. He won a scholarship

further studies. He won a scholarship that was later withdrawn, and his efforts to organise Indians came at considerable personal cost because there was no money.

IFD eventually became a swarm of hornets, stingding the Indian establishment in the US mercilessly, making itself heard through probing questions from reporters in the US media, articles published in American newspapers and public debates, including one between one of US's most respected voices on Indian politics, Paul Brass, and Ambassa of TR Kaul, who was convincingly and comprehensively bested by Brass, But it

is worth asking if the response in the US would have been the same today. In the 1970s, the US was going through a protound crisis after Vietnam, Chile, and Salvador. Watergate had shaken public confidence in institutions. American society was receptive to annulus pro-

was receptive to enquiry, pro test, and rage. The book analyses domestic politics in the US and discusses its response Where there was IFD, another pare?

another parallel organisation Friends of India Society Inter national (FISI) was also formed, motivated by Hindu formed, motivated by Hindu groups, Subramaniam Swamy was one of the leading lights. The two groups coexisted driven towards the same goal but were uncomfortable with each other on some issues,

including a view on Pakistan. The book ends with the trajectories of those who were in the IFD after the Emerg-ency was lifted and the Janata Party government was formed. Many of th leaders returned home. More recenti Anand Kumar even contesting the Lok Sabha polls from the Aam Aadmi Party platform. The loss of idealism in the Janata



The Conscience Network: A Chro

have been travelling some-where else. But for anyone who wants to understand the issues of democracy and dictatorship in India, this is a syminal book

the picture says "Welcome to Britain". So Ravi Chopra may

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ween India and England, at the Old

# Rishabh Pant's actions show what courage really means



RISHABH PANT ADDED only 1.7 runs to his score on the second day of the Manchester Test, but numbers often don't measure courage, which in his case would be only a thin line away from foolhardiness. He came back to bat just around 18 hours after he was left unable to walk, even unable to put any weight on his right foot that was hit by a Chris Woakes slower ball. The choice of shot Pant attempted to that delivery — his version of a reverse-sweep — could be described as outrageous or reckless, depending on how one views the left-hander's approach to the game.

That the blow resulted in a fracture was all but confirmed by the visuals, with the batsman almost dancing around the Old Trafford pitch in pain on one leg. When a golf buggy had to be summoned to take him off, one was pretty certain that it would be the ast one would see of

him off, one was pretty certain that it would be the last one would see of Pant in action in this game, and most

Pant in action in this game, and most likely, the series.
That was well into the final session on the first day, and there he was, before lunch on the second, limping out to bat after the fall of the sixth Indian wicket, having to take the support of the railing of the staircae on his way down from the dressing room. The feeling of awe and astonishment around the ground was palpable.

There have been more than a few instances in Test cricket of players battling serious injury to come back on the ground to perform for their team. The feats of Anil Kumble (broken) aw, Antiqua 2002) and Graeme

ken Jaw, Antigua 2002) and Graeme Smith (broken hand, Sydney 2009) come readily to mind. It shows the competitiveness and team ethos that

come readily to mind. It shows the competitiveness and team ethos that the players have. A player with such a serious injury can't possibly take full part in the subsequent proceedings in a match — Pant can't keep wickets — and it leaves the team with 10 players against the opposition's 11, abig disadvantage. Hence, the inclination to do whatever they can for the side. It also puts the opposition into some sort of a quandary. England were clearly not expecting Pant to come out, and watching him hobble to the crease, they would have thought about their tactics against him. They tried to bowl wide at him to challenge his diminished mobility, targeted his body, and also aimed full balls roughly at his damaged foot. Pant's batting rarely follows the MCC coaching manual and he avoided further injury, in his own inimitable style. What's more, he picked up a Jofra Archer slower ball from the hand and deposited it over the boundary, and then timed a full wide ball from Ben Stokes to perfection for a boundary to bring up his half-century, the value of which can hardly be calculated by the number of runs.

By this time, he was left batting

Washington Sundar. It took Archer a peach of a delivery, an almost replica of the dismissal on the final day of the Lord's Test, to see the back of Pant. After he resumed his knock, India added 44 runs for the hack of Pant. After he resumed his knock, India added 44 runs for the final four wickets, despite his running between he wickets being severely hampered. Shorter formats of the game can hardly provide such drama and narratives. They measure a player's contribution in terms of runs, wickets, strike rates and over rates. There's no metric to measure the size of the heart, which comes to the fore in the longest format of the game, even when the scoreboard may indicate that nothing is happening.

### Maverick

Maverick
Pant's is a special case. He may be thinking that life has given him a second chance, and he wants to make the most of it. By his own account, he was fearing the worst in the immediate aftermath of the car crash he suffered a few years ago. At the very least, his playing career was in serious jeopardy.
Such an experience often changes the mindset as one becomes more appreciative of life and what all it can offer. If one has stared down death and lived to tell the tale, there's not much that can faze them.
Old Trafford was not the first time in the series that Pant had pushed through the pain barrier, just days earlier, he had come out to bat in both innings despite getting a nasty blow on a finger while keeping wickets.
The heart Pant showed was in line with what Ravindra Jadeja displayed, in company of the Indian tall, in the previous Test at Lord's. The game was all but gone at lunch on the final day before the all-rounder, along with Jaspit Bumrah and Mohammed Siral, got India closer to the victory target than anyone had a right to expect.

Such instances give an indication of the spirit in the Indian camp, much more than the words, and gestures, used by skipper Shubman Gill

Such instances give an indication of the spirit in the Indian camp, much more than the words, and gestures, used by skipper Shubman Gill late on the third day of the third fest when England opener Zak Crawley used all means at his disposal to face as few deliveries as possible before stumps.

Aggression and fighting spirit are better displayed by action than loose talk. What Gill did may be a way to express genuine grievance at the opposition's tactics or a ploy to get under their skin. It could also be how an ew captain wanted to show who was in charge. He carried on harping on the same them on the ewe of the next game, but it would have been better if everyone just moved on from that fracas.

Gill may have felt supremely confident after scoring a mountain of runs in the first two Tests, and est-

Gill may have felt supremely con-fident after scoring a mountain of runs in the first two Tests, and get-ting his maiden win as captain in Birmingham. But his returns with the bat have nosedived since, as he has only succeeded in pinning him-malfan corper.

self to a corner.

He could take a leaf out of his vice He could take a leaf out of his vice-captain's book who is not only the current India batsman most feared by the opposition, but also the one spectators can't take their eyes off. His courageous act at Old Trafford would have added respect to the long list of attributes.



What broke the cordial ties between Mr Dhankhar and the RSS/BJP? The speculation is that Mr Dhankhar's decisions on the two motions broke the camel's back. I disagree; the two motions were light straws. Obviously, there were more

ON JULY 10, 2025, Mr Jagdeep Dhankhar cheerfully announced "I will restire at the right time — August 2027, subject to divine intervention." He was the Vice President of India and, es officio, Chairman of the Rajay Sabha. On July 21, Mr Dhankhar quietly resigned from the office of Vice President and, consequently, quit as Chairman. What happened between July 10 and July 21 is what makes life a mystery. Both Houses of Parliament began

Both Houses of Parliament began 'normally' on Monday, July 21. On the 'normally' on Monday, July 2.1. On the previous day, the government had convened the customary meeting of the floor leaders of political parties. The customary assurances of debate 'on all issues' and co-operation were exchanged between the government and the Opposition. Sadiy, however, in the working othe Indian Partialment, there is currently no consensus between the Treasury and the Opposition on what, when and how the House may debate an issue of urgent importance. urgent importance

### Bone of contention

Bone of contention

The Opposition in the Rajya Sabha usually insists on a debate under Rule 267. Rule 267 is a parliamentary device to defer the listed business and take up an issue of urgent importance. The motion is called an 'adjournment motion'. There is nothing sinister about invoking Rule 267. However, the NDA has considered a debate under Rule 267 as equivalent to a 'censure' of the governments in the past also took the same view). In the last 11+ years, the ruling Establishment had allowed a discussion on a motion under Rule 267 last on 'demonetisation' in November 2016. Since becoming Chairman, Mr Dhankhar had not allowed any debate under Rule 267.

July 21 was no different, and what happened was straight out of Mr Dhankhar had pollowed.



# Life is a mystery, not always beautiful

ber had given a notice under Rule 167 to discuss the Pahalgam terror attack and Operation Sindoor; several members of the Opposition had given notices under Rule 267 on the same issue. The Chair-man admitted the motion of the BIP member as a 'No-Day-Yet-Named Motion' and rejected the other motions on the off-repeated ground theywere not in conformity with the Rules and the laid-down procedure. Commotion fol-lowed. (No one has been made wiser on how to draft a motion under Rule 267 that would be in 'conformity with the Rules and the laid-down procedure').

### No farewell, no fanfare

The Chairman called a meeting of the Business Advisory Committee (BAC) at 12.30 pm. Mr J P Nadda and Mr Kiren 12. 30 pm. Mr. I P Nadda and Mr Kiren Kijiju attended representing the government. After some discussion, the meeting was adjourned to 4.30 pm. When the BAC met again, the two ministers were absent. Apparently mirfled, the Chairman adjourned the meeting. He resigned at 9.25 pm., citing "medical advice". Ris a telling commentary that no Party or MP implored Mr Dhankhart to withdraw his resignation. On July 22, the Deputy Chairman tersely announced in the House the "occurrence of vacancy" in the Vice Presidency. Clearly, the government had decided to bid goodby to Mr Dhankhar without fuss or fanfare or a farewell.

BJP's ingratitude

The NDA government owed a lot to Mr Dhankhar. In American football parlance, he took upon himself the role of 'tackle'. He defended the RSS/BJP's position on One Nation, One Election (ONOE) and on the removal of the words 'secular' and 'socialist' from the Preamble to the Constitution. He criticised the Supreme Court for its Judgement propounding the Basic Structure doctrine (Kesawananda Bharati case). He questioned the theory of judicial review of laws passed by Parliament. He asserted the right of the government to appoint judges to the Supreme Court and the High Courts, debunking the proposition that the judiciary has primacy in such appointments (Second Judges case). He slammed the Supreme Court for invoking Article 12-to direct governors (and the President) to grant or refuse assent to Bills within 3 months. Contradicting Article 10.5, Mr Dhankhar asked members to 'authenticate' documents or data cited in their speeches. He defended sanatama dharma. He heaped fulsome praise on the RSS. His positions mirrored the conservative Right's views, and ought to have pleased the BJP.

At different times, Mr Dhankhar belonged to the Janata Dal, Samajwadi Janata Parly of Chandra Shekhar), Congress and BJP. His appointment as Governor of West Bengal resurrected his

political career. His unwarranted run-ins with the state government may have burnished his pro-BJP credentials but tarnished the office of governor. His surprise elevation as Vice President showed the faith reposed in him by the RSS/BJP to bear the right-wing flag. His conduct of proceedings earned him the distinction of being the first Chairma against whom a No Confidence motion was moved.

What broke the confial ties between

was moved.
What broke the cordial ties between
Mr Dhankhar and the RSS/BIP? The idea
of a motion to impeach Justice Vashwant not
Varma had germinated in a meeting of
the Congress parliamentary strategy
group on July 15. Signed by 63 members,
the Opposition left Mr Dhankhar no
choice but to admit the motion on July 21.
Gobble a similar experiments issoired
for the configuration of the control of the configuration of the config choice but to admit the motion on July 21 (while a similar government-inspired motion had been lodged in the Lok Sabha on the same day). The motion forced Mr Dhankhar to act on the motion to impeach Justice Shekhar Yadav that he had held back for seven months. The speculation is that Mr Dhankhar's decisions on the two motions broke the camel's back I diagarge; the two motions were light straws. Obviously, there were more

re more. Life is a mystery, and sometimes ugly.



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## INSIDE TRACK

### Shock treatment

Shock treatment
While a silent behind-the-scene tussle
between Vice President Jagdeep
Dhandhar and the BIP high command
had been brewing for months, both sides
were caught off guard by the speed at
which matters they up. Dhandhar a
believed he was untouchable during his
free year term as VP and was instigated
by certain Congress leaders to fight for
upholding the dignity of his
constitutional post. The egotistical
Dhandhar believed he was constantly
undermined by the government,
although in the official protocol ranking,
he even preceded the Prime Minister. It
rankled him that he was not permitted
even a one on-one meeting with his US
counterpart JD Vance during the latinger
landavist in April. Dhankhar alstor
findlavist in April. Dhankhar alstor
complete domination of Parliament,
apparently not permitting Dhankhar, as
Chaiperson of the Raja's Sabha, to adopt
a different course from the Lok Sabha.
Vorst of all, he was indiscreet in meeting
Opposition members, including AAP
leaders, to voice his grievances. Matters

came to a head this week when Dhankhar, despite reportedly being asked by ministers Kiren Rijliu and J P Nadda to not underect the Lok Sabha motion to remove lustice Yashwant Varma, announced that he had received a motion on the same day in the Rajya Sabha. Top BiP leaders fet Dhankhar had crossed a red line and that, if he was left untouched, it would encourage other disaidents. Rajnath Singh's office was the scene of the action with NDA MPs and ministers called to sign a blank sheet of paper, amid confusion about what the signature drive was meant for. A shell-shocked Dhankhar could only restallate with the surprise timing of his resignation — thus making the issue embarrassingly public. Some believe that the lesson the BiP should learn from this is to be wary in the future of appointing in a key position anyone who is not from among its own disciplined cadre. Dhankhar started his political career with Dev Id and Orn Prakash Chautala. Informed circles suggest a former SC Chef Justice, close to an NDA ally in the South, could be the BjP's choice for the new VP.

The tiny, tranquil Landour cantonment above Mussoorie hill station, with its scenic treks, a historic graveyard and ancient deodars, remained largely untouched for some 200 years. Landour falls under the jurisdiction of the Indian Army, which

ensured that rules and regulations were strictly adhered to A. decade ago, when an influential Mumbai hotelier, close to a famous cricketer, attempted to build a house several times its pinth area, it was speedily demolished. But three years ago, the Cantomnett Board, which is meant to report back to the Army on violations of zonal regulations, was dissolved. Now the Himalayan slopes, which once consisted of 'Char Dukae' (four sheed) and the strick of the Army on the strick of the Army of the Army of the strick of the Army of th which once consisted of 'Char Dukan' (four shops) and 24 houses, with only the sound of swaying pines and chirping birds to disturb the stillness, are the site of a loud, valgar fundiar and is a day trippers' selfie destination. During peak season, traffic jams lasting two three hours can extend from the Mussoorie market to the top of Landour, in the wake of permissions granted for four new hotels and four restaurants by the CEO for Landour and Clement Town Cantonments stationed in Dehradun.

### The X factor

The X factor
The X factor in the Bihar Assembly
polls later this year is political analyst
Prashant Kishor, who boasts that
whoever he advises, becomes the king,
Kishor, an upper caste, will cut into the
NDA's vote share rather than that of the
Mahagatbandhan, especially since
Kishor is targeting NDA ministers for
corruption. But Kishor's lack of humility
has put the backs up of some voters.
Recently, he invited former vicechancellors, veteran journalists and
literary figures to a get-together in

Patna. He did not endear himself by addressing them with the less-than-respectful "Tum log (You people)" When an elderly gentleman asked why the people of Bihar should repose their faith in him, Kishor simply advised the questioner to leave the room.

### Aap ki pasand

AAD KI PASAING
The defeat of the BJP in the Visavadar
Assembly by-election in Saurashtra,
Gujarat, to AAP candidate Gopal Italia
last month is a warning more to the
Congress than the BJP. The Congress can
no longer count on a bi-polar contest in
Saurashtra, or on the AAP agreeing to be
a junior alliance partner in an alliance.
The Congress is losing out because of
the growing impression that when
Congresspersons get elected, they
switch to the BJP. Even Rahul Gandhi,
addressing the Congress Working essing the Congress Working mittee in May in Ahmedabad red to the unfortunate reputa referred to the unfortunate reputation of Congresspersons in Gujarat as weathercocks. In Visawadar, the MLAs elected the last two times, from Congress and AAP tickets, both defected to the BIP. Visawadar is an anti-BIP bastion which has not voted for the ruling party since 2007, after former BIP CAM and heavyweight Keshubail Patel, who represented the constituency, was thrown out of the party-AAP candidate Italia's plus point is his anti-establishment image, and the belief that he is not likely to be lured by the BIP.













INDIAN EXPRESS IS NOT AN INDUSTRY, IT IS A MISSION

- Ramnath Goenka

### TARIFFS LOOM, TALKS LINGER AS INDIA HOLDS GROUND ON U.S. DEAL

HE recent India-UK trade agreement has shifted focus back to another lingering conversation — the trade deal between India and the United States. With August 1 approaching fast, and with it the threat of new US tariffs, the spotlight is back on whether the two sides I tariffs, the spotlight is back on whether the two sides can finally close a deal. President Donald Trump has called the deal "very near". Commerce Minister Plyush Goyal says negotiations are making "fantastic" progress. However, market watchers firmly believe that a mini or an interim trade deal is unlikely in the next few days.

In contrast, Trump has signed pacts with more than a handful of countries, including Japan, Vietnam, Indonesia, and the Philippines, in the past few days, besides dispatching tariff letters to over 20 more with effective rates from Atomat However, belia isn't in a burry and as Goval

patching tariff letiers to over 20 more with effective rates from August. However, India isn't in a hurry, and as Goyal mentioned, negotiations are rarely successful when constrained by timelines.

The delay in the India-US deal comes down to real differences. One is America's push for deeper access into India's farming and dairy sectors. India isn't ready to make those concessions, knowing their local impact could be serious. On the other hand, India has asked the US to ease duties on steel, aluminium and car exports — a request that remains on the table.

Moreover, India's role in global groups like BRICS, and its ongoing energy ties with Russia, may be unsettling for

its ongoing energy ties with Russia, may be unsettling for the US. It is threatening 500 percent tariffs on imports from Russia, particularly oil. There's also the thorny issue of

Russia, particularly oil. There's also the thorny issue of data localisation rules, which the US wants India to relax, besides seeking superior digital market access for American tech firms. India is taking a cautious view. In the absence of an interim deal, it's unclear whether India will face higher tariffs from August or if Trump will extend the deadline once more. The recent American deals demonstrate how the US exerts pressure on countries to roll out the red carpet for American products or commit significant investments in the US in exchange for lower duties. India isn't ready to cede ground and is clear about protecting labour-sensitive sectors, such as agriculabout protecting labour-sensitive sectors, such as agricul ture and textiles. Given India's significant trade deficit with the US, chances are that the US may ultimately gain ecific advantages; however, on balance, the proposed deal must ensure equity for both sides.

### FRANCE TAKES STAND AS GAZA FACES STARVATION

MMANUEL Macron has set a pigeon among hawks by announcing his decision to formally recognise Pales-tine at the UN General Assembly in September. Nearly threat the UN General Assembly in September. Nearly three-fourths of the UN's 193 members already recognise the state embattled and occupied by Israel. India was among the first to do so in 1988. France's move will leave the US and the UK as the only members of the Security Council's Permanent Five not to have done so. That means Palestine still cannot become a full UN member. Australia and the UK, whose foreign ministers joined their French and 27 other counterparts a week ago in calling for an end to the Gaza carnage, clarified later that they would not follow France's gesture for now. The irony is that it was France's agreement in 1916 to hand Ottoman Palestine to Britain and the British foreign secretary's action in 1917 that

France's agreement in 1916 to hand Ottoman Palestine to Britain and the British foreign secretary's action in 1917 that led to the violent waves of Zlonism battering West Asia even today. Like imperial Britain then, America today wants the resourceful Zlonists in its sphere of influence. So, any attempt at peace between the occupier and the occupied has remained agonisingly out of reach.

The crucial difference is that the attritional land grab movement of that era has transmogrified into a state escalating human catastrophe and armed by the US. Emboldened, Israeli ministers routinely express a wish for the Palestinians to ship out of their land or shuffle off their mortal coil. The hatred has percolated so deeply that Israeli adolescents protest against or destroy food aid meant for starving Palestinians. The man-made famine has forced an average of 115 Gazan kids admitted to hospitals for malnutrition every day

tinians. The man-made famine has forced an average of 115 Gazan kids admitted to hospitals for malnutrition every day since early 2025, the Unicef reported last week. Deaths caused by hunger are rising daily. Britain's promise to airdrop food packets is unsustainable, given that Israel strafed Palestinians the last time they swarmed to collect such packets. Meanwhile, Israell forces in Gaza and Zionist settlers in the West Bank continue to act with impunity. With neither Donald Trump nor Benjamin Netanyahu showing any inclination to rein in the dogs of war, the least the global community can do is to pressure Israel to allow food aid at once and support Palestine's freedom struggle at international forums. Anything less would mean the abdication of shared humanity.

### QUICK TAKE

### TONGUE OF GOVERNANCE

N ADM-rank officer posted in Nainital recently adm could understand English but could not speak it fluently.
That left an Uttarakhand HC bench questioning whether the ADM can "effectively control an executive post" because of his "inability to convey in English". Amidst politically acrim-nious language debates nationwide, the court's assertion could risk being construed in this democratic and multilingual country as equating English proficiency with the ability to admin try as equating English proficiency with the ability to admin-ister. The our's concern might stem from practical considera-tions, but competent governance in India primarily hinges on the bureaucrats' ability to engage with local populations and effectively implement policy. Should language hierarchies de-fine the threshold of power is the question.

HOSE who live by the sword, die by the sword. The jour-ney of Jagdeep Dhankhar, former Vice President of India, in some sense, reflects the nature of contemporary politics. Dhankhar has been

politics. Dhankhar has been a temporary resident of many political parties. He initially joined the Janata Dal and was elected to the Lok Sabha from the Jhunihunu constituency in 1989. He soon joined the Congress, contesting the 1991 general elections from Ajmer. He lost. However, he succeeded in getting elected to the Rajasthan Assembly. In 2008, he joined the BJP Opportunism in politics provides a springboard to success. Here, he found his peace.

tunism in property of the springboard to success. Here, he found his peace.

We call ourselves a democratic Republic, but neither democracy nor the fundamental tenets of Republicanism are reflected in today's politics. There was a fleeting semblance of that years ago, but today, it is com-pletely effaced.

tics. There was a floeting semblance of that years ago, but today, it is completely effaced.

Dhankhar was catapulted to the effice of Governor in West Bengal. There, he acted as the spokesperson of the BJP. He left no stone unturned to the trainish the TMC's reputation, and worked at the behest of the Union government to destabilise Mamata Banerjee's regime. The BJP's initial agenda seemed to gain traction, but Mamata came up trumps. The BJP's has been seeking a foothoid in several states, including Tamil Nadu, Kerala, West Bengal, Andhra Pradesh and Telangana. But for their sizeable presence in Karantaka, they found themselves forlors in several southern states. Dhankhar, having demonstrated both his mettle and loyalty, the Modi-Shah duo found him to be a convenient accessory to their agendas. He turned out to be more loyal than many votaries of the BJP. This catapulted him to the office of Vice President. The 'kisan putra' eventually found himself chairing the Rajya Sabha.

The concentration of power in the hands of the Chairman and the manner of its exercise are reflected in the proceedings of the Rajya Sabha. The suspension of opposition members, instances of switching off their

the proceedings of the Rayya Sabna. The suspension of opposition members, instances of switching off their microphones, and the open bias reflected in the allocation of subject matters to be raised and discussed in the House are all matters of record. The frequent public articulations of the Vice President questioning the

The fact that he has not been given a farewell, and that none in the BJP visited him to inquire after his health, suggests that the government was no longer in a mood to tolerate him

## DHANKHAR'S EXIT: A CAUTIONARY TALE OF POLITICAL AMBITIONS

KAPIL SIBAL



Senior lawyer and member of Raiya Sabha



theory of the Constitution's 'basic structure' and that the laws made by Parliament must get primacy within the constitutional framework, and reprimanding members of the House raising objections to and questioning the constitutionality of legislation initiated, are also reflected in the proceedings of the House. The Chairman's conduct, both within and outside the House, often aligned with the BJP's agenda and ideology. He frequently commented upon the He frequently commented upon the necessity of enacting and implenting a legislative framework in ich the power to appoint judges to higher judiciary was vested in

the government.

Despite all this, the Vice President resigned on July 21, 2025, citing al-

leged health reasons that prevented him from continuing in office.

It is pretty clear from subsequent events that the reason the Vice President resigned had nothing to do with his 'precarious' health, but rather with his actions, both known and unknown to the public. What is evident is that his announcement in the Rajya Sabha regarding the motion moved against Justice Yashwant Varnar Filed the government because the Lok Sabha, which was also seized of a similar motion by more than 100 Members of that House, had not dealt with it. This appears to be the trigger point for the Vice President's resignation, apart from other possible reasons that we may not be aware of. The meeting of the Business Advisory

Committee held at 4:30 pm on the day of his resignation, not being attended either by the Leader of the House, or the Minister of Law & Justice, or, for that matter, the Minister for Parliamentary Affairs, was an ominous signal, a precursor to what was to follow. The fact that he has not been given a farewell, and that none in the BJP visited him to inquire after his health, along with the tepid tweet from the Prime Minister, suggested that the government was no longer in a mood to tolerate him.

Now that he has demitted office, the election to the office of the Vice President has to be held expeditiously. Under Article 88(2) of the Constitution, there is no fixed timeline within which the election must be held to fill the vacancy in that office. It must happen as soon as possible after the vacancy occurs. According to the Presidential and Vice-Presidential Elections Act, 1952, the Election Commission of India must no

after the vacancy occurs. According to the Presidential and Vice-Presidential and Vice-Presidential Elections Act, 1982, the Election Commission of India must notify the schedule for the election, and the process must conclude within a maximum period of 32 days. The law allows 14 days for filing nominations, followed by one day for scrutiny, and a two-day window for withdrawal of candidature.

Thereafter, the poll must be held not earlier than 15 days from the date of withdrawal. Taking this into account, the election cannot be held before 32 days from the date of withdrawal. Taking this into account, the election cannot be held before 32 days from the date of notification of its schedule by the Election Commission of India. It is, therefore, quite clear that the election for the next Vice President would take place only after the end of the Monson Session on August 21, 2025.

What this tells us about the nature of our polity today is that this government will not tolerate those who act independently of its wishes. Those who do not fall in line, regardless of the office they occupy, will be dealt with in accordance with the government's political will.

I wish the Vice President had the courage to stand up for the dignity of the office he held. That he was willing to sacrifice it and quietly resign, again falling in line with the dictates of his political masters, tells us as much about the man as the state of politics in our country. That he has chosen to do so will be remembered

politics in our country. That he has chosen to do so will be remembered as one of the saddest days in the his-tory of our Republic.

(Views are personal) (Tweets @KapilSibal)

## THE POET SAINT WHO TAUGHT SIMPLE DEVOTION

ULY 31 is Tulsidas Jayanti, honouring the 528th birth anniversary of the influential poetphilosopher of Varanasi. The
16th-century author of the Ramcharitmanus wrote his 'people's
Ramayana' in Awadhi, the everyday dialect of his region, to simplify matters for the common person. Tulsidas, as
noted by Ramayana scholars, also observed
in his day that the public was prone to be
easily impressed and misled by all kinds of
fantastical ascetics and their doctrines.
He disamproved of voies who arew lone

easily impressed and misled by all kinds of fantastical ascettis and their doctrines. He disapproved of yogis who grew long nails, bound their hair in colis, worestrange, frightening ornaments, and, so to speak, dressed for the fairground. He is noted as saying in another week, the Vinaya Patrika in Brijbhasha. Bahamat muni bahu pomta in Brijbhasha. Bahamat muni bahu pomta pomta in Brijbhasha. Bahamat muni bahu pomta oli stories about many paths to salvation, and there are quarrels all over the place? He submitted that real religion was much less complicated, that it was a direct connection between a soul and God, whom his guru personally taught him to see as Ram. Therefore, Tulis's repeated spiritual advice for people living out their lives in this particular Kalyug was brief and straightforward: "Kalyug iog na jagya na gnana / Ek adahar Ram gun ganara (in Kalyug, neither austerits, nor sacrifice, nor deep knowledge is required. Singing in praise of Ram is the cally path to salvation)."

The public could not resist the triple impact of Tulsi's case, the hearthreaking appeal of Valvalik's stort. He' Dulsi repeal of V

The public could not resist the triple impact of Tulsi's case, the hearthreaking appeal of Valimiki's story that Tulsi retoid with his own twists, such as the Lakshman rekha incident, and Tulsi's poetry, which seemed simple yet was profoundly musical and meaningful. The history of religion in North India forever changed with the advent of the Ramcharimans. However, Tulsi's Ram is a faultless figure in monochorge and untile Valentick human step. chrome gold, unlike Valmiki's human-tex-tured hero. So, it strikes me that since eve-rything has a socio-historic context, was Tyuling has a socia-institic context, was Tulis's Ram the deeply internalised re-sponse of North Indian Hinduism to the monotheism of the invaders? The political attempts today to make Ram a warlike ral-lying point suggest such a possibility. It may be something to consider and consciously delink from our attachment to the Ramcharitmanas, for it is not poor Tulsi's

fault in the least.

Meanwhile, he lives in our very marrow, and not only in the Hindi belt. Even devo-



tees in the South know Tulsi's Hanuman Chalisa by heart today. There is an anthol-ogy of devotees' questions to Tulsi, called the Sankhavali, which asks things like, which asks things like, "Which What did they eat in the forest?", 'Which mother did they bow to first?', for Ram is abidingly real to believers.

abidingly real to believers. Tulsidas was protected by fellow-poet Ab-dur Rahim Khan-e-Khanan, then the Mughal governor of Varanasi. He upheld Tulsi's artistic freedom against the ultra-orthodox priests who foolishly opposed Tulsi's rendering of the Sanskrit epic into



The public could not resist the triple impact of Tulsi's case, the heartbreaking appeal of Valmiki's story, which Tulsi retold with his twists, such as the Lakshman rekha incident, and Tulsi's poetry, which seemed simple yet was p musical and meaningful

'common' speech. By enabling the commor folk to own the Ramayana actively, Tulsi ef folk to own the Ramayana actively, Tulsi ef-fectively countered the attempts at conver-sion that were rampant in North India un-der foreign rule. Rahim was a Muslim, a celebrated poet in Akbar's court and also a trusted military commander. His mother belonged to a converted Rajput family, and thereby Krishna-love persisted in his veins, glowing like the steady flame of the puja lamp, despite his official adherence to the new foreign religion.

new, foreign religion.

It came to Tulsi's attention that Rahim always looked downward when giving alms

ILINE

to the poor. Tulsi sent a couplet to Rahim, asking why he did so. He wrote: "Aisi deni dain kyun, kith seekhey ho sain./yon fyon kar unchyo karn, yon yon nenchey nain." Meaning, "O great person, where have you learnt this way of giving? As your hands rise (to give), your eyes look down."

Hy then, Kashi's governor had Tulsi's measure as a fellow poet and deeply spiritual person. He realised that Tulsi was well aware of the reason and was merely trolling him in a friendly way to explain it to others. So, Rahim sent back this couplet in reply: "Dainhare kol cur hai, bhejd in dir nain, log hum par bharam kare, tauso neechey nain." Meaning, "The Giver is someone else, giving day and night. The world has a misconception that I am the giver. So, I lower my eyes, abashed."

Reading about this incident had a profound in mach to me. Rahim had kept the dignity of the poor, with the awareness that what we think is 'quar' really belongs to the Con. The occurse in mee of the lasts Univ.

dignity of the poor, with the awareness that what we think is ours' really belongs to the One. The opening lines of the Isha Upan-ishad, saying precisely that, came to mind. So, I decided to try something different in my small interactions, which are usually with the old. Instead of raising a hand above theirs to drop money I began holding out the ten or twenty rupe note in my cupped hands, not as alms but as an offering, below or towards the outstretched hands. It didn't feel awkward to Indian me. The askers looked confused for a moment, and then a smile lit up their faces, and they picked up the money uttering a blessing. That meant a lot because I believe in the power of due. Rahim's body language had changed mine. Rahim's tomb now stands restored in New Delhi, near Hunayun's much grander.

Rahim's tomb now stands restored in New Delhi, near Humayun's much grader one. The tomb was built by Rahim himself for his wife in 1508, and he was buried in it in 1627. In 1758-4, marble and sandstone from Rahim's tomb were looted by Safdarjang for his tomb. However, Rahim's true monument is his poetry, which is taught in schools alongside Kabir's. As for Tulsi, he is a beloved part of our lives forever, and we gratefully honour him.

(Views are personal)

(Shebaba0@@gmail.com)

### MAILBAG

WRITE TO: letters@newindianexpress.com

### States' tradition

Ref: Farmers: History of cop-outs, promise net: rarmers: misroy or cop-ours, promise of a co-op policy (Jul 27), Since, cooperation is a state subject, the Centre must not arbitrarily impose the cooperative policy. By preserving traditional practice, chances for rearing the same results as an independent cooperative system must be utilised. aran Thampi, email

RSS' wrath

RE: 'P's exit fuels BJP's ideological churn
(Jul 27). The BJP's 75-year retirement rule
has become a selective weeding out, for
those earning the wrath of RSS cadres.
Modi will certainly de'y this rule due to his
indispensability. Now the party leadership i
left with a choice to either follow RSS' core
polities, or kine phasin prowers. policies, or keep chasing power D Sethuraman, Chennai

## Cinematic epoch

Ref: The golden crop half a century ago (Jul 27). Amid the Emergency, Apporva Raagangaf lit up screens with bold themes, Rajinikanth's charisma, Kamal Haasan's intensity and the unforgettable music. Even Shofay's Hindi tunes struck a national chord. It was a time when cinema spoke straight to the heart-beyond language or borders. Avinashiappan Myilsami, Coimbatore

## Violative superstitions

Ref: State action not enough to curb superstitions (Jul 26). The recent cases superstraint (LLC), the recent class in oldisha expose how deep-cooted superstitions continue to dominate rural iffer-suppressing personal freedom and dignity while violating constitutional rights-demanding urgent legal action to eradicate such regressive practices. Anfas P, Kozhikode

### **Curry favour**

Ref: Bihar horror: Chirag raps CM on ambulance rape (Jul 27). Chirag Paswan expressing 'regret' over having to suppo the Nitish government is more aimed at currying favour with the BJP leadership. expense of the chief minister' seat. C 6 Kuriakose, Kothamangalam

### Superintelligent Al

Ref: Frankenstein fallacy: Fear of the Al is the default setting (Jul 27). Science does not recognise the soul as a legitimate concept. However, it does acknowledge consciousness, even if its nature remains elusive. We must stay wary that Al remains dependent on human-designed algorithms. and does not develop a dominant

superintelligence of its own. Varghese Mani, Thrissur

THE NEW INDIAN EXPRESS

The NEW Y HALLAN EQUIPMENT OF BOARD THE STATE AND THE STAT

## Row over SIR doesn't bode well for Indian democracy

hat should have been routine voter list update by the Election Commission of India (ECI) has become W by the Bection Com-mission of India (ECI) has become a nationwide controversy, trigger-ing political protests, a challenge in the Supreme Court, and growing concerns about mass voter disen-franchisement. The controversy stems from the Special Intensive Revision (SIR) of electoral rolls in Bihar, where preliminary data suggests that up to 6.5 million vot-ers—about nine per cent of the state's 78.9 million-strong elec-torate—could be excluded from the draft rolls. The reasons cited include death, duplication, per-manent migration, and failure to submit necessary forms. The first phase of the SIR concluded on July 27, while the draft electoral roll is

to be published on August 1, fol-lowed by a month-long window for filing claims and objections at Ill September 1. The final roll is scheduled for release on Septem-ber 30, ahead of Bhar's assembly elections later this year. As per the latest bulletin, the likely exclusions comprise 2.2 million deceased vot-ers, seven lakh people registered in several locations, and 3.5 million individuals, who have migrated for good or could not be located dur-ing the door-to-door verification. ing the door-to-door verification. Around 1.20 lakh forms remained incomplete. If all these are exclud-ed, it would mark the largest voter list purge in a single state in recent

memory.

The Election Commission (ECI) has defended the exercise in the Supreme Court stating that it was

essential for maintaining fairness and integrity of elections. Officials cited technical reasons for the delay in releasing final data, with a complete update expected by Monday. The SIR was carried out by an extensive network: over 98,000 booth level officers, nearly 150,000 agents from political parties, and 400,000 volunteers participated in the month-long verification drive. However, serious concerns have been raised over the documentainer equirements. Voters must been raised over the documenta-tion requirements. Voters must provide one of 11 accepted docu-ments to prove eligibility. Ironi-cally, they don't include Aadhaar, ration cards, or even voter IDs— all widely used government-issued documents. A booth-level officer from Arraia district admitted to the media that they were uploading "whatever documents they could get," but it was unclear whether these would be accepted. Differ-ent age groups face varying docu-mentation burdens: those born before 1987 can submit individual ID proof; those born between 1987 and 2004 must provide personal ID and proof from a parent, while those born after 2004 need to fur-nish documents of both parents apart from their own.

nish documents of both parents apart from their own.

In its July 21 affidavit to the apex court, the ECI maintained that Aadhaar, ration cards, and voter IDs do not qualify as citizenship proof, despite the court earlier advising the Commission to consider accepting these documents. This has set the stage for a legal showdown when the court hears the matter on July 28. On July 20, the

ECI shared lists of voters marked as deceased, migrated, or untrace-able with 12 pollitical parties for verification, but several discrep-nacies reportedly remain. The final electoral roll is expected to become a key battleground in the run-up to Bihar's elections. Crit-ics argue that the tight timeline may not allow enough time to re-solve disputes, potentially result-ing in legitimate voters being dis-enfranchised. The Bihar revision is just the first phase of a larger is just the first phase of a larger nationwide effort, with similar exercises planned elsewhere. At the heart of the debate lies the neart of the debate lies the perception of a deeply polarised political landscape and a growing mistrust in the ECI's impartial-ity—an ominous sign for Indian democracy.

# Dr Kalam is right: Determination is the power that sees through all our frustrations and obstacles

The nation fondly re-members Dr APJ Ab-dul Kalam on his 10th death anniversary (July 27) like it has been doing for the

This is a time to reflect on the remarkable life, achievethin is a time to reaction the remarkable life, achievements and the extraordinary legacy the "Missile Man of India and "People's President" has left behind. Dr Kalam's significant contributions to the country's space and defence programs and as the President and his vision for a developed India continues to inspire generations, including in pursuing careers in STEM (science, technology, engineering and mathematics). Dr. Kalam's humility, determination, and commitment to public service and his desire to see India as a knowledge super-power serve as a rote model for individuals seeking to make a positive impact. His to make a positive impact. His pearls of wisdom and life les-

to make a posture impact. His pearls of wisdom and life lessons continue to motivate the younger generations to dream big and act with conviction.

Abdul Kalam was known for his simple and humble demeanor. He often described himself as a short man with undistinguished looks especially when compared to his tall and handsome parents. He possessed a warm and genuine smile that endeared him to many. His appearance reflected his inner simplicity and approachable nature. He was often seen as a man of the people, connecting with individuals from all walks of life. eople, connecting with indi-iduals from all walks of life Iis long, signature hair style

ten described as "dreadlocks", became a part of his persona. There is no exaggeration that Kalam's hairstyle too has nu-

merous fans.

Driven by the belief that Driven by the belief that only a strong technologically advanced nation can achieve international recognition and command respect, he agreed to spearhead the Integrated Guided Missile Development Program (IGMDP) in 1982. This was DRDO's quest to achieve self-reliance and shed external dependence on missile technology.

Not one to rest on laurels after inspiring missiles range-

sate technology.

Not one to rest on laurels after inspiring missiles ranging from Agni, Prithvi, Alash, Trishul and Nag, Dr Kalam's relentless pursuit of technological excellence fell on an unfinished supersonic combustion engine during a visit to Russia in 1993. This formed the genesis of the BrahMos missile project, a joint verture of India and Russia, It takes its name from the River Brahmaputra and Russia's Moskva, It is this very missile that broble Pakistans spine and brought it to its knees during Operation Sindoor.

Sindoor.

Brahmos stands as a textament to the technological prowess achieved under Kalam's guidance and integrating indigenous expertise with international collaboration. BrahMos marked India's emergence as a global missile power and a defense arms exporter. Dr. Kalam's vision, leadership and scientific acument transformed India's defense landicas. nce landscape. We turned the tables on



Here was the man simple and humane to the core, wh valued the dignity of every individual, regardless of their job or status. His words taught me that compassion, consideration and concern are the key to life and being accessible to your people in whichever situation you are in, is very important

the world, while it became the backbone of a large-scale military operation, proving that India's ambition to be At-manirebar is not just aspira-tional, but action driven. Soon after assuming power in March 1998, the then prime minister Atal Bihari Vajpayee had a high-level discussion

in March 1998, the then prime innister Atal Bihart Vajayee had a high-level discussion with Kalam and Dr Rajagopala Chidambaram, Director of BARC, and conducting nuclear tests was on top of the agenda. The tests consisted the tests consisted the second of the detonations. The tests were collectively called Operation Shakit.

Kalam played a pivotal role in the 1998 Pokhran-II nuclear tests, serving as the key organizer and scientific advisor to the government. He was instrumental in co-ordinating efforts between DRDO, RARC, and the armed forces to ensure the success of the tests that were kept top secret. Poople in the nearby villages were terrified,

the earth shook, the sky was covered with smoke while Vajpayee announced that India had become a nuclear power with Pokhran II.

Almost immediately, In-dia was subject to economic sanctions by Japan and the United States. On the other sanctions by Japan and the United States. On the other hand, India emerged stronger and solidified its position as a nuclear power. Kalam became a national hero overnight. He evolved a national strategy called "Technology Vision 2020", which was the blueptini for the country's missile saya.

The missile man had an overbearing humane touch. I was blessed to have met this great human being a couple of times.

The first time! was face to face with him was as a member of DRDO ladies' group.

The first time I was face to face with him was as a member of DRDO ladies' group. We were invited to Rashtrapati Bhavan for breakfast. Meeting the President over breakfast was not an ordinary

thing for an ordinary human being like me. As he had a pressing engagement, we were informed that he would

join us later. What followed was an unbelievably emotional gesture. Dr Kalam arrived holding Dr Kalam arrived holding steaming dilis and hot wadas in both hands. He offered them to us, while apologiz-ing for joining late. I was speechless and amazed to see the country's first citizen and the globally revered Missile Mani, in his entire down-to-earth and unpretentious hu-mility.

mility.

With a warm smile he said he was illiterate as regards food technology. He admired the ladies for their prowess in

cooking.

One of our members said
"Sir, this is the only job
we know". He came a little
closer and said "Food is the
basic requirement for every
one of us. The country's basic requirement for every one of us. The country's strength and future lie on women. The foundation for a strong India is entirely on them. If men and children are successful in life, it's be-

are successful in life, it's because of the mothers of this great country. With empty stomachs nobody can think of science and technology."
Here was the man simple and humane to the core, who valued the dignity of every individual, regardless of their job or status. His words taught me that compassion, consideration and concern are the key to life and being accessible to your people in whichever situation you are in severy important.

his warmth and affection.
A DRDO scientist urgently needed to be transported to London in a medical emergency. Kalam left no stone unturned till the scientist returned to the country in perfect health. Such was his concern for his people.

perfect health. Such was his concern for his people.

Dr. Kalam was convinced that children are the future of the country, and one had to ignite their minds. It was to-wards this that he dedicated himself to the cause of igniting their minds. He said he would interact with at least one lakh children in a year. He was deeply disturbed by the societal connects. He al-ways remembered how his father and the high priest of Rameswaram temple could discuss Bhagwat Gita and Quran in their houses. He always mentioned how a church was transformed into a technology laboratory and became the birthplace of the nation's rocket technology. To him that was the fusion of science and spirituality, and he wished such fusion to happen in all fields in continuum.

Dr. Abdul Kalam worked

nuum. Dr. Abdul Kalam worked Dr. Abdul Kalam worked on the vision of transforming India into a developed nation, powered by economic growth with a value system. His vision was a 'developed' India, which can be accomplished only if each citzen of the country says in true Kalam spirit; "Yes, India can, Yes, India will."

# **LETTERS**

### Stampede at Mansa Devi temple is quite shocking

It was quite shocking to hear about the stampede at Haridwark Mansa Devi temple on Sunday that claimed six lives and left many injured. Reportedly, electric current at the base of the temple stairs triggered panic among the devotees, causing them to flee in confusion leading to the stampede, Perched atop the Shivalik Hills at a height of over 500 feet, the Mansa Devi temple is dedicated to God-dess Mansa Devi.

Bhagwan Thadani, Mumba

### We must draw on Kalam's legacy

On this Punya Thithi (July 27) of Dr APJ Abdul Kalam, let us honour his legacy by embracing his vision for a united, innovative India. His dedication to education and youth empowerment inspires us to contribute actively to nation-building. Together, we can soar as envisioned by the 'Missile Man of India' and the 'People's President'.

TS Karthik, Chennai

### Hepatitis: Let's break it down

Hepatitis: Let's break it down

on "World Hepatitis Day' (July 28), let us look at the chilling facts and figures. Approximately 304 million people worldwide live with chronic hepatitis B or hepatitis C in 2022. Over 2.2 million new infections occur annually, which averages to 6,000 new cases every day. Tragically, 1.3 million succumb to it every year, which means there are 3,500 deaths per day due to hepatitis-related illness. An estimated 40 million Indians live with chronic hepatitis B, and around 12 million have chronic hepatitis B, and around 12 million have chronic hepatitis C. Bihar, Punjab, Haryana, Madhya Pradesh, Odisha report the highest hepatitis cases in India. Left unchecked, hepatitis B and C may soon daim more lives than HIV, TB and malaria. Although hepatitis B vaccination has been a part of Indias Universal Immunisation Programme since 2007, the coverage and awareness - especially beyond childhood of India's Universal Immunisation Programme since 2007; the coverage and awareness - especially beyond childhood remains inadequate. The theme of World Hepatitis Day-2025 is "Hepatitis Let's Break It Down", to emphasise the need to dismantle barriers, such as social, financial, and systemic obstacles, that prevent the elimination of hepatitis and the prevention of liver cancer. On this day, let us all organies awareness programs, share on social media and pledge to create a world free from viral hepatitis infections by following protocols. owing protocols. Dr Burra Madhusudhan Reddy, Karimnaga:

### Bravo OU Engg dept whizkids

DrawO O LEngg deept WHIZKIGS

It is delightful to note that the engineering department of Osmania University has successfully devised a self-guiding semiconductor microchip. This bluetoothoperated frequency synthesiser made under "chips to start-up" scheme is said to improve the efficiency of internal machines in smart phones, watches and rockets, among others. This is an appreciable achievement as it is the first indigenous semiconductor chip in India. The enormous talent of young scientists in the country must be utilised and promoted adequately. The children should be extelled to idolise scientists and intellectuals and not actors and cricketers. actors and cricketers.

M Chandrasekhar, Kadapa

### Kudos to railways for green energy drive

Mudos to Indian railways for green energy drives Mudos to Indian railways for achieving another mile-stone. It made history by successfully testing the first (green) hydrogen powered coach/car at the Integrated Coach Factory in Chennai. This makes for a good initia-tive as there will be no carbon emissions or pollution is-sues. Moreover, there are several other benefits by its use, including in promoting eco-friendly transport and being economical even as it swells the profits. It would be a wise move if all types of green energy are heavily patronised and not for just fans and lights. PVP Madhu Niviti, Secunderabad-61

### Govt should come clear on Dhankhar exit

This is further to your editorial "Buzz around Dhankhar resignation not good for NDA government. No matter if Jagdeep Dhankhar's quit as the country's Vice-President citing health reasons but what is surprising is that it sent people into performative overdrive after self-proclaimed defenders took turns to attack him for Towering the dignity while in office. However, the fact is that he was not a rubber stamp nor a mute spectator. Though Dhankhar is arguably the first high-profile exit from a high constitutional office in recent times, what surprised many is the resignation coming on the first day of the monsoon session of the Parliament. Since, we are left with nothing more than conjecture and speculation on the reasons for reasons for more than conjecture and speculation on the reasons for his exit, the government should clear the air and prevent an unhealthy controversy over its alleged difference with Dhankhar.

K R Srinivasan, Secunderabad-3

thehansreader@gmail.com

# Is sleeping a lot actually bad for your health?

CHARLOTTE GUPTA AND GABRIELLE RIGNEY

e're constantly be-ing reminded by news articles and ovial media posts that we should be getting more sleep. You probably don't need to hear it again – not sleeping enough is bad for your brain, heart and overall health, not to mention your skin and sex

to mention your drive.

But what about sleeping "too much? Recent reports that sleeping more than nine hours could be worse for your health than sleeping too little may have you throwing up your hands in despair. It can be hard not to feel confused and worried. But how much sheen do we need? And what sleep do we need? And what can sleeping a lot really tell us about our health?

about our health?

Let's unpack the evidence.
Sleep is essential for our health Along with nutrition and physical activity, sleep is an essential pillar of health. an essential pillar of health. During sleep, physiological processes occur that allow our bodies to function effectively when we are awake. These indude processes involved in muscle recovery, memory consolidation and emotional regulation.

not-for-profit organisation that provides evidence-based information on sleep health – recommends adults get seven to nine hours of sleep per

to nine hours of sleep per night. Some people are naturally short sleepers and can function well with less than seven hours.

However, for most of us, skeping less than seven hours will have negative effects. These may be short term, for example, the day after a poor night's sleep you might have less energy, worse mood, fed more stressed and find it harder to concentrate at work. In the long term, not getting enough good quality sleep is a major risk factor for health problems.

It's linked to a higher risk of developing cardiovascular

It's linked to a higher risk of developing cardiovascular disease – such as heart attacks and stroke – metabolic disorders, including type 2 diabetes, poor mental health, such as depression and anxiety, cancer and death. So, it's clear that not getting enough sleep is bad for us. But what about too much sleep be bad?

In a recent study, researchers reviewed the results of 79 other studies that followed people for at least one year and measured how sleep duration impacts the risk of poor health or dying to see

## A SLEEP SCIENTIST EXPLAINS



if there was an overall trend. They found people who slept for short durations - less than seven hours a night - had a 14 per cent higher risk of dying in the study period, compared to those who slept between seven and eight hours.

This is a transmission of the people of the peopl

This is not surprising given the established health risks the established health risks of poor sleep. However, the researchers also found those who slept a lot — which they defined as more than nine hours a night – had a greater risk of dying. 34 per cent higher than people who slept seven to eight hours. This supports similar research from 2018, which combined results from 74 previous studies that followed the sleep and health of participants across time, ranging from one to 30 years.

It found sleeping more than ine hours was associated nine hours was associated with a 14 per cent increased risk of dying in the study per-riod. Research has also shown sleeping too long (mean-ing more than required for your age) is linked to health problems such as depression, chronic pain, weight gain and metabolic disorders. This

and metabolic disorders. This may sound alarming. But it's crucial to remember these studies have only found a link between sleeping too long and poor health - this doesn't mean sleeping too long is the cause of health problems or death. So, what's the link! Multiple factors may influence the relationship between sleeping a lot and having poor health. It's common for people with chronic health problems

to consistently sleep for long periods. Their bodies may need additional rest to sup-port recovery, or they may spend more time in bed due to symptoms or medication

People with chronic health problems may also not be getting high quality sleep, and may stay in bed for longer to try and get some extra sleep. Additionally, we know risk factors for poor health, such as smoking and being overweight, are also associated with poor sleep. This means people may be sleeping more because of existing health problems or lifestyle behaviours, not that sleeping more is causing the poor health. Put simply, sleeping may be a symptom of poor health, not the cause. What's the ideal amount? The reasons some

not the cause. What's the ideal amount? The reasons some people steep a little and oth-ers sleep a lot depend on in-dividual differences – and we don't yet fully understand these. Our sleep needs can be

these. Our sleep needs can be related to age.

Teenagers often want to sleep more and may physically need to, with sleep recommendations for teens being slightly higher than adults at eight to ten hours. Teens may also go to bed and wake up later. Older adults may want to spend more time in bed.

sleep disorder, the amount they need to sleep will be the same as when they were younger. But most adults will require seven to nine hours, so this is the healthy window

so this is the healthy window to aim for.

It's not just about how much sleep you get. Good quality sleep and consistent bed time and wake time are just as important - if not more so for your overall health. The bottom line Given many Australian adults are not receiving the recommended amount of sleep, we should focus on how to make sure we get enough sleep, rather than worrying we are getting too much.

To give yourself the best chance of a good night's deep, get sunlight and stay active during the day, and try to keep a regular sleep and wake time.

a regular sleep and wake time. In the hour before bed, avoid screens, do something relax-ing, and make sure your sleep space is quiet, dark, and com-fortable. If you notice you are regularly sleeping much longer than usual, it could be your body's way of telling you something dies is going on. If you're struggling with sleep or are concerned, speak with your GP. You can also explore the resources on the Sleep Health Foundation website. (The Conversation) screens, do something relax

# **BENGALURU ONLINE**

### Unite to bring back a farmer-friendly government

GOVERTIMENT
GADAG: Former chief minister and incumbent
Member of Parliament Basavaraj Bommai called upon
farmers to draw inspiration from the sacrifices made
by fellow farmers and unite once again to bring back a
farmer-friendly government in the state.
He was speaking at the 58th Farmers' Martyrs Day
organized by the Karnataka State Farmers' Association
at Soratur village in Gadag talk on Sunday.
The MP said that Karnataka had a rich history of
farmers' movements, with the Bagar Hukum movement holding a special significance. Although land
reform laws were passed under the revenue department with the slogan "The one who tills the land is its
rightful owner," even after 40-50 years, the process of
sossing title deeds had falled, resulting in grave injustice to farmers.

Read more at

Read more at https://epaper.thehansindia.com



### **BIG FAT INDIAN WEDDING**

India's wedding industry is estimated to be worth \$130 billion, making it the second-largest in the country, after food and groceries, as per Jefferies The Indian wedding market is twice the size of the US market but smaller than China

# (K)not interested

**GARIMA SADHWAN** 

HATAKSHI SRIVASTAVA SAYS she never wants to get mar-ried. For the 25-year-old IT professional working in Aland cybersecurity, the very idea of matrimony seems to be mentally taxing. Ask her why, and she throws up a plethora of reasons—disproportionate burden on women, financial liabilities, increasing cases of estrandard affairs, and soon.

women, financial liabilities, increasing cases of extramarital affairs, and so on. Srivastava is not the only one. More and more young people are now choosing to lead complete and full lives without marriages playing a part in them. Accordingto a 2022-70 uth in India Teport by the National Statistics Office, 23% of the young needs our property of the National Statistics of the National Statistics

National Statistics Office, 23% of the young people surveyed said theywere not interested in marriage.

In fact, this is becoming a global phenomenon. In the United Kingdom, the latest census reveals that the number of unmarried people between the ages of 25 and 35 years have more than deather than the control of the property of the

oubled in the past 30 years -from 2.7 million in 1991 to 5.8 million in 2023.

5.8 million in 2023. Closer home, in South Korea, the phenomenon goes even further. A 2023 report by the country's National Statistical Office found that 51% of people in their 30s were unmarried,

their 30s were unmarried, with the percentage being as high as 60% in the capital city of Seoul. According to their 2019 census, 38% adults were unpartnered (not martied or living with a partneri, while this numberwas 29% in 1990. According to a 2019 survey by Pew Research Center too, only 38% South Korean women said they were interested in dating or relationships. ily 38% South Korean women sand by ere interested in dating or relationships. Incidentally, 2019 was also the year then the 4B movement began in South

Interestingly, after the re-election of United States President Donald Trump United States President Donald Trump last year, American women took to social media considering the possibility of a '4B-like' movement to protest against the (speculated) curbing of women's rights, especially access to abortion and reproductive rights.

### Many Ys behind the X

Many Ys behind the X
The declining faith in the institution of marriage is not a black and white thing—there are many layers of grey involved. Kara plain, founder of Mindful Living, a lifestyle coaching platform, asys that one of the big reasons that qutue fave people are choosing to stay single is that women are more financially independent now.

A recent Morgan Stanley survey, too, asys that 43% of working women between the ages of 25 and 44 years are predicted to be childless and single by 2030°. Srivastava concurs: "In a typical Indian marriage, the workload of orwomen gets doubled while that's not the case for men. There's the expectation that the Indian marriage, the workload for women gets doubled while that's not the case for men. There's the expectation that the woman will manage the household, the in-laws, the extended family the kids, and everything else while still contributing financially through her job. I am deeply career oriented and serious about my job and I won't want to be stuck in a place where I can't focus on work."

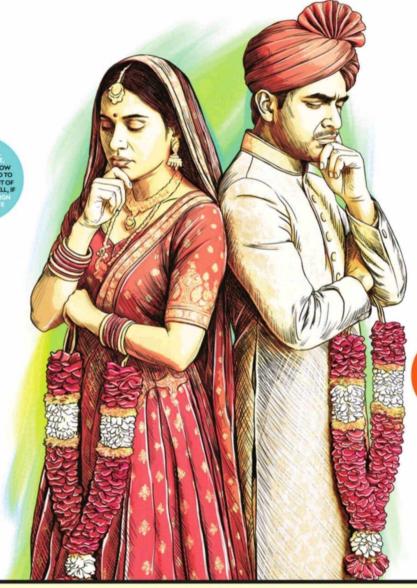
Ekta DB, a counselling psychologist and relationship coach, also emphasises that not only does financial independence give women greater autonomy, but

that not only does financial independence give women greater autonomy, but it also offers them the ability to question traditional structures. Wanny women now feel empowered to delay or opt out of marriages as well, if those doesn't align with their life goods,'s says Ekx.

Financial advisor Aparna Mundani, who is a chartered financial analyst (CRA) and associate vice president at PeakApha Investments, nosin is agreement, pointing towards how financial independence aids people in exiting tough situations. 'A financially independent woman is better equipped to leave jobs, relationships or cities that are hostile. The right conclusion to draw is not that financial independence mong women is causing a pendence among women is causing a decline in marriages but that it is enabling decline in marriages but that it is enabling better marriages. Having control over their financial fortune is definitely helping women remove themselves out of situations that are hostile. Sometimes, it is a bad marriage, "she adds.

However, she draws an important distinction too. "A woman being employed and earning an income does not necessarily translate to her being financially independent. A couple of generations ago, a woman could be been

More and more young people are consciously choosing to stay away from getting married. What's leading to the declining faith in the social institution?



nen increased from 0.6% to

in urban women increased from 0.6% to 0.7% b. Even a United Nations report stated that the rate of divorce has more than doubled in the country since the beginning of this millennium. Even globally, boomers (or those born between 1946 and 1965) have one of the highest divorce rates of any generation living today—which has impacted how Gen Zs and millennials look at marriages and divorces. And they are opting for alternative lifestyles rather than staying bogged down in relationships that do not serve them emotionally. There are lots of other factors as well. People have commitment issues, social

bogged down in relationships that do not serve them emotionally.

There are lots of other factors as well. People have commitment lisues, social media and dating apps have compounded the lilusion of choice, and much more. Ekta says, "People feel getting married might equal a loss in autonomy. The idea of lifelong commitment is being weighed more critically now, especially since a lot of people have grown up witnessing the emotional cost of unhappy marriages around them. We're seeing increasing numbers of divorce, separation, and break-ups. We're seeing lincreasing numbers of divorce, separation, and break-ups. We're seeing beople stave off the temptation of marriage because they're scared of the emotional cost and pain that might accompany it." "Many times people also choose to not believe in the institution of marriage because they are distant from their religion, and have no pressure as such to follow the norm of marriage. Another factor could be people's shift in their perception of children. There is no rush to have children viers of IVFs, and other technologically advanced treatments," Jain concurs. Interestingly, a government survey conducted by South Korea in November 2024 revealed that 4.2.89 epople in their 2024 believe it's acceptable to have children without marriage. Moreover, the country also has one of the lowest birth rates in the world, with media reports stating that its overall birth rate percentage decreased from 89 in 10.22 to 0.72 94 in 2023.

However, this decline in faith when it comes to marriages isn't to say that people have lost the desire for companionship. That is still yeary much alive.

Defining the have lost the desire for companionship. That is still step to the desire for companionship. That is still step to the desire for companionship. That is still step to the desire for companionship. That is still still still step to the desire for the

### How the tables turn

While this is a cultural shift in itself, we are also seeing measures being taken on the opposite side of the spectrum. In South Korea, the government of Saha district in Busan last year launched a pilot project where it offered both men and women 500,000 won or \$3.60 to get into a relationship. This project's goal—through financial incentives—was to tackle the country's concern-causing birth rate (the lowest in the world). If the couple decides to get married, they get an additional 20 million won.

The declining birth rates are a problem for other nations too. China's Hohnot city government has initiated a'childicare subsidy policy' under which it offers up to 100,000 yaun or \$13,800 per child to families that have three or more kids till the time the child turns 10 years of age.

Even Japan has been mulling about providing financial incentives to women to move to rural areas and get married—to address the declining rates of women to move to rural areas and get marriad—and green up thinking she would be married by the time she was 26. It was the arranged marriage experience that deterred her from wanting to get into this institution—the way women are treated as commodities, the expectation that you'll let go of your individualism, the lack of authentic experiences, and the amount of control that families exert over young couples.

However, over the years, she's observed that society is designed only for married people. Unmarried people are not seen as normal, functional, or contributing members of society. We find it difficult to get houses on rent, to avail

not seen as normal, functional, or con-tributing members of society. We find it difficult to get houses on rent, to avail loans, to sometimes even get medical opinions that are not blased and based on our marital status. We don't have a legit imate space in society, says Gupta. Even Srivastava agrees, as she con-fesses, "We live in an extremely patriar-chal world where women traditionally have to leave everything behind while men don't. Had the footing been more equal and respectful, I would have defi-nitely wanted to get married."

## **STATUS SINGLE**

23%

Young people who said they are not interested in marriage, as per 2022 'Youth in

earning but beyond a fraction of that income, which was considered 'her money', the rest of her income would have been managed by either a parent or her spouse," she explains. About 40% of Mundani's clients are

About 40% of Mundani's clients are women who manage their money independently." If anything, women gaining financial independence is enabling better quality marriages with stronger foundations. The exponentially increasing participation of women in money management and the ensuing financial independence are enabling better marriages; she adds.

million

Number of unmarried people (25-35 years) in UK in 2023, which double the figure (2.7 mn) in 1991 51%

2023, as per the

Working women (25-44 years) 'to be childless single' by 2030, as per

0.3% to 0.5%

2017-18 to 2023-24, as per data from Periodic Labour Force Survey; for urban women, it increased from 0.6% to 0.7% in same period

Interestingly, sex health and wellness brand Hims conducted a survey in 2023 in the UK and found that 32% of the par-ticipants noted that their love lives were impacted negatively due to the cost of liv-ing crisis. This is something that Shuchi Gupta, a Mumbai-based film editor in her

30s, says gets more nuanced in the Indian context. "While women face immense

Incidence of intimate-partner violence in South Korea, as per a survey, discouragin women from entering

won to get into a relationship

500,000

marriage was formed as an institution that people could live in communities. Be now, marriage is not seen as the only pat to personal fulfillment, societal approve or security. The traditional definition marriage is being re-evaluated, which is double-edged sword," offers Ekta. New perspectives

The increasing rates of divorce, interest-ingly, play a role too, lain says, "An increase in divorce rates scares people and they choose to sometimes refrain from mar-

choose to sometimes refrain from mar-riage altogether."
An analysis of data from the Periodic Labour Force Survey by Moneycontrol in 2024 found that from 2017-18 to 2023-24, the rate of divorce in urban men increased from 0.3% to 0.5%, while that

lic relations, sees this as a big deterrent.
"Building a family is expensive in today's day and age. I don't want to put that kind of burden on myself where I'm always having to actively save for a future family unit. Am if the marriage doesn't work out, divorce or separation can be messy and expensive too, especially if you have to get lawyers involved," says Giri.
Srivastava agrees with Giri. She feels that a lot of people get married simply to avoid societal pressures, but they never seem to end. "Society expects you to get married, then buy a house, plan a family, and so on. In so many traditional settlings, there's the expectation of downy too. These are expenses that I wouldn't want to bear, and would rather like to spend on travel and my personal goals," she adds. riages," she adds.

A newer perspective shift is also being seen in the way people are now approaching the economic responsibilities that come with marriage. Akash Giri, a 28-year-old Delhi resident who works in pubepaper.financialexpress.com

context. "While women face immense pressure to be marriage, worthy, men face the pressure of having a certain amount of income and education to become desirable in the marriage market," she says. With these contexts in place, people, especially women, now want to make more conscious and mindful choices when it comes to marriage—be it regarding emotional compatibility, equality in the household, personal growth, career aspirations, and so on. "Back in the day,





