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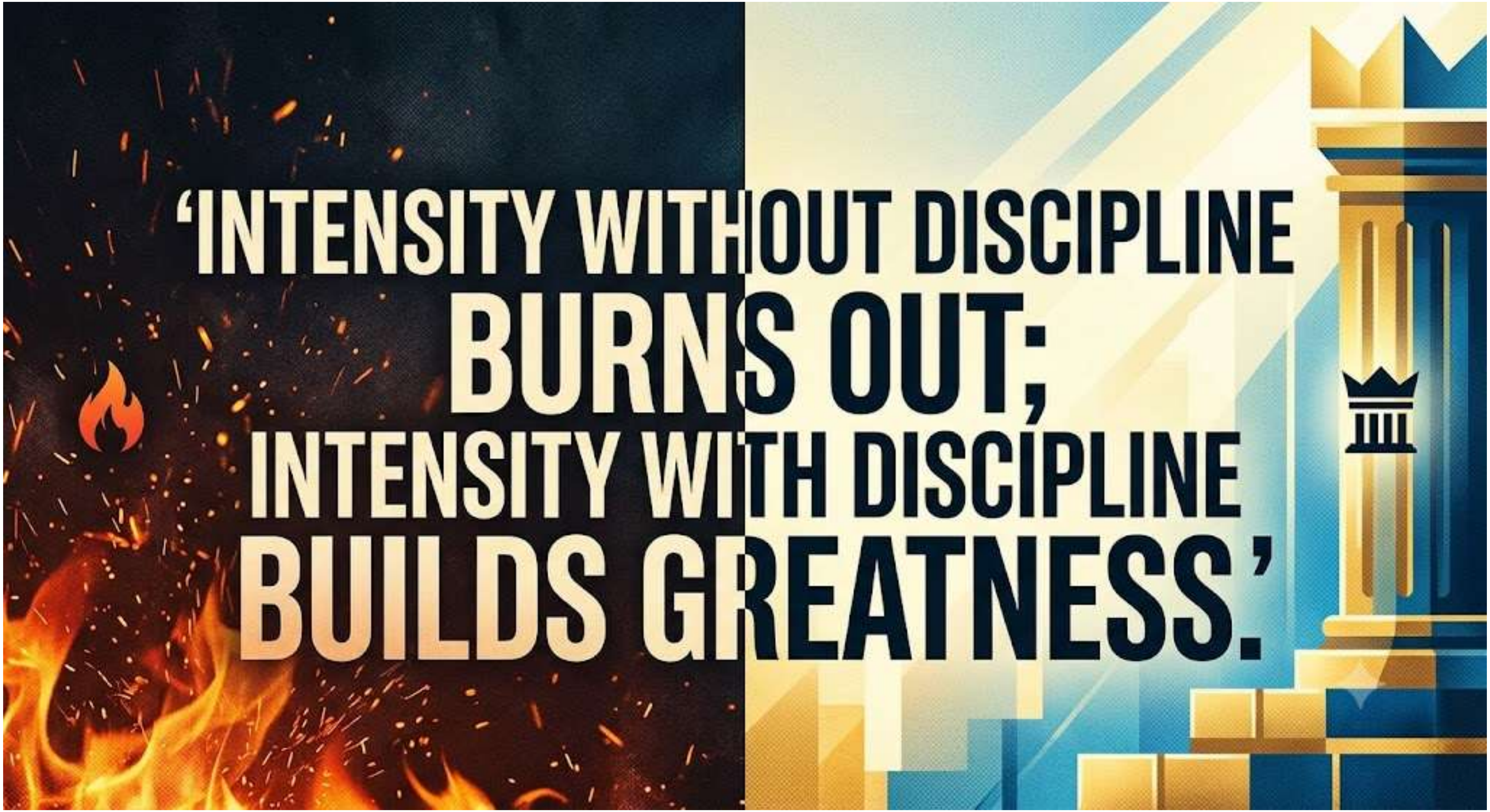
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INSIDE

Russia's share in oil imports jumps to 48% in June

NEW DELHI
At a time when the U.S. looks to impose a tariff of up to 100% on India for Russian oil imports, data shows Russia's share in India's oil imports rose to an all-time high of 48% in June. » PAGE 13

Nine killed as van is swept away in flooded drain

BHOPAL
Nine members of a family, three of them children, were killed on Monday after the van they were travelling in was swept away while crossing a flooded drain in Rajgarh in Madhya Pradesh. » PAGE 6

Driver assaulted by kanwariyas dies in hospital

NEW DELHI
A 24-year-old driver who was assaulted allegedly by a group of kanwariyas died at a hospital here on August 4. The victim, Mohd Azeem, hailed from Moradabad in Uttar Pradesh. » PAGE 4

Panel to study 'demographic changes' in J&K

NEW DELHI
Four members of the High-Level Committee on Demographic Changes arrived in Jammu on Monday as part of their first ever field visit to study demography changes in border areas. » PAGE 4

Protesters march to Jharkhand Assembly; 5 injured in clashes

Students, aspirants continue sit-in in Ranchi seeking cancellation of JSSC-CGL exam and CBI probe into irregularities; police deny use of force; former JPSC Chairman arrested; march comes day after State government agreed to cancel three exams

Suruchi Kumari
Aniket Singh Chauhan
RANCHI

Thousands of students and job aspirants from across Jharkhand marched towards the State Assembly in Ranchi on Monday. They broke through barbed barricades and reached the Assembly gates as their indefinite strike over alleged irregularities in government recruitment examinations entered its 17th day.

At least five protesters were injured, including one who suffered a head injury, after the police resorted to baton charge to disperse the crowd.

At present, the protesters continue their sit-in at the Jaipal Singh Munda Stadium in the capital, seeking resolution of their demands.

The protesters are demanding cancellation of the Jharkhand Staff Selection Commission-Combined Graduate Level (JSSC-CGL) examination and a Central Bureau of Investigation probe into alleged irregularities in the recruitment process.

The march came a day after the Jharkhand government agreed to cancel three examinations, including the 14th Jharkhand Public Service Commission preliminary examination.

Taking a stand: Protesters march towards the Jharkhand Assembly in Ranchi on Monday. PTI

JPSC ex-chief held

Meanwhile, former JPSC chairman L. Khiangte, who had resigned from his post on July 22 after the State CID took over the probe, was arrested in connection with the investigation.

The Enforcement Directorate has also begun investigating the alleged irregularities in multiple recruitment examinations, including JSSC-CGL, after taking cognisance of a State CID FIR and other complaints under the Prevention of Money Laundering Act.

The protest, which began around 10.30 a.m. near the old Assembly complex in Dhurwa, was largely peaceful initially. Carrying the Tricolour, placards and portraits of Bhagat Singh, Ambedkar, former Chief Minister Shibu Soren, and activist Nirmal Mahato, they walked towards the Assembly, chanting slogans against the government and demanding action. Jharkhand Loktantrik Krantikari Morcha (JLKM) leader Devendra Nath Mahato, who has been on a hunger strike for several days, was brought to the site on a stretcher. He followed the march in an ambulance for a brief while.

Tension arose in the afternoon as protesters broke through barricades and approached the new Assembly building, where the monsoon session was under way. The police then used water cannons, fired tear gas and resorted to baton charge to disperse the crowd. Protesters retaliated by throwing bottles, slippers and shoes at the police. Some students collapsed amid intense heat.

Despite the police action, the JPSC-JSSC Reform Manch and JLKM leaders said their protest will not end till their demands are met. The agitation continued into the night, with protesters holding a sit-in near the Assembly complex. The police again used batons to disperse them and began chasing protesters out of the area, according to volunteer Sudhir Mahto.

A large number of security personnel were deployed in the area.

City Deputy Superintendent of Police Ajay Aryan denied that the police had resorted to a "deliberate lathi-charge". "No force was used but the police had to push back to control the crowd and ensure that no one is injured. We won't call it lathi-charge. It was reactionary," he said.

'BATTLING FOR 26 YEARS'
» PAGE 4

Rahul slams police action; BJP steps up attack on Soren govt.

The Hindu Bureau
PATNA

The Leader of the Opposition in the Lok Sabha, Rahul Gandhi, on Monday condemned the police action against protesting students in Jharkhand. "We condemn any violence against peacefully protesting students," he said in Delhi. Meanwhile, the BJP dared the Congress to withdraw support to the Hemant Soren government if the party was serious about the students' demands.

FULL REPORT ON
» PAGE 4

Govt. agrees to debate students' protests; not enough, says Congress

Sandeep Phukan
Sreeparna Chakrabarty
NEW DELHI

The Centre on Monday offered a full-fledged discussion in the Lok Sabha on the protests by students and the police action against them, with Union Home Minister Amit Shah set to reply to the debate.

However, the Opposition refused to relent, insisting that Mr. Shah clarify who ordered the use of pellet guns on the students in Delhi.

The Opposition also insisted that the Centre agree to a discussion and issue a statement on the alleged theft of donations at the Ram Temple in Ayodhya.

The Centre's offer to break the deadlock in the Lok Sabha came at a meeting of the Business Advisory Committee (BAC) in the afternoon.

"We have made it clear to the BAC of the Lok Sabha that the government is ready for a full-fledged discussion on the student and youth agitations that have been going on in different parts of the country as well as police action. The Home Minister will give a point-by-point reply to the debate on behalf of the government," Parliamentary Affairs Minister Kiren Rijiju said.

Leaders of the Opposition in the Lok Sabha and Rajya Sabha, Rahul Gandhi and Mallikarjun Kharge, at a press conference, demanded accountability over the use of pellet guns, an apology from Prime Minister Narendra Modi for the police action and a statement on the alleged theft of offerings at the Ram Temple in Ayodhya.

They claimed that neither had the "courage to come to the House for the past 18 days for what they have done to the students".

> The government is ready for a full-fledged discussion... The Home Minister will give a point-by-point reply to the debate
>
> KIREN RIJIJU
> Parliamentary Affairs Minister

Mr. Rijiju said the Opposition would have to assure the government that it would listen to the Home Minister's reply peacefully. "We have given our offer and the Opposition now has to give the assurance that it will peacefully listen to the reply of the Home Minister. Sloganeering will not be acceptable. If they want a debate, there has to be proper decorum," he said, adding, "The government never runs away from any issue or any debate, nor will it run away in future". He also repeated the government's position on the floor of the House.

Hitting back at the Union government, Mr. Gandhi asserted that the question was never about Union Home Minister Amit Shah giving "a speech on general topics" but always about who authorised "the shooting of our youngsters in Delhi".

"He [Mr. Shah] is Home Minister. Pellet guns were fired, students were beaten with 'lathis' with nails on them. The question was if Mr. Amit Shah should come clean: did he order it or did he not? If he ordered it, he is guilty of getting our children shot. And if he didn't know about it happening, he is incompetent. Either way, he should go," Mr. Gandhi said.

Air India's Phuket-Delhi flight faced 'rare' technical failures before losing altitude

Jagriti Chandra
NEW DELHI

The "momentary loss in altitude" of the Air India flight from Phuket in Thailand to Delhi on August 4, which injured 17 people aboard, was preceded by a cascade of failures involving the aircraft's hydraulic and flight-control systems, said multiple sources familiar with the matter, contradicting the airline's initial attribution of the incident to turbulence.

Flight AI 2378, undertaken in an Airbus A320neo aircraft, experienced technical failures at cruising altitude nearly two-and-a-half hours after take-off. The sequence involved low-pressure indications and failures, according to a source who has reviewed the automated post-flight maintenance report. This was followed by an autopilot disconnect and simultaneous fault indications affecting both the left and right elevators, which are the control surfaces that move the aircraft's nose up or down.

An injured passenger being assisted by a medical personnel after arriving in New Delhi on August 4. ANI

The A320neo has three independent hydraulic systems that power critical functions including the primary flight controls, landing gear, nose-wheel steering, nose movement (upward or downward), surfaces on aircraft wings that help during take-off and landing, and braking systems. The report records failures and warning indications in different hydraulic systems, occurring either individually or in combinations of two systems but affecting all three of them, according to the source. The report records nine such warning messages within one minute. Several pilots described the near-simultaneous failure of three of the hydraulic systems as extremely rare.

Pilot intervention

The Aircraft Accident Investigation Bureau (AAIB) is probing the incident and has classified it as 'serious'. An Airbus team is expected to arrive on Tuesday to assist with the AAIB probe, while France's aviation safety investigation authority, the Bureau of Enquiry and Analysis for Civil Aviation Safety, will also join the investigation.

As the aircraft in question pitched up during the flight and a stall warning was triggered (indicating loss of lift or height), one of the pilots took manual control and attempted to push the nose down, according to another Air India source familiar with the sequence of events.

The pilot may have applied significant control input while attempting to recover the aircraft, the source said, causing the aircraft to lose around 300 feet of altitude in a matter of moments and throwing passengers and crew upward.

The available technical records do not show further fault messages after this sequence.

Neither Air India nor the Ministry has mentioned the technical fault indications in their respective press statements.

Over 100 people killed as powerful earthquake strikes west Colombia

Associated Press
BOGOTA

At least 111 people were killed and 87 injured in Colombia on Monday when a 7.4 magnitude earthquake struck the Latin American country, leaving several cities ravaged and trapping residents under the debris of hundreds of collapsed buildings while their loved ones and rescue workers searched through the rubble.

The "highest magnitude earthquake in Colombia in the last decade" was followed by two aftershocks of magnitudes 2.8 and 4.8, the Colombian Geological Service said. The U.S. Geological Survey reported the tremor's epicentre in San Jose Del Palmar, about 400 km west of capital Bogota. The tremors were felt in neighbouring Ecuador and Panama, though minimal damage was reported there.

Battled earth: Residents and rescue workers search through the rubble of a collapsed building in Cali, Colombia, on Monday. AP

Local officials confirmed that at least 40 people were killed in the Risaralda region, where the hard-hit city of Pereira is located, and 27 people in the Valle del Cauca region, where Colombia's third-biggest city, Cali, is located. At least three of those killed in Valle del Cauca were children, its Governor said. Authorities also confirmed four people were killed in Choco and two more in the city of Manizales in the Caldas region. Many more people across the country were injured.

Colombian President Abelardo de la Espriella declared an emergency which will expedite funding for the quake recovery, and said he would visit the disaster zone, centred round the rural region of Choco. "We aren't going to leave people alone. They are in our hearts and we are going to tend to people with our full determination," he said.

European Union chief Ursula von der Leyen said on Monday the bloc was "ready to provide more support" for rescue efforts in the Latin American country. "Tonight, Europe's heart is with the people of Colombia. We have already mobilised Copernicus, our satellite service, to help with rescue operations," she said on social media.

The earthquake left cities across the west of the country – Pereira, Quibdo, Cali, and Manizales – ravaged.

(With inputs from AFP)

Tribunals Reforms Bill passed amid din in LS

Bill to set up a panel to oversee appointments to various national tribunals was cleared without a debate; Law Minister says it will bring uniformity to selection process and improve transparency

The Hindu Bureau
NEW DELHI

The Lok Sabha on Monday passed a Bill to establish a National Tribunals Commission to oversee the appointment of chairpersons and members of various tribunals, without a debate amid persistent Opposition protests demanding the presence of Union Home Minister Amit Shah.

The Opposition has been demanding that Mr. Shah make a statement on the police crackdown on students during the July 20 protest in New Delhi against paper leaks.

The Tribunals Reforms Bill, 2026, introduced by Union Law Minister Arjun Ram Meghwal, was passed by voice vote after Opposition members, who had given notices opposing its introduction, chose not to speak amid the din.

Once passed by both Houses, the new law will repeal the Tribunals Reforms Act, 2021.

No discussion: Proceedings in the Lok Sabha during the Monsoon Session of Parliament, in New Delhi on Monday. ANI

The proposed commission, to be headquartered in New Delhi, will comprise a chairperson and four members – two judicial and two technical members. A retired Supreme Court judge or a retired Chief Justice of a High Court will be eligible to head the commission.

Speaking on the Bill, Mr. Meghwal said it sought to bring uniformity to the process of selection and appointment of tribunal members and would improve efficiency, transparency and independence.

He said the legislation did not alter the jurisdiction of any tribunal. The Minister described the measure as part of the government's "reform express".

The Bill comes against the backdrop of the Supreme Court's intervention in the functioning of tribunals.

The court had struck down provisions of the Tribunals Reforms Act, 2021, holding that some of them were contrary to the principles of separation of powers and judicial independence and inconsistent with earlier judgments laying down standards for the appointment, tenure and functioning of tribunal members.

SC's direction

The court had also directed the establishment of an independent National Tribunals Commission with professional expertise, transparent selection procedures and an oversight mechanism for appointments.

The proposed legislation provides for the qualifications, selection and appointment of tribunal chairpersons and members, besides prescribing their salaries, allowances, tenure, resignation, removal and other service conditions.

Rajya Sabha clears two Bills; Minister says consumers will not pay UPI charges

The Hindu Bureau
NEW DELHI

Amid the Opposition walkout, the Rajya Sabha passed the Bankers' Books Evidence Bill and returned the Taxation and Other Laws (Amendment) Bill on Monday.

Countering the Opposition's charge that the Taxation Bill proposed further burden on small traders and consumers by imposing a tax on Unified Payments Interface (UPI) transactions, Union Finance Minister Nirmala Sitharaman said they would remain free for consumers.

She added that once the Bill was passed, the National Payments Corporation of India could finalise the Merchant Discount Rate (MDR), which would be applied to to certain categories of merchant transactions. The Upper House had witnessed disruptions and adjournments in the morning too.

CPI(M) member John Brittas moved a statutory motion to disapprove an ordinance brought by the Finance Ministry in June. The statutory motion and the Bill were discussed together. He accused the government of being subservient to the United States and said the charges of UPI transactions were based on the U.S. diktats. "The Prime Minister promised that UPI will be free for everyone," he reminded the government.

Nirmala Sitharaman

During the debate, AAP member Sanjay Singh said the new Bill would create problems for the public as digital transactions had become a part of trade and commerce.

Countering all these arguments, Ms. Sitharaman said UPI had remained free for consumers since its launch, and every Indian would continue to make instant digital payments without paying a transaction charge. "Will consumers pay any UPI charge? No, consumers will not have to pay any charges on UPI transactions," she said. Adding that vast majority of merchant transactions, including low-value transactions to roadside vendors, would continue to remain free.

When Mr. Brittas walked out soon after his reply, Ms. Sitharaman said Communists in this country were total cowards and they could not face facts, but "they will go on filibustering, making noise."

Earlier, the Rajya Sabha proceedings were interrupted twice in the morning session with continued protests from the Opposition demanding a statement from Union Home Minister Amit Shah on the police action on July 20 on protesters in Delhi.

Bihar students subjected to brutality by police: Cong.

The Hindu Bureau
NEW DELHI

The Congress on Monday alleged that the Bihar Police had subjected students protesting in solidarity with the agitation at Jantar Mantar to "extreme brutality", including the use of AK-47s, and questioned the role of Chief Minister Samrat Choudhary and Union Minister Amit Shah.

The allegations were made at a press conference after fact-finding teams of the Congress submitted reports on police action against students in different parts of Bihar to the party leadership.

Congress in-charge of Bihar Krishna Allavaru alleged that the police had conducted midnight raids, arrested students and unleashed a "reign of terror" in an attempt to break their morale. In Siwan, AK-47s were used against protesting youth, injuring three students, he claimed.

Mr. Allavaru questioned the use of such weapons against civilians, saying they were meant to be used against terrorists.

BJP MP faces backlash for remarks on ethanol policy

The Hindu Bureau
BHOPAL

Amid the ongoing row over ethanol blending in petrol, Bharatiya Janata Party MP Janardan Mishra has sparked outrage by asking the public if "pure petrol will come from your father's house".

The remarks drew sharp reactions from the Opposition Congress.

The MP defended the Union government's ethanol blending policy on Sunday, while addressing an event in Rewa. "India produces 20% [crude] oil while 80% has to be imported from abroad. And right now, there is a war going on. When [Prime Minister Narendra] Modi-ji talks about blending 20% ethanol in petrol, a movement that's going on claims ethanol won't work, only pure petrol will. If there's no pure petrol in the country, where will it come from?" Mr. Mishra asked.

Rahul is changing goalposts and disrupting functioning of Parliament, says Nadda

The Hindu Bureau
NEW DELHI

The Bharatiya Janata Party (BJP) on Monday accused the Leader of the Opposition in the Lok Sabha, Rahul Gandhi, and the Congress party of changing goalposts, preventing the House from functioning, and attempting to "create chaos by spreading confusion".

J.P. Nadda

At a press briefing, Union Health Minister J.P. Nadda challenged Mr. Gandhi to debate any issue in the Lok Sabha, saying he would be given a "befitting reply".

"Essentially, their intention is to prevent the House from functioning, and that is why they have been disrupting the proceedings for the past 15 days," Mr. Nadda said, calling the Congress an "irresponsible" Opposition.

"Their objective is not to engage in dialogue but to spread chaos. At the start of the parliamentary session, they demanded a discussion on National Eligibility-cum-Entrance Test (NEET) [paper leak issue]. When we agreed, they moved on to the Ram Mandir Trust. Then, they demanded a statement from the Home Minister on the Jantar Mantar matter," Mr. Nadda said.

"Today, after it was decided that the Jantar Mantar issue would be taken up, they are misleading the people and the country by claiming that shots were fired at Jantar Mantar. In reality, no shots were fired there, and no such order was issued," he said.

'Spreading confusion'

"Today, they have shifted the goalposts and are trying to spread confusion. When the Home Minister has said that he is ready to answer every question raised by the Opposition, why are they running away from the discussion," Mr. Nadda said.

The government had never shied away from taking up any issue, Mr. Nadda said. "You wanted to discuss SIR (special intensive revision of electoral rolls). We held the discussion, but you walked out. You demanded a discussion on price rise, but did not even have the courage to remain in the House when it was debated. This is your track record," he said.

Congress slams new rural jobs law amid fall in employment generation

The Hindu Bureau
NEW DELHI

The Congress on Monday criticised the Centre over a sharp decline in employment generation under the Viksit Bharat Guarantee for Rozgar and Ajeevika Mission (Gramin), which replaced the United Progressive Alliance (UPA)-era Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), and said the new law should be renamed "rozgar chori" (employment theft).

Under the Modi government, the MGNREGA was scrapped, stripping millions of families of their 'right to work', and in its place, VB-G RAM G was imposed, which wiped out the employment of 50% of labourers

MALLIKARJUN KHARGE
Congress president

Data from the Union Rural Development Ministry show that the number of person-days generated under the scheme during its first implementing month of July 2026 was 48.94% lower than the number generated under the MGNREGA in the corresponding month of the previous year.

A person-day is a unit that measures the amount of work done by one person in a working day.

Congress president Mallikarjun Kharge, in a post on social media platform X, said the Bharatiya Janata Party (BJP) had wielded the "lathi" not only against the youth but also against the country's labourers.

"Under the Modi government, the MGNREGA was scrapped, stripping millions of families of their 'right to work', and in its place, VB-G RAM G was imposed, which wiped out the employment of 50% of labourers. Has the payment of ₹17,144 crore in pending MGNREGA funds been made to the States?" Mr. Kharge said in an online post in Hindi.

On drought assistance

Mr. Kharge also questioned whether any assistance had been provided to drought-affected States. "There is a 26.80% shortfall in sowing for the kharif crop. Does anyone care? Has the Central government taken any steps regarding the funding pattern of VB-G RAM G, on which BJP-ruled States had demanded a review? When the country's poor labourers are suffering the most, the Modi government is snatching away their minimum economic and social security and mocking them," he said.

Congress general secretary (communications) and former Rural Development Minister Jairam Ramesh said the data from the first month of implementation of VB-G RAM G exposed "the cost of destroying the MGNREGA". He argued that the MGNREGA had empowered gram panchayats and freed workers from dependence on "the political whims of the government of the day".

"The Modi government has instead centralised the scheme, imposed a heavy financial burden on State governments, made access increasingly dependent on technology and biometric authentication, removed the guarantee of employment, and made it harder for workers to claim their rights. the VB-G RAM G is simply 'rozgar chori'," Mr. Ramesh said.

Sule's meet with PM sets off speculation over NCP(SP)'s stance on delimitation Bill

The Hindu Bureau
NEW DELHI

The meet between Nationalist Congress Party-Sharadchandra Pawar MPs and Prime Minister Narendra Modi on Monday triggered fresh speculation about a possible shift in the party's position on delimitation.

The party's working president, Supriya Sule, however, claimed the delegation had discussed issues concerning Maharashtra.

All eight NCP(SP) Lok Sabha MPs, led by Ms. Sule, met Mr. Modi at the Prime Minister's Office.

The meeting, which lasted around 18-20 minutes, came amid uncertainty over the proposed delimitation exercise, and speculation that the NCP may change its position and support the Bill.

Vital meeting: Prime Minister Narendra Modi with a delegation of NCP(SP) MPs led by Supriya Sule in New Delhi on Monday. PTI

In Mumbai, party spokesperson Mahesh Tapase sought to dispel speculation that the meet had any political significance, or was linked to delimitation. The delegation had raised constituency-specific issues, including drought, onion prices, and pollution in the Chandrabhaga river, he said.

The party's position on delimitation would be decided only after the government introduced a Bill in Parliament, he said.

"There is no proposal or discussion on delimitation in Parliament today. First, the Bill should come," Mr. Tapase said, adding that the issue would then be discussed within the INDIA bloc.

(With PTI inputs)

BJP's alliance is with people of Punjab, says Haryana CM

The Hindu Bureau
CHANDIGARH

The Bharatiya Janata Party's (BJP) alliance is with the people of Punjab, Haryana Chief Minister Nayab Singh Saini said on Monday, adding that a meeting with the Prime Minister did not have to be seen "through a political lens".

Mr. Saini was replying to a question on the possibility of the BJP forming an alliance again with the Shiromani Akali Dal (SAD) for the 2027 Punjab Assembly election, following a meeting last week between Prime Minister Narendra Modi and SAD president Sukhbir Singh Badal in New Delhi.

"The people of Punjab have now understood that the State's development and the welfare of its people are possible only through a 'double-engine government'. If anyone wishes to meet the Prime Minister, they are free to do so. There is no need to view anyone meeting with the Prime Minister through a political lens," he said here.

Nayab Singh Saini

Even as leaders from both parties remain tight-lipped about the deliberations, speculation is rife that the former alliance partners could join hands again.

T.N. forms Anti-Narcotics Task Force to combat drug menace, ₹264 cr. sanctioned

S. Vijay Kumar
CHENNAI

The Tamil Nadu government has created an Anti-Narcotics Task Force (ANTF) to combat the drug menace in the State. A total of ₹264 crore has been sanctioned to operationalise the force that would function under the direct control of Chief Minister C. Joseph Vijay.

A total of 88 ANTF units would be established across the State to detect and take stringent action against drug-related crimes. Dedicated police stations manned by an Inspector and supporting staff would come up in all cities and districts. An officer in the rank of an Additional Director General of Police would head the ANTF.

In a proposal sent to the government, DGP and Head of the Police Force Mahesh Kumar Aggarwal said the emergence of ANTF police stations would transform anti-narcotics enforcement into a State-wide policing mission. Besides police officers and personnel, the unit would have specialised investigation units comprising intelligence analysts, technical experts, legal officers, and other specialists.

The State government had accorded sanction for 65 Inspector posts, 260 Sub-Inspector posts, and 1,300 police personnel for the ANTF.

Primary objective

The primary objective of the force would be to initiate strict legal action on the smuggling and sale of narcotics drugs and abuse by way of collecting intelligence, registering cases, conducting financial investigation, and pursuing effective prosecution of the cases.

A dedicated 24/7 control room would be set up at the ANTF headquarters in Chennai.

In a related development, police sources said Mr. Vijay would administer the 'Anti-Drug Pledge' to 2,000 students in person, and to many other students across the State through videoconference at the Presidency College auditorium on Tuesday.

He would also launch the 'Drug and Tobacco Free Campus' initiative and present the Tamil Nadu Chief Minister's Police Medal for outstanding work on eradicating drug production and illicit trafficking.

Tribunals Reforms Bill passed amid din in LS

Bill to set up a panel to oversee appointments to various national tribunals was cleared without a debate; Law Minister says it will bring uniformity to selection process and improve transparency

The Hindu Bureau
NEW DELHI

The Lok Sabha on Monday passed a Bill to establish a National Tribunals Commission to oversee the appointment of chairpersons and members of various tribunals, without a debate amid persistent Opposition protests demanding the presence of Union Home Minister Amit Shah.

The Opposition has been demanding that Mr. Shah make a statement on the police crackdown on students during the July 20 protest in New Delhi against paper leaks.

The Tribunals Reforms Bill, 2026, introduced by Union Law Minister Arjun Ram Meghwal, was passed by voice vote after Opposition members, who had given notices opposing its introduction, chose not to speak amid the din.

Once passed by both Houses, the new law will repeal the Tribunals Reforms Act, 2021.

No discussion: Proceedings in the Lok Sabha during the Monsoon Session of Parliament, in New Delhi on Monday. ANI

The proposed commission, to be headquartered in New Delhi, will comprise a chairperson and four members – two judicial and two technical members. A retired Supreme Court judge or a retired Chief Justice of a High Court will be eligible to head the commission.

Speaking on the Bill, Mr. Meghwal said it sought to bring uniformity to the process of selection and appointment of tribunal members and would improve efficiency, transparency and independence.

He said the legislation did not alter the jurisdiction of any tribunal. The Minister described the measure as part of the government's "reform express".

The Bill comes against the backdrop of the Supreme Court's intervention in the functioning of tribunals.

The court had struck down provisions of the Tribunals Reforms Act, 2021, holding that some of them were contrary to the principles of separation of powers and judicial independence and inconsistent with earlier judgments laying down standards for the appointment, tenure and functioning of tribunal members.

SC's direction

The court had also directed the establishment of an independent National Tribunals Commission with professional expertise, transparent selection procedures and an oversight mechanism for appointments.

The proposed legislation provides for the qualifications, selection and appointment of tribunal chairpersons and members, besides prescribing their salaries, allowances, tenure, resignation, removal and other service conditions.

Point	Details
Legislation	**Tribunals Reforms Bill, 2026**
House	Lok Sabha
Status in article	Passed by **voice vote**
Introduced by	Union Law Minister **Arjun Ram Meghwal**
Main reform	Creation of a **National Tribunals Commission**
Headquarters	**New Delhi**
Main purpose	Oversee selection/appointment of tribunal chairpersons and members
Debate	The article says it was passed **without a debate**, amid Opposition protests
Existing law affected	Once enacted after passage by both Houses and assent, it would repeal/replace the **Tribunals Reforms Act, 2021**
Government's argument	Greater **uniformity, transparency, efficiency and independence**
Supreme Court background	The Court had struck down some provisions of the 2021 framework and called for an independent tribunal oversight mechanism

2. What is the National Tribunals Commission?

The central feature of the Bill is the proposed **National Tribunals Commission**.

At present, different tribunals can involve different ministries and different procedures for appointments and administration. The proposed Commission is intended to provide a more **centralised and uniform institutional framework**.

Proposed composition

According to the article:

Position	Composition
Chairperson	1
Other members	4
Judicial members	2
Technical members	2
Total	**5 members**
Eligible to head it	A retired **Supreme Court judge** or retired **Chief Justice of a High Court**
Headquarters	New Delhi

So the structure deliberately combines **judicial expertise + technical/administrative expertise**.

- **What will the Commission actually do?**
- The NTC is intended primarily to supervise the personnel and institutional framework of tribunals.
- The legislation provides for matters such as:
- **Selection → Appointment → Salary/Allowances → Tenure → Resignation → Removal → Other service conditions**
- of tribunal chairpersons and members.
- This is important because tribunal independence depends not merely on who is appointed, but also on **who controls tenure, remuneration, removal and administrative conditions**.
- For example, if the executive ministry that frequently appears before a tribunal also exercises substantial control over appointments or service conditions of its members, concerns about institutional independence can arise.

Issue	Constitutional concern
Appointment	Executive dominance may undermine independence
Tenure	Very short tenure can weaken institutional independence
Reappointment	Members may become dependent on government decisions
Removal	Must contain adequate safeguards
Salary/service conditions	Should not be capable of being used to influence members
Selection committees	Judicial representation is important
Administration	Tribunals require institutional independence from ministries
Vacancies	Persistent vacancies reduce access to justice

Tribunal	Main area
Central Administrative Tribunal (CAT)	Government service disputes
National Green Tribunal (NGT)	Environmental matters
National Company Law Tribunal (NCLT)	Company and insolvency matters
Income Tax Appellate Tribunal (ITAT)	Income-tax disputes
Armed Forces Tribunal (AFT)	Armed forces/service matters
Telecom Disputes Settlement and Appellate Tribunal (TDSAT)	Telecom/broadcasting disputes

Article	Provision
Article 323A	Administrative tribunals
Article 323B	Tribunals for specified other matters
Added by	**42nd Constitutional Amendment Act, 1976**

Feature	Tribunals Reforms Act, 2021 / earlier framework	Tribunals Reforms Bill, 2026
Institutional model	Existing tribunal governance framework	New **National Tribunals Commission**
Appointment system	Fragmented/subject to judicial challenges	Greater centralisation under NTC
Uniformity	Different tribunal arrangements	Intended to create uniformity
Transparency	Supreme Court raised concerns about tribunal framework	Government says new system improves transparency
Independence	Several provisions faced constitutional challenge	NTC intended to strengthen institutional independence
Judicial oversight concerns	Significant	Bill seeks to address them
Tribunal jurisdiction	Existing jurisdiction	**Not altered**, according to Minister
Service conditions	Governed under existing statutory framework	NTC framework covers qualifications, selection, appointment, salary, tenure, resignation/removal etc.
Main philosophy	Executive/statutory management of tribunals	More independent institutional oversight

Case	Importance
L. Chandra Kumar v. Union of India (1997)	Judicial review by High Courts and Supreme Court is part of the basic structure; tribunal decisions remain subject to constitutional judicial review
Union of India v. R. Gandhi / Madras Bar Association (2010)	Emphasised independence of tribunals and appropriate qualifications/selection
Madras Bar Association cases	Repeated scrutiny of tribunal appointments, tenure and service conditions
Tribunal reforms litigation	Supreme Court repeatedly objected to provisions that could weaken judicial independence

Text&Context

THE HINDU

NEWS IN NUMBERS

Suspected illegal immigrants detained by Bengaluru Police

100 The Bengaluru city police have detained over 100 people suspected of being illegal immigrants, officials said on Monday. Some of those detained are suspected to be Bangladeshi nationals, though their documents are being verified, they said.

Indian institutions in QS World University Rankings

52 The number of Indian institutions featured in the QS World University Rankings increased from 11 in QS WUR 2016 to 52 in QS WUR 2027, since the launch of the National Institutional Ranking Framework (NIRF) in 2015, the government informed the Lok Sabha on Monday.

Increase in India's Asiatic lion population as of 2025

891 India's Asiatic lion population increased from 523 in 2015 to 891 in 2025, Environment Minister Bhupender Yadav said. The Project Lion, launched in 2020, focuses on habitat enhancement, disease monitoring, scientific population tracking and community participation.

Medals India won at U-23 Commonwealth Fencing Championship

17 India won 17 medals, including four gold, four silver and nine bronze, on the opening day of the U-23 Commonwealth Fencing Championship in Lagos, Nigeria. Indian fencers reached the podium in all six individual events across Sabre, Foil and Epee categories.

Number of migrants who crossed the Channel in single boat

230 A record 230 migrants, including more than 20 children, crossed the English Channel to Britain in a single small boat, France's lifeboat service SNSM said. The number breaks the previous record of 165 people set last month.

UPI and the cost of policy reversal

The government's proposal to allow an MDR of 0.25–0.5% on UPI transactions above ₹2,000 reverses a decade-long policy; taxing the payment rail could weaken incentives for banks and fintechs to invest in UPI while undermining its role in financial inclusion, formalisation and wider digital adoption

ECONOMIC NOTES

Parag Waknis

The government has just given itself the legal room to tax the very payment habit it spent a decade building. Tucked into the Taxation and Other Laws (Amendment) Bill, 2026, is an amendment to Section 10A of the Payment and Settlement Systems Act, 2007, which would allow the government to notify charges on specified electronic payment modes. The number being proposed is a Merchant Discount Rate (MDR) of 0.25–0.5% on UPI transactions above ₹2,000. The official stand is that this threshold would touch only about five per cent of transactions by volume, sparing the milk-and-vegetable payments that make up the bulk of UPI's use. But it would cover roughly 60% of transaction value, which is precisely why it matters.

This is not a small, technical fix. It runs counter to a decade-long policy commitment and deserves more scrutiny than it has received.

The official stand is that this threshold would touch only about five per cent of transactions by volume, sparing the milk-and-vegetable payments that make up the bulk of UPI's use.

The policy reversal

Consider the arc. Demonetisation in November 2016 was justified, among other things, as a push towards a less-cash economy. UPI, launched earlier that year, became the vehicle for that push, and its zero-MDR regime was a deliberate subsidy to get merchants and consumers off cash. It worked spectacularly. UPI now processes more transactions each month than most of the world's card networks combined. Having successfully weaned the country away from cash and towards electronic payments, the government now wants to undercut the very success it engineered.

There seems to be a continued pattern of privileging one payment mode over others via policy. India has long taxed even credit cards. Credit card interest and fees attract 18% GST, making the use of credit cards unnecessarily costly. Taxing interest on revolving credit is unusual by international standards; most jurisdictions treat consumer credit interest as a private financial cost, not a taxable service. India taxes it as if using a credit card itself is a luxury.

Now UPI, the payment rail the government spent political capital promoting, is in line for similar treatment. The pattern suggests a need for a more coherent payments policy than giving in to the temptation to tax every transaction that can be observed.

There are at least two problems with this specific move beyond the optics.

Who really pays?

First, basic economic theory tells us that the person on whom a tax is levied and the person who actually bears its cost are not always the same. Moreover, UPI or any payments interface is a two-sided market, and taxing two-sided markets is genuinely tricky.

The MDR would nominally fall on merchants, as argued by the government, collected via banks and the National Payments Corporation of India's ecosystem. But whether that cost gets passed through to merchants, on to consumers, or absorbed by banks and payment service providers depends on competitive intensity on each side of the market. Banks and fintechs compete for merchant relationships and cannot easily raise prices without losing volume to a rival offering free UPI acceptance.

The more likely outcome is that intermediaries — the banks and PSPs that built and maintain the plumbing — absorb the cost, which erodes their incentive to invest in reliability, fraud prevention and expansion into underserved segments. A tax that cannot be reliably passed through does not disappear; it most likely shows up later as degraded service or slower innovation. This is completely counterintuitive if government is proposing this tax as necessary to fund the next stage of UPI growth.

Cost to inclusion

Second, UPI has done real work on financial inclusion at the margin. It has pulled informal transactions into a recorded, traceable digital trail — the very outcome that formalisation and tax-compliance advocates have wanted for years. There have also been attempts to provide credit based on the digital trail created by electronic payments. Every rupee that moves through UPI instead of cash is a rupee the financial institutions can eventually see and use to build a spending profile.

Charging the rail directly could undercut the incentive to use it, cutting against long-standing financial inclusion goals. The government does not need to raise revenue from every rupee that moves electronically; it needs those rupees to keep moving electronically, because that is what delivers the inclusion and compliance dividends it has been chasing since 2016.

Ideally, which payment mode to adopt should be an economic decision for participating actors. Factors such as the size of the business, consumer preferences, and relative cost of using alternative payment systems should determine their usage. Deliberate policy intervention and the current government's war on cash tilted the scales in favour of UPI. Taxing it now — however nominal or small — could change its usage patterns, and policymakers should not be surprised if one outcome is reduced UPI usage.

The proposal is being dressed up as a modest, targeted measure affecting only large-value transactions. But modest measures on payment rails have a way of expanding once the legal architecture exists. Section 10A, once amended, does not expire when this particular MDR proposal is shelved. The better outcome is for the government to leave the payments system alone, let UPI's network effects keep compounding, and find its revenue elsewhere.

(Parag Waknis, Professor & Head, Economics Department, SRM University AP)

THE GIST

The proposed framework could allow payment charges to expand beyond the current MDR plan, creating a broader revenue lever once the legal architecture is in place.

UPI's network effects depend on keeping digital payments cheaper and more convenient than cash, making any new cost a potential distortion in how businesses and consumers choose payment modes.

Why does handloom remain a key part of India's economy?

The sector supports millions of livelihoods, but declining returns and fragmented markets threaten its future

Priyambada Jayakumar

The story so far:

From the Swadeshi Movement's boycott of British textiles to Mahatma Gandhi's adoption of the spinning wheel as a symbol of self-reliance, weaving became an instrument of economic resistance and national identity. National Handloom Day, marked on August 7, commemorates the launch of the Swadeshi Movement in 1905 and honours generations of Indian weavers.

A legacy beyond craft

Today's handloom sector is often viewed as a small artisanal activity — important culturally but peripheral economically. Long before the Industrial Revolution transformed manufacturing in Europe, India's handlooms were among the world's greatest industrial enterprises. Indian textiles travelled across continents, powered global trade and established India's reputation as one of history's foremost manufacturing economies. Handloom was the backbone of India's manufacturing strength and one of the foundations of its global influence.

The sector remains far more significant than it is generally acknowledged. It provides livelihoods to more than 35 lakh weavers and allied workers across over 31 lakh households, with women constituting nearly 70% of the workforce. It remains one of rural India's largest sources of non-farm employment while producing nearly 15% of the country's cloth despite relying largely on manual technology. Few manufacturing sectors create as many jobs with such modest capital investment.

While celebrated traditions continue to enjoy strong recognition, hundreds of lesser-known weaving traditions face gradual extinction. Younger generations are leaving the profession as returns diminish, markets remain fragmented and traditional skills are no longer transferred within families. Every disappearing weave represents not merely the loss of a product but the disappearance of centuries of accumulated knowledge, distinctive design vocabulary, and cultural identity. Therefore, protecting handloom heritage is not only an economic necessity but also our civilisational duty.

The government's recent policy and programme support seems to be making a difference. The National Handloom Development Programme has focused on skill development, design innovation, technology adoption, branding, and improved market access. Greater integration with e-commerce platforms and expanding export opportunities have enabled many artisan clusters to reach consumers who were previously inaccessible.

Several success stories illustrate what targeted intervention can achieve. The revival of *Tangaliya* weaving in Gujarat, the transformation of Badturang village in Odisha's Sambalpur district and the growing popularity of Siddipet *Gollabhama* sarees demonstrate that traditional crafts can thrive when design, market access and institutional support converge. It was more than just a fashion statement when Brad Pitt wore a handcrafted shirt in the traditional *Tangaliya* weave in the *F1* film.

The Office of the Development Commissioner for Handlooms, in collaboration with UNESCO, has initiated the identification and documentation of India's languishing and endangered weaves. This should be extended to every nook and corner of the country. This aligns with Textiles Secretary Neelam Shami Rao's focus on promoting India's rich, Geographical Indication (GI)-tagged handloom and handicraft products and strengthening their presence in domestic and international markets.

Making handloom aspirational

The next phase of policy must shift from preservation to aspiration. For younger consumers, especially Gen Z, handloom must become contemporary, fashionable, and aspirational rather than merely traditional. Celebrity ambassadors, collaborations with leading designers, limited-edition collections, digital storytelling, and partnerships with influencers can reposition India's weaves as premium lifestyle products. The objective should not be to celebrate handloom because it is old, but because it represents craftsmanship, sustainability, and exclusivity. Limited production should become a premium feature.

India must also think beyond domestic markets. The world increasingly values authenticity, sustainability, and handcrafted luxury — all areas where Indian handlooms enjoy a natural competitive advantage. Expanding exports, however, will require consistent quality standards, stronger branding, better GI protection, and vigilant action against cultural misappropriation.

Measuring the contribution

India should leverage its traditional weaves, which for some global markets are ancient imports, to build its soft power. Unlike most manufacturing sectors, India's handloom economy is inadequately measured. Policymakers need reliable data on its contribution to GDP, exports, tax revenues, employment and household incomes. Better measurement will enable better policy and allow the sector to be recognised for the economic value it already creates.

Similarly, establishing a national platform through which States, producer organisations and cooperatives can exchange successful practices would accelerate innovation across the sector.

Handloom is not a relic of India's past; it is a strategic asset for its future. Few sectors simultaneously generate rural employment, empower women, preserve cultural heritage, promote sustainability, and strengthen India's global brand. As the country pursues the vision of Viksit Bharat, handloom deserves to be viewed as a serious economic sector. The measure of success will be how many looms remain active, profitable, and capable of attracting the next generation of weavers.

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The government's proposal to allow an MDR of 0.25–0.5% on UPI transactions above ₹2,000 reverses a decade-long policy; taxing the payment rail could weaken incentives for banks and fintechs to invest in UPI while undermining its role in financial inclusion, formalisation and wider digital adoption

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- **What is being proposed?**
- According to the article, the government has created a legal route through an amendment to **Section 10A of the Payment and Settlement Systems Act, 2007**, allowing charges to be notified for specified electronic payment modes.
- The proposal discussed is:

Issue	Details in article
Payment system	UPI
Proposed MDR	**0.25%–0.50%**
Applicable above	**₹2,000 per transaction**
Transactions affected by volume	Around **5%**
Transactions affected by value	Roughly **65%**
Current broad policy	Zero-MDR regime
Author's concern	It reverses nearly a decade of policy encouraging low-cost digital payments

B. What is MDR?

Merchant Discount Rate (MDR) is the fee charged to a merchant for processing a digital payment.

Suppose you buy something worth **₹10,000** through UPI.

At:

- **0.25% MDR → ₹25**
- **0.50% MDR → ₹50**

The merchant may technically pay this charge, but economically the cost may ultimately be distributed among merchants, consumers, banks and payment providers.

Why?

The person who **legally pays a tax/charge** and the person who **actually bears its economic burden** need not be the same.

This is called **tax incidence**.

Possibility	What could happen
Merchant absorbs it	Merchant's profit margin falls
Merchant increases prices	Consumer indirectly pays
Merchant adds surcharge	UPI consumer directly pays
Banks/PSPs absorb part	Their profitability falls
Merchant encourages cash	Digital-payment adoption could decline

7. UPI's bigger benefit: Financial formalisation

The article's strongest argument is that UPI produces benefits far beyond payment convenience.

Consider a small street vendor.

Cash economy

₹500 sale
→ cash received
→ little digital trail
→ difficult to demonstrate income
→ difficult for bank to assess business
→ difficult to obtain formal credit

UPI economy

₹500 payment
→ digital transaction record
→ identifiable cash flow
→ transaction history develops
→ financial institution can potentially assess business activity
→ easier formal credit assessment

Therefore:

UPI → Digital trail → Formalisation → Financial profile → Potential access to credit

This can particularly matter for micro and small businesses.

Benefit	How UPI helps
Financial inclusion	Small merchants participate in digital finance
Formalisation	Transactions create records
Credit access	Digital cash-flow history may assist underwriting
Tax compliance	Greater traceability
Lower cash dependence	Less need to hold/handle physical currency
Business records	Digital payment history
Digital adoption	Encourages use of other financial services

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Measuring the contribution

India should leverage its traditional weaves, which for some global markets are ancient imports, to build its soft power. Unlike most manufacturing sectors, India's handloom economy is inadequately measured. Policymakers need reliable data on its contribution to GDP, exports, tax revenues, employment and household incomes. Better measurement will enable better policy and allow the sector to be recognised for the economic value it already creates.

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- **1905**
- The Swadeshi Movement emerged in opposition to the **Partition of Bengal**.
- Boycotting British textiles became an instrument of economic resistance.
- Later, Mahatma Gandhi transformed the **spinning wheel/charkha** into a symbol of:
- **Self-reliance + economic independence + national identity**
- National Handloom Day is observed on **August 7**, commemorating the launch of the Swadeshi Movement in 1905.

- **Handloom was once an economic powerhouse**
- Before industrialisation transformed textile production, Indian textiles were internationally renowned.
- Indian textiles:
  - travelled across continents;
  - supported global trade;
  - generated employment;
  - developed sophisticated craftsmanship;
  - established India's reputation as a major textile producer.
- Therefore handloom historically was not simply "traditional craft".
- It was an important part of India's **manufacturing economy**.

Indicator	Figure in article
Weavers + allied workers	**More than 35 lakh**
Households supported	**Over 31 lakh**
Women in workforce	Nearly **70%**
Cloth production contribution	Nearly **15%**
Geographic importance	Major source of rural non-farm employment

4. Why handloom is special economically

Handloom has an unusual economic characteristic:

High employment with modest capital investment.

Compare:

Modern automated factory

High capital
→ machines
→ automation
→ relatively fewer workers per unit of output

versus

Handloom

Lower capital
→ skill-intensive
→ labour-intensive
→ potentially many livelihoods

Therefore handloom can be particularly important for **rural employment generation.**

Problem	Consequence
Low returns	Younger workers leave
Fragmented markets	Producers struggle to reach consumers
Middlemen	Weaver receives smaller share of retail value
Weak branding	Products cannot command premium prices
Poor marketing	Limited consumer visibility
Changing preferences	Traditional products may lose younger consumers
Skill transmission declining	Traditional knowledge disappears
Limited technology	Lower market access/productivity
Competition from powerlooms	Price pressure
Weak export positioning	Global potential remains underutilised

- **Successful examples mentioned**
- The article identifies several examples where traditional textiles have regained visibility.
- **Tangaliya – Gujarat**
- A traditional weaving form associated with Gujarat has experienced revival efforts.
- **Sambalpuri – Odisha**
- Traditional Sambalpuri weaving has developed stronger visibility and commercial recognition.
- **Siddipet Gollabhama sarees – Telangana**
- Traditional Gollabhama sarees demonstrate how:
- **Design + market access + institutional support**
- can help revitalise regional crafts.
- The broader lesson is that traditional industries need not inevitably disappear.

Requirement	Why needed
Consistent quality	International consumer confidence
Strong branding	Premium pricing
Better GI protection	Prevent copying
International marketing	Global visibility
Cultural protection	Prevent misappropriation
Contemporary design	Appeal to modern consumers
Traceability/authenticity	Prove genuine artisan origin

• BANKING

Can banks lock phone for loan default? What RBI's new rules say

George Mathew
Mumbai, August 10

THE RESERVE Bank of India (RBI) has issued a comprehensive set of rules governing how commercial banks recover unpaid loans, significantly revising the conduct expected from banks and outsourced recovery agents. The new framework, which comes into force on January 1, 2027, also introduces India's first detailed regulatory framework for technology-based restrictions on mobile phones financed through bank loans.

The move follows years of complaints about harassment by recovery agents, aggressive collection practices and concerns over digital lenders remotely disabling smartphones purchased on credit.

Can banks now lock your phone?

Yes, but only under tightly regulated circumstances. The RBI has formally recognised that banks financing smartphones, tablets or laptops may use technology-based mechanisms to restrict certain device functions if the borrower defaults. Such measures, however, can only be used where the loan specifically financed that device.

The loan agreement must clearly disclose these details. No restrictions can be activated until the account becomes 30 days past due, despite notices to the borrower. Even then, restrictions must be introduced gradually. Complete restrictions permitted under the loan agreement can be imposed only after the loan remains unpaid for 60 days, and outgoing calls cannot be blocked before that.

What features cannot be disabled?

The RBI has drawn important safeguards. Banks cannot disable incoming calls, SMS services, or emergency functions. Restrictions should also not interfere with activities necessary for the borrower's work or employment.

Borrowers must be able to view the status of restrictions placed on their device at any time. Once overdue amounts are paid, banks must restore functionality within one hour. Where restoration is delayed because of the bank, compensation of Rs 250 per hour becomes payable until access is restored, subject to a ceiling equal to the loan amount. Banks and third-party technology providers are prohibited from accessing personal data stored on borrowers' devices.

Focus on recovery agents

- The RBI has made banks directly responsible for the conduct of outsourced recovery personnel.
- Banks must conduct background verification before appointing such agents and periodically thereafter. Only certified individuals can undertake recovery work.

How will banks be held accountable?

Banks must record recovery-related calls, maintain records for at least six months, and inform borrowers that conversations are being recorded. Recovery targets and incentive structures should not encourage aggressive behaviour.

Every bank must establish a dedicated grievance redressal mechanism for recovery-related complaints. Details must appear in loan documents and all recovery communications.

Why were fresh directions issued?

India's retail lending market has expanded rapidly over the past decade, driven by digital loans, unsecured personal credit, Buy Now Pay Later products and financing for smartphones and other consumer electronics. Complaints relating to recovery practices have also risen.

The RBI's directions seek to address these developments through a comprehensive framework covering recovery agents, recovery agencies, banks' internal policies, grievance redressal and the use of technology in loan recovery. This applies to all commercial banks.

What changes for banks, borrowers?

The RBI has made recovery a board-governed process rather than merely an operational function. Banks must frame a comprehensive recovery policy that clearly specifies when recovery proceedings begin, the sequence of recovery measures, escalation mechanisms, and the code of conduct to be followed by employees as well as outsourced recovery agents.

The biggest shift is the emphasis on respectful recovery practices. Recovery agents can contact borrowers only between 8 am and 7 pm, unless the borrower specifically requests otherwise. They must identify themselves through identity cards and authorisation letters and carry copies of notices issued by the bank.

Issue	New framework described in the article
Effective from	**January 1, 2027**
Applies to	Commercial banks
Phone/device locking	Permitted only in tightly regulated circumstances
Device must be	**Specifically financed through that loan**
Disclosure	Device-restriction mechanism must be disclosed in the loan agreement
Before 30 days overdue	**No device restriction** can be activated
After 30 days overdue	Restrictions may be introduced **gradually**
Complete permitted restrictions	Only after loan remains unpaid for **60 days**
Outgoing calls	Cannot be blocked before 60 days
Incoming calls	**Cannot be disabled**
SMS	**Cannot be disabled**

Emergency functions	**Cannot be disabled**
Work/employment functions	Restrictions must not interfere with necessary work/employment activity
Personal data	Bank/technology provider **cannot access personal data** stored on device
After overdue payment	Functionality must be restored within **1 hour**
Delay in restoration	Compensation of **₹250 per hour**, subject to ceiling equal to loan amount
Recovery calls	Normally only **8 AM–7 PM**
Call recording	Recovery-related calls must be recorded
Record retention	At least **6 months**
Grievance mechanism	Dedicated recovery-related grievance redressal required

Phone function	Can lender disable it?
Incoming calls	No
SMS services	No
Emergency functions	No
Essential work/employment functions	Should not interfere
Certain other device functionality	May be restricted according to rules/agreement

5. Special protection for employment

Suppose a delivery worker, salesperson or gig worker bought a smartphone on EMI and depends on it to earn income.

If the lender disables everything, the borrower may lose the ability to work.

That creates a vicious circle:

Loan default → phone locked → can't work → income falls → even less ability to repay

Therefore, restrictions should not interfere with functions necessary for the borrower's **work or employment**.

---

6. Can banks access your photos, WhatsApp, contacts etc.?

No.

This is one of the strongest privacy protections highlighted in the article.

Banks and third-party technology providers are prohibited from accessing personal data stored on borrowers' devices.

So the lender's technology may provide a **restriction mechanism**, but it doesn't give the lender permission to inspect your:

- photos,
- videos,
- messages,
- contacts,
- documents,
- personal files.

This creates a separation between:

16th Asiatic Lion Population Estimation (2025)

Particular	Details
Latest estimated population	**891 lions (2025)**
Population in 2020	674
Population in 2015	523
Increase: 2020 → 2025	**217 lions / 32.2%**
Increase: 2015 → 2025	**368 lions / 70.4%**
State	**Gujarat**
Main region	Gir & Greater Gir landscape
Scientific name	Panthera leo persica
Latest estimation	**16th Asiatic Lion Population Estimation**
Survey dates	**10–13 May 2025**
Districts covered	**11 districts of Gujarat**
Survey personnel	3,800+ forest officials & volunteers
Adult females	**330**
Lions outside core protected areas	**497**
Estimated range in 2020	~30,000 sq km
Current range	Nearly **35,000 sq km**
Major conservation programme	**Project Lion**
Project Lion launched	**15 August 2020**

Census/Estimation year	Asiatic Lions	Increase	% Growth
2010	411	—	—
2015	523	+112	**27.3%**
2020	674	+151	**28.9%**
2025	**891**	**+217**	**32.2%**
2010 → 2025	411 → 891	**+480**	**~116.8%**

Area	Purpose
Habitat management	Improve and protect lion habitats
Disease surveillance	Detect outbreaks before they spread
Veterinary care	Treatment/rescue of injured or sick lions
Landscape management	Manage lions beyond Gir
Habitat connectivity	Maintain movement corridors
Technology	Better tracking and monitoring
Human-lion conflict management	Reduce risks to lions and communities
Rescue systems	Respond to lions entering settlements
Genetic/conservation management	Protect long-term viability of population

Why disease is a serious concern

A population concentrated within one geographical region can be vulnerable to an epidemic. Disease outbreaks such as **Canine Distemper Virus (CDV)** have therefore been a conservation concern.

This is one reason conservationists emphasize creating resilient populations, disease surveillance and reducing the risks associated with having a large proportion of a species concentrated in one landscape.

Feature	Asiatic Lion	African Lion
Scientific classification commonly used	*Panthera leo persica*	*Panthera leo leo* / regional populations depending on taxonomy
Main wild Indian population	**Gujarat**	—
Major Indian habitat	Gir/Greater Gir	Africa
Male mane	Generally less extensive	Often more extensive
Abdominal skin fold	**Characteristic prominent fold**	Usually less prominent
Population distribution	Extremely geographically concentrated	Distributed across multiple African countries

Kerala → “Keralam”

Point	Details
Proposed new name	**Keralam**
Present constitutional name	Kerala
Bill	**Kerala (Alteration of Name) Bill, 2026**
Ministry	Ministry of Home Affairs
Introduced in	**Lok Sabha**
Date introduced	**10 August 2026**
Minister introducing it	Minister of State for Home Affairs **Nityanand Rai**
Objective	Replace the name **“Kerala” with “Keralam”** in the Constitution and other relevant laws
Current status	**Introduced / pending before Parliament** as of 10 August 2026
Constitutional provision	Primarily **Article 3**, read with **Article 4**
Schedule affected	**First Schedule** of the Constitution

- **Why does Kerala want to become “Keralam”?**
- The main reason is **linguistic and cultural identity**.
- In Malayalam, the State is traditionally called:
- **കേരളം = Keralam**
- “Kerala” became the commonly used English form. The State government argues that the constitutional name should correspond with the indigenous Malayalam name.
- The Kerala Legislative Assembly therefore sought to change the official constitutional name from **Kerala → Keralam**.

Date	Development
9 August 2023	Kerala Assembly initially passed a resolution seeking the name “Keralam”.
Problem found	The original resolution needed technical/legal corrections regarding which constitutional provisions required modification.
24 June 2024	Kerala Assembly unanimously adopted a revised resolution asking the Centre to rename Kerala as **Keralam**.
24 February 2026	Union Cabinet approved the proposal to alter the State's name.
After Cabinet approval	President referred the proposed Bill to the Kerala Legislature under Article 3 for its views.
2026	Kerala Legislative Assembly agreed unanimously with the Bill referred to it.
10 August 2026	Kerala (Alteration of Name) Bill, 2026 introduced in Lok Sabha.
Next	Lok Sabha must consider/pass it.
Then	Rajya Sabha must pass it.
Finally	President's assent required.
After commencement	Constitution and relevant Central laws will use **Keralam**.

Power under Article 3	Example
Form a new State	Creation of Telangana
Increase area of a State	Transfer territory to a State
Diminish area	Territory removed from one State
Alter boundaries	Boundary adjustments
Alter name of a State	**Kerala → Keralam**

Statement	Correct?
President must seek State Legislature's views in applicable Article 3 cases	☑
State Legislature must approve the Bill	✗
State Legislature has a veto	✗
Parliament is bound by State Legislature's opinion	✗
Parliament has the final legislative authority	☑

Feature	Kerala → Keralam	Normal Constitutional Amendment
Main Article	**Article 3 + Article 4**	Article 368
Type of Bill	Ordinary Bill	Constitutional Amendment Bill
Special majority	✖ No	☑ Usually yes
Simple majority	☑	✖ Generally insufficient
President's recommendation before introduction	☑ Article 3 requirement	Generally not required
State Legislature views	☑ Relevant under Article 3 proviso	Depends on amendment
Half States' ratification	✖	Required for certain Art. 368 amendments
Can amend First Schedule?	☑	☑
Treated as Article 368 amendment?	**No**	Yes

Article	Subject	Kerala relevance
Article 1	India = Union of States	Basic territorial framework
Article 2	Admission/establishment of new States	Related concept
Article 3	Formation of States; alteration of areas, boundaries and **names**	★ **Most important**
Article 4	Supplemental/consequential provisions for laws under Arts. 2 & 3	★ Explains why Art. 368 procedure isn't needed
Article 368	Constitutional amendment procedure	**Not required for this rename**
First Schedule	States & Union Territories	“Kerala” → “Keralam”
Eighth Schedule	Recognised languages	Malayalam already included

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THE DAILY QUIZ

Here is a quiz on the 'king of beasts' on the occasion of Worl every August 10

V.V. Ramanan

QUESTION 1
Name the conservation charity that came up with the idea of World Lion Day in 2013.

QUESTION 2
What is the scientific name for the Asiatic Lion subspecies found in India?

QUESTION 3
If 'Project Tiger' was launched in 1973, on which date and year was 'Project Lion' announced in the country, and what is the current population of the Asiatic lions as of 2025?

QUESTION 4
Which lion was the subject of the first of the Twelve Labours of Heracles?

QUESTION 5
In Frank Baum's '*The Wonderful Wizard of Oz*', which quality does the Cowardly Lion seek from the Wizard?

QUESTION 6
In the famous flick, '*The Lion King*', if the protagonist is Simba, what are the names of his father and villainous uncle?

QUESTION 7
Which famous sculptor designed the four enormous bronze lions at the base of Nelson's Column in London's Trafalgar Square?

Visual Question:
This is the inspiration for India's National emblem. Where can one see the Lion Capital now?

CM

Word of the day

Pugnacity:

a natural disposition to be hostile

Synonyms: aggression, defiance, irritability

Usage: *His pugnacity often led to unnecessary arguments.*

Pronunciation: newsth.live/pugnacity

International Phonetic Alphabet: /pʌgnæsəti/

Thank you ☺