

Daily Current Affairs





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The Hindu



0
**PIB, PRS & Other
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Express**



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Always control your "M"
Mouth, mind, mood & money



MOUTH



MIND



MOOD



MONEY





FADING COLOUR India's green initiative goes grey

The CAG has flagged major lapses in the National Mission for a Green India, including inadequate funding and failure to meet key ecological targets

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NASA's Moon
Base programme
and the lunar future

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Iran fires back at
Trump's claims on
Strait of Hormuz

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Padikkal's unbeaten
century puts India
in control

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INSIDE



New scheme to disclose foreign assets, says govt.

NEW DELHI The IT Department on Saturday notified a new voluntary disclosure scheme allowing small taxpayers to declare certain undisclosed foreign assets and income by paying an effective 60% tax, as the government seeks to bring overseas holdings into the tax net without exposing eligible individuals to further penalties or prosecution. **» PAGE 8**

Telangana SIR: fate of 94 lakh remains uncertain

HYDERABAD After August 17, the date of publication of draft electoral rolls in Telangana, Electoral Registration Officers (EROs) will have to conduct hearings for the verification of close to 94 lakh voters within two months. Of these, more than 32 lakh are those who did not file in their details from the final electoral rolls of 2012 SIR as required in the Constitution Form. **» PAGE 2**

Israeli air strikes on Lebanon kill at least 10 people

BEIRUT Israeli air strikes on southern Lebanon killed at least 11 people on Saturday, in the deadliest attack since a previous clash between Israel and Hezbollah in 2006. The Israeli military said that it struck Hezbollah infrastructure in response to an action against Israeli soldiers in the area. **» PAGE 15**

Protest over murder case turns violent in Hansi

The Hindu Bureau
GURUGRAM

Six police personnel, including Hansi Superintendent of Police (SP) Vinod Kumar, and a number of protesters were injured Saturday after the police clashed with members of farmer unions and khap panchayats who were marching towards the venue of an Independence Day programme in Hansi. Both the police and protesters reportedly engaged in stone-pelting, during the clashes.

Over a dozen farmer leaders and around 100 unidentified persons have

Modi pitches reforms, reaches out to Gen Z

PM, addressing the nation on Independence Day, promises AI skilling programmes, free coaching

He warns that 'intellectual Naxals' are trying to revive violence and calls for their isolation

Modi announces a civil defence overhaul to protect critical infrastructure from threats

Natasha Hishar
NEW DELHI

Addressing the nation from the ramparts of Red Fort on the 75th Independence Day of India, just days after massive youth protests rocked the capital, Prime Minister Narendra Modi stressed a seven-point economic reform plan and an outreach to Gen Z youth, promising AI skilling programmes and free online coaching, in an attempt to tackle post-globalisation anxieties. He warned the country about the threat of "digital Naxals" — intellectual or ideological Naxals — in society, even after the eradication of armed left-wing extremism.

At the first Independence Day that saw *Vande Mataram* preceding the National Anthem, the Prime Minister directly addressed challenges facing the youth, from employment worries to the incursion of Artificial Intelligence in everyday life. More than one crore youth will be provided AI skills in a "massive mission" drive over the coming year, Mr. Modi said. India's digital public infrastructure will be used to provide free online coaching to students wishing to take various competitive exams, and there will be a nationwide sports talent hunt among children between five and 15 years of age ahead of the 2036 Olympic Games, he added.

This acknowledgement of Gen Z anxieties that



Reacting out: PM Narendra Modi meets schoolchildren during the Independence Day celebration at the Red Fort, across a vast

spilled over into the recent Janasiksha protests was, however, aptly put by a warning about "intellectual Naxals", who, Mr. Modi said, should be isolated. "We have succeeded in eliminating armed Naxals from the forests and

BJP expresses confidence in young lawyers

NEW DELHI Making his Independence Day address at the Supreme Court on Saturday, Chief Justice of India Surya Kant highlighted the "remarkable resilience" of youth and said that the "Bar and Bench remain committed to the growth" of young law graduates. **» PAGE 9**

were still now be fought only along the borders," he said. "Attacks can target a refinery, the banking sector, or a data centre. Infrastructure can be destroyed and factories can be targeted. We had announced Mission Sudarshan Chakra,

BJP seeks Cong's apology in row on National Song

NEW DELHI The rendition of the full six stanzas of *Vande Mataram* at the Congress's headquarters has triggered a controversy with the BJP seeking an apology from the opposition party after accusing its leader Sonia Gandhi of trying to stop the song. **» PAGE 9**

In multi-layered defence to the Congress's position, with AI and cybersecurity some powerful last year, and work on it is going on rapidly," he added.

A large part of his speech was devoted to what he termed 'digital

or the severe economic scenarios where his government was committed to reforms for growth. This includes manufacturing power with emphasis on quality, agriculture and food processing, technology and innovation as evidenced by the opening of the private sector for space exploration, and operationalisation of seven of eight semiconductor plants in the next year or two; the PM Garibadhi plan for multi-modal connectivity; enhanced domestic capabilities in armament production; a green and blue economy; and the projection of India's soft power.

MODI REPORTS
» PAGE 2

BCI chief apologises for 'hurting' students

Johita Mishra
NEW DELHI

Days after the Bar Council of India (BCI) tried to prevent graduates from the NALSA University of Law from enrolling with State Bar Councils before a backlash forced it to recant, the council's chairperson, Manoj Kumar Mishra, on Saturday apologised to law students for any hurt caused by his words or communications.

In a three-page letter issued on Independence Day, Mr. Mishra — who is also a senior advocate and BJP MP — said he regretted any hurt caused by his statements or directives that may have hurt students.

"Expression of regret" If anything, confronted with the present controversy, any of my words or letter, has hurt the feelings of our law students, I sincerely regret and apologise for the same. An expression of regret is not a matter of prestige or ego. It is simply an acknowledgment that the feelings and concerns of our students matter," he said in his letter without naming any particular institution or directly identifying the controversy.



Manoj Kumar Mishra

their own conclusions. Acknowledging that protests are an important part of democracy, Mr. Mishra said that students must always remain free to express their views. "At the same time, the legal tradition teaches us something equally important, namely that when further facts or clarifications emerge, every issue should be reconsidered objectively and with an open mind. There is no inconsistency between expressing a genuine grievance and thereafter fairly considering a clarification," he added. Describing convocation ceremonies as important milestones, Mr. Mishra said the choice of whether to attend must rest entirely with the students, adding that no student should be forced either to participate or to stay away.

The controversy was triggered by NALSA students objecting to the Chief Justice of India being the chief guest at the convocation over his comments on student protests. The BCI sought to persuade the students for their "sanctions" against the CJI, who later criticised the BCI's actions as well.

Sky is the limit



Flying colours: Various types of kites fly the day in Manipalapuram as Saturday as people gather for the 75th Tamil Nadu International Film Festival. The event showcased a stunning array of kites from India, Thailand, Vietnam, Singapore, Malaysia, and Indonesia. **» VISUALS BY**



Haryana CM Haryana Singh Sami during the Independence Day event in Hansi on Saturday, where the protesters planned to 'burn' PM

ing women, attempted to proceed towards the venue where Haryana Chief Minister Haryana Singh Sami was scheduled to hoist the National Flag to mark Independence Day. The protesters had said they announced plans to disrupt the programme, demanding the arrest of the prime accused in the August 4 murder of a dairy operative, Jeevan Kumbhi, in Hansi.

The Hansi SP told journalists that a call was issued 10 to 12 days ago to disrupt the programme and alleged that protesters pelleted stones at police personnel and attempted to

Five killed amid heavy rainfall in Arunachal

Nahel Karmahar
DISWAN

At least five people were killed and several others injured in separate incidents across rain-battered Arunachal Pradesh. "Rescue operations were carried out, and two soldiers were rescued," the SP said, adding that several tractors and other vehicles brought by the protesters had been impounded.

FOOD REPORT
» PAGE 3

Modi pitches reforms, reaches out to Gen Z

PM, addressing the nation on Independence Day, promises AI skilling programmes, free coaching

He warns that 'intellectual Naxals' are trying to revive violence and calls for their isolation

Modi announces a civil defence overhaul to protect critical infrastructure from threats

Nistula Hebbar
NEW DELHI

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dence Day that saw *Vande Mataram* preceding the National Anthem, the Prime Minister directly addressed challenges facing the youth, from employment worries to the incursion of Artificial Intelligence in everyday life. More than one crore youth will be provided AI skills in a "mission mode" drive over the coming year, Mr. Modi said. India's digital public infrastructure will be used to provide free online coaching to students wishing to take various competitive exams, and there will be a nationwide sports talent hunt among children between five and 15 years of age ahead of the 2036 Olympic Games, he added.

This acknowledgement of Gen Z anxieties that



Reaching out: PM Narendra Modi meets schoolchildren during the Independence Day celebrations at the Red Fort. SUSHIL KUMAR VERMA

spilled over into the recent Jantar Mantar protests was, however, spiked by a warning about "intellectual Naxals", who, Mr. Modi said, should be isolated. "We have succeeded in eliminating armed Naxalites from the forests and

freeing the country, but these *dimagi* Naxalites are waiting for opportunities," he said.

He announced a full restructuring of civil defence infrastructure. "The nature of warfare is changing. There is no guarantee that

CJI expresses confidence in young lawyers

NEW DELHI

Making his Independence Day address at the Supreme Court on Saturday, Chief Justice of India Surya Kant highlighted the "remarkable resilience" of youth and said that the "Bar and Bench remain committed to the growth" of young law graduates. » [PAGE 3](#)

wars will now be fought only along the borders," he said. "Attacks can target a refinery, the banking sector, or a data centre. Infrastructure can be destroyed and factories can be targeted. We had announced Mission Sudarshan Chakra,

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NEW DELHI

The rendition of the full six stanzas of *Vande Mataram* at the Congress's headquarters has triggered a controversy with the BJP seeking an apology from the Opposition party after accusing its leader Sonia Gandhi of trying to stop the song. » [PAGE 4](#)

[a multi-layered defence infrastructure system, with AI and cybersecurity components] last year, and work on it is going on rapidly," he added.

A large part of his speech was devoted to what he termed 'Saptadha-

ra' or the seven economic streams where his government was committed to reforms for growth. This includes manufacturing power with emphasis on quality; agriculture and food processing; technology and innovation as evidenced by the opening of the private sector for space exploration, and operationalisation of seven or eight semiconductor plants in the next year or two; the PM GatiShakti plan for multi-modal connectivity; enhanced domestic capabilities in armament production; a green and blue economy; and the projection of India's soft power.

MORE REPORTS
» [PAGE 2](#)

PM's PROMISES



Five-eight more semiconductor plants



100 GW nuclear power capacity by 2047



Lakhpati Didi target to double to **60 million**



AI training for **10 million** youth



Free online coaching for competitive exams



Talent hunt to identify promising sportspersons

Sapta Dhara framework



Manufacturing: Enable value chain for small components and large products, from design to manufacturing



Agri & food processing: Farmer access to global markets aided by FTAs, with cuisine, millets, etc



Defence: Emerge as global supplier of next-gen defence tech like drones, hypersonic tech



Tech & innovation: Create hub for emerging tech such as AI, quantum tech, space



Green & blue economy: Global scale in renewable energy, green hydrogen; fisheries, ocean tech



Gati Shakti: High-speed inter-city connectivity via high speed rail; ports to be engines of growth



Soft power: Tap yoga, ayurveda, handicrafts, culture, films, digital content, tourism

Announcement

Details given in the article

Objective

AI skilling programme

More than one crore young people are to receive AI skills in “mission mode” over one year

Prepare youth for an AI-driven employment market

Free online coaching

Digital public infrastructure will be used to provide free coaching for competitive examinations

Improve access for students who cannot afford private coaching

National sports talent hunt

Children between 5 and 15 years will be identified nationwide

Build a long-term pool of athletes before the 2036 Olympic Games

Direct Gen Z engagement

The PM acknowledged concerns related to employment and AI

Address economic anxiety among younger citizens



The underlying message is that India must simultaneously:

- Create employment for its young population.
- Prepare citizens for AI-led economic change.
- Improve manufacturing and infrastructure.
- Develop strategic technologies such as semiconductors.
- Protect economic assets from conventional and cyber threats.
- Strengthen defence production and reduce external dependence.



INSIDE



'Dhruv Nagal doesn't mean the Opposition'

NEW DELHI Union Minister Ravi Shankar Prasad on Sunday that PM Narendra Modi's reference to "dhruv" (intellectual) Nagal in his Independence Day address was not aimed at Opposition leaders. He said PM was calling out those who "support Modi", a PAGE 8



Ukraine launches massive attacks, killing 6 in Russia

KYIV Ukraine launched hundreds of drones across Russia on Sunday, killing at least six persons in one of Kyiv's largest aerial attacks of the war. Kyiv has stepped up its attacks on Russia, with long-range missiles and drones targeting military industries and energy facilities, a PAGE 14

Former Minister found dead at Trinamool office

KOLKATA Former West Bengal Minister and Trinamool Congress leader Ashish Banerjee was found dead on Sunday morning inside a party office near his residence in Birlahat. The 75-year-old leader was a 14-term Trinamool MP and was Deputy Speaker of the West Bengal Assembly from 2021 to 2026, a PAGE 8

Army to ready ex-Agniveer list for CAPF postings

**VIJAYA SINGH
NEW DELHI**

The armed forces are likely to compile a list of Agniveers eligible for recruitment into the Central Armed Police Forces (CAPF) under the government's reservation policy for the temporary recruits, a government source has told *The Hindu*.
The first batch of around 25,000 Agniveers is scheduled to retire from the Army by December. While the CAPFs have reserved 50% of their vacancies for former Agniveers, the Army, Navy, and Air Force will recruit details of eligible personnel, indicating that Agniveers may not be able to apply directly for recruitment under the reserved quota, the source said.
Although recruitment into the armed forces is not based on caste reservation,

Bangladesh sets 'terms' for India visit by PM

It seeks 'propitious environment' before any visit by the PM, says Hasina's press meet 'vitiated' ties | Bangladesh urges India to 'extradite' former PM and suspected killers of radical student leader | Sources earlier indicated that talks had been on track after India had distanced itself from Hasina

**Ratol Bhattacharjee
NEW DELHI**

The Bangladesh Ministry of Foreign Affairs said on Thursday that officials from New Delhi had extended two invites to Mr. Rahman — one for the upcoming BRICS summit to be held here and the other an invite for a bilateral visit.
The latter was extended on February 12, when Mr. Rahman was sworn in after winning the general election.
"We are of the view that a propitious environment needs to be created for the visit. To this end, we have requested the Indian authorities to expeditiously act on our request to extradite Sheikh Hasina and other fugitive criminals, and to hand over to Bangladesh the accused killers of the late Sharif Osman Hadi in compliance with our bilateral extradition treaty," said Mr. Karim in a state-

son of India's External Affairs Ministry, Rashidul Islam, had indicated last Friday that New Delhi had extended two invites to Mr. Rahman — one for the upcoming BRICS summit to be held here and the other an invite for a bilateral visit.
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"We are of the view that a propitious environment needs to be created for the visit. To this end, we have requested the Indian authorities to expeditiously act on our request to extradite Sheikh Hasina and other fugitive criminals, and to hand over to Bangladesh the accused killers of the late Sharif Osman Hadi in compliance with our bilateral extradition treaty," said Mr. Karim in a state-



Diplomatic outreach: Indian envoy (second from left) calls on Bangladesh Prime Minister Sheikh Hasina's press conference in New Delhi, 2024

ment, adding, "We are awaiting their response in which she had targeted Mr. Rahman's government."
Subsequently, Indian High Commissioner to Bangladesh, Danish Tripathi, called on Mr. Rahman on August 10. In view of these exchanges, sources in India had indicated that "positive movements" had started and that the window for a big ticket visit to Bangladesh was gradually opening.



Diplomatic outreach: Indian envoy (second from left) calls on Bangladesh Prime Minister Sheikh Hasina's press conference in New Delhi, 2024

The Bangladesh spokesperson confirmed the consultation and said, "Officials of Bangladesh and India have been in touch with each other for several weeks on the possibility of a bilateral visit by Honorable Prime Minister Mr. Tarique Rahman to India. However, this process was vitiated by the open press interaction in New Delhi on August 3 by Sheikh Hasina."
"We are of the view that a propitious environment needs to be created for the visit. To this end, we have requested the Indian authorities to expeditiously act on our request to extradite Sheikh Hasina and other fugitive criminals, and to hand over to Bangladesh the accused killers of the late Sharif Osman Hadi in compliance with our bilateral extradition treaty," said Mr. Karim in a state-

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Field of colours



Festive mood: Hybrid and globe marigold flowers are harvested in Combaries, Tamil Nadu, on Sunday as flower markets in the State gear up to meet the increased demand during the Onam season in Kerala. (A. K. SINGH)

Jharkhand govt. invites protesters for talks today

**Amir Bhargava
PATNA**

Protesting students burnt the effigies of Jharkhand Chief Minister Hemant Soren and Congress leader Rahul Gandhi on the 24th day of their sit at Jai Singh Mandi Stadium in Ranchi, alleging that the State government was not serious about their demand for a Central Bureau of Investigation (CBI) probe into alleged irregularities in competitive exams for government jobs.
The Congress is a part of the Jharkhand Mukti Morcha (JMM)-led government in the state.
Later in the day, the State government extended an invitation to the protesters for a fourth round of talks in Ranchi on Monday afternoon, according to a district official.

No headway
Beyond Ranchi, effigies were also burnt in other districts, with students shouting slogans against the government. The Congress, which had reportedly promised to withdraw support to the State government if it did not address their demands by Independence Day.
Hundreds of students have gathered at the stadium in the State capital since July 25, demanding a CBI inquiry.
Kavindra Paswan, the leader of the JMM-led Reform Bloc, said the government had not taken any concrete steps to address their demands.
"We have repeatedly mentioned that if the government does not listen to our demands by August 15, we will withdraw the JMM's support to the State government. We have no other option left," Mr. Paswan said.



NTA supports stage a match against alleged irregularities in exams conducted by NTA, at the Arts Faculty of Delhi University, 2024

NTA orders re-test for 3 UGC-NET papers over question errors

**Meeraj Porecha
NEW DELHI**

The National Testing Agency (NTA) said on Sunday that it will re-conduct the University Grants Commission National Eligibility Test (UGC-NET) for English, sociology, and commerce after finding that the papers had "defects" which "do not meet the standards of fairness and error-free examination".
The decision follows multiple complaints from candidates about errors in the question papers.
While the English and commerce re-exams will be held on September 30, the sociology re-test will be conducted on September 23, the NTA said.
The NTA had conducted the UGC-NET exam to recruit Assistant Professors and give Junior Research Fellowships, as well as for Ph.D. admissions, in 87 subjects in the last week of June. After the exams, candidates and student groups staged a large-scale question rejections from past years in English and commerce, alleging spelling mistakes, poor translation, and garbled word order in the sociology paper.
NTA has declined to re-conduct exams for these subjects after many complaints were received regarding errors in the question papers. A committee

The agency will hold re-exams for English and Commerce on Sept. 2 and Sociology re-test on Sept. 13

made to review these complaints came to the conclusion that the exams needed to be re-conducted," NTA Director General Abhishek Singh said.
"The committee found that the three papers had many factual, typographical, and translation errors, including misspell names of prominent scholars, garbled book titles, errors in the stem wording of questions, grammatical errors, gender and number agreement errors, punctuation mistakes, and non-standard collocations for established concepts, as well as repetition of a significant number of questions previously administered," he added.
In a notice, the NTA said the "papers carrying such defects do not meet the standards of fairness and error-free examination."
"Further details of city, centre, and admit card details will be notified separately on the official website. No additional examinations for these subjects after the candidates charged from the candidates of these three subjects for the re-conduct," the NTA said.

Bangladesh sets 'terms' for India visit by PM

It seeks 'propitious environment' before any visit by the PM, says Hasina's press meet 'vitiating' ties

Bangladesh urges India to 'extradite' former PM and suspected killers of radical student leader

Sources earlier indicated that talks had been on track after India had distanced itself from Hasina

Kallol Bhattacharjee
NEW DELHI

The Bangladesh Ministry of Foreign Affairs said on Sunday that officials from New Delhi and Dhaka have been in talks for "several weeks" for a possible visit to India by Prime Minister Tarique Rahman. It also said that the atmosphere of bilateral relations has been "vitiating" by deposed Prime Minister Sheikh Hasina's August 5 press conference at the Foreign Correspondents Club here.

Urging India to "extradite" Ms. Hasina and the suspected killers of radical student leader Osman Hadi, the Bangladeshi Ministry's official spokesperson, A.K.M. Shahidul Karim, said that "a propitious environment" is required for Mr. Rahman's visit.

The official spokesper-

son of India's External Affairs Ministry, Randhir Jaiswal, had reiterated last Friday that New Delhi had extended two invites to Mr. Rahman – one for the upcoming BRICS Summit to be held here and the other an invite for a bilateral visit.

The latter was extended on February 17, when Mr. Rahman was sworn in after winning the general election.

"We are of the view that a propitious environment needs to be created for the visit. To this end, we have requested the Indian authorities to expeditiously act on our request to extradite Sheikh Hasina and other fugitive criminals, and to hand over to Bangladesh the accused killers of Shaheed Sharif Osman Hadi in compliance with our bilateral extradition treaty," said Mr. Karim in a state-



Diplomatic outreach: Indian envoy Dinesh Trivedi calls on Bangladesh Prime Minister Tarique Rahman in Dhaka on August 10 after deposed Prime Minister Sheikh Hasina's press conference in New Delhi. PTI

ment, adding, "We are awaiting their response."

'Positive movements'

Diplomatic sources had earlier indicated that bilateral talks had been on the right track after India dis-

tanced itself from Ms. Hasina's press conference in which she had targeted Mr. Rahman's government.

Subsequently, Indian High Commissioner to Dhaka, Dinesh Trivedi, called on Mr. Rahman on

August 10. In view of these exchanges, sources in Dhaka had indicated that "positive movements" had started and that the window for a big ticket visit from Dhaka was gradually opening.

The Bangladeshi spokesperson confirmed the consultation and said, "Officials of Bangladesh and India have been in touch with each other for several weeks on the possibility of a bilateral visit by Honourable Prime Minister Mr. Tarique Rahman to India. However, this process was vitiated by the open press interaction in New Delhi on August 5 by Sheikh Hasina..."

Earlier, on August 7, Mr. Jaiswal had distanced India from Ms. Hasina's press conference saying that India does not "endorse" the comments made against the "duly constituted government" of Bangladesh.

In Sunday's remarks, Mr. Karim reiterated Dhaka's "Bangladesh first" foreign policy and said the government will continue to "promote friendly bilateral relations with other

countries" including with neighbours, "on the basis of sovereign equality, national dignity, non-interference in each other's internal affairs and mutual benefit".

Ms. Hasina sought refuge in India on August 5, 2024, after a popular uprising toppled her government.

Hadi, a radical student leader who was part of the protests and subsequently planned to contest elections, was shot in Dhaka by unknown assailants in December 2025. He passed away in Singapore while undergoing treatment on December 18, 2025, leading to widespread violence in Bangladesh. Dhaka has been maintaining that the suspected shooters involved in the incident escaped to India, but New Delhi has not said anything definitive in response.

What is the central issue?

Bangladesh Prime Minister **Tarique Rahman's** proposed visit to India has not been cancelled, but Dhaka says India must first help create a “propitious” or favourable diplomatic environment.

The immediate causes of tension are:

- Former Prime Minister **Sheikh Hasina's** presence in India.
- Bangladesh's demand for her extradition.
- Hasina's August 5 press interaction in New Delhi, in which she criticised Bangladesh's present government.
- Bangladesh's demand that India hand over suspects in the killing of student leader **Osman Hadi**.
- Dhaka's concern that political activities conducted by Hasina from Indian territory amount to interference in Bangladesh's internal affairs.

Issue

Bangladesh's position

India's position

Tarique Rahman's India visit

A favourable political and diplomatic environment must be created first

India has invited Rahman and continues diplomatic consultations

Sheikh Hasina's presence

India should extradite her to Bangladesh

India has acknowledged the request and says it is being examined through applicable legal procedures

Hasina's press conference

It damaged bilateral relations and targeted Bangladesh's elected government

India says it did not organise or endorse Hasina's statements

Killing of Osman Hadi

Suspected attackers allegedly escaped to India and must be handed over

No definitive public response was reported in the article

Bilateral relationship

Dhaka wants relations based on equality, dignity and non-interference

India is attempting to preserve constructive government-to-government relations

Future direction

"Bangladesh First" foreign policy

Strategic engagement while avoiding identification with Hasina's political campaign

Expected action

Restrain political activity by Hasina

Act on the extradition request

Cooperate over Osman Hadi's alleged killers

Respect non-interference

Engage with the elected government

Maintain sovereign equality

Meaning

Bangladesh does not want Indian territory used for speeches challenging its government

Dhaka wants India to begin or expedite the legal process for returning Hasina

Bangladesh wants suspects believed to be in India arrested and handed over

India should avoid appearing to influence Bangladesh's internal politics

India should deal directly with Rahman's government rather than remain politically associated with Hasina

Dhaka wants the relationship to be seen as one between equal sovereign states

7. Bangladesh's "Bangladesh First" foreign policy

Bangladesh says it will promote relations based on:

- Sovereign equality.
- National dignity.
- Non-interference.
- Mutual benefit.
- Friendly relations with all countries.

This resembles the "national interest first" approach adopted by many governments.

Practical meaning

Bangladesh is signalling that:

- It does not want to depend excessively on India.
- It will diversify relations with China, Pakistan, the US, the Gulf and other partners.
- Cooperation with India will continue, but Dhaka expects greater sensitivity towards domestic Bangladeshi politics.
- Its relationship with India should not be determined by India's historic ties with the Awami League.

8. Why Bangladesh is strategically important to India

Area	Importance to India
Northeast connectivity	Transit through Bangladesh can significantly reduce travel time and logistics costs
Border security	India and Bangladesh share a border of more than 4,000 km
Counterterrorism	Cooperation helps prevent insurgent and extremist groups from using cross-border territory
Trade	Bangladesh is one of India's most important trading partners in South Asia
Bay of Bengal	Bangladesh is strategically located near important maritime routes
Energy	The countries cooperate in electricity, pipelines and cross-border energy trade
Water sharing	They share 54 transboundary rivers
China factor	India is concerned about increasing Chinese strategic and infrastructure influence
Regional organisations	Bangladesh is important for BIMSTEC, BBIN and India's Neighbourhood First policy

Because of these interests, India is unlikely to allow the Hasina issue to permanently destroy relations with Bangladesh's current government.

10. Options available to India

Option	Advantage	Risk
Immediately extradite Hasina	Could rapidly improve relations with Rahman’s government	Legal, humanitarian and political consequences
Reject extradition	Protects Hasina and India’s former strategic partner	Could seriously damage ties with Dhaka
Continue legal examination	Provides time and preserves procedural legitimacy	Bangladesh may interpret delay as protection of Hasina
Restrict Hasina’s political activity	Could reduce immediate diplomatic tensions	May raise questions about her rights and status in India
Seek assurances before extradition	Addresses concerns over fair trial and punishment	Negotiations could become prolonged
Separate the visit from extradition	Allows cooperation on trade and security to continue	Dhaka may refuse unless the political atmosphere improves

The most likely approach is a **middle path**: India continues examining the extradition request, distances itself from Hasina’s statements, limits political embarrassment to Dhaka and proceeds with engagement with Rahman.

Text & Context

THE HINDU

NEWS IN NUMBERS

Area affected by Belgium wildfire since Friday

3,000

in hectares. A wildfire raging in a nature reserve in eastern Belgium, the biggest to hit the country in recent history, has more than doubled in size in 24 hours to affect some 3,000 hectares, authorities said on Sunday. The Walloon regional government said that over 250 emergency personnel were deployed.

Persons killed in Israeli strikes in southern Lebanon

11

Israel vowed on Sunday it would hit Hezbollah again if it renewed, as it identified what it described as a commander killed in strikes a day earlier that also left several children dead. Israeli strikes on Saturday killed 11 people in southern Lebanon, according to authorities, in the deadliest attacks since a deal was reached in June aimed at ending hostilities.

Roads blocked in Himachal Pradesh due to torrential rains

118

Torrential rains in Himachal Pradesh have led to the closure of 118 roads across the State, as the local meteorological office issued an orange alert for heavy to very heavy rains at selected places in five districts on Monday and Tuesday. Sharamshala recorded 96.2 mm of rainfall, followed by Palampur at 55 mm and Kangra at 34.4 mm.

Students stranded as floodwaters enter school in Odisha

400

Around 400 students, including 120 girls, were left stranded at a government-run residential school in Odisha's Kendrapara district after floodwaters entered the campus on Sunday, an official said. The school is located in a low-lying area at Kadasahi village under Pambhagpala gram panchayat in Patisma block.

Aid trucks that entered Afghanistan via Pakistan

700

More than 700 trucks carrying international humanitarian aid entered Afghanistan via Pakistan through a near-total closure of the land border between the two countries in October, the United Nations said Sunday. The country was carrying "food and other humanitarian items," a UN spokesman said.

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The federal dilemma of delimitation

The Centre made an oral assurance while introducing the Bill to increase Lok Sabha seats that each State's share would increase by 50% on a pro-rata basis. However, the increase could weaken the Rajya Sabha's role as a check on the Lower House, while the Lok Sabha's limited sitting days would leave MPs with less time to raise issues

EXPLAINER

Rangarajan R.

The story so far: The Tamil Nadu Legislative Assembly has passed a resolution urging the Centre to permanently freeze the number of Lok Sabha seats at the existing number of 543 and maintain the present state-wise distribution of those seats. It also advocated the preservation of current ratio of 2.51 between Lok Sabha and Rajya Sabha seats. It sought the implementation of one-third reservation of seats for women in the Lok Sabha from the 2026 election onwards, without linking it to any future census or delimitation.

Defining delimitation Delimitation means the process of fixing the number of seats and boundaries of the territorial constituencies in each State for the Lok Sabha and Legislative Assemblies. This "Delimitation process" is performed by "Delimitation Commission" that is set up under an act of Parliament. The last time when the number of seats were determined was on the basis of 1971 census population.

"Democracy" means "rule or government by the people". It follows that the government is elected by a majority with the broad principle of "one citizen-one vote-one value". Article 80(2) of the Constitution provides that the ratio between the number of seats and population of a State, shall as far as practicable be same for all the States. The number of seats in the Lok Sabha based on 1971 census was fixed at 543, when the population was 54.8 crores. This broadly translated to an average population of 10.1 lakhs per constituency. However, it has been frozen as per 1971 census in order to encourage population control measures as that States with higher population growth do not end up having higher number of seats. This was done through the 42nd Amendment Act till the year 2000 and was extended by the 84th amendment act till 2026. This number will have to be readjusted based on the first census after 2026 which would be the next census in 2027. In 2023, through the 106th Constitutional Amendment, the Parliament had provided for one-third reservation of seats for women in the Lok Sabha and Legislative Assemblies. This would be through delimitation based on the census in 2027.

The issue involved

The population explosion that happened in our country during the last five decades has been uneven, with some States like Uttar Pradesh, Bihar, Madhya Pradesh and Rajasthan witnessing a greater increase than States like Kerala, Tamil Nadu, Karnataka and Andhra Pradesh. The ratio between the current number of seats and the projected population of States as of 2026 does not satisfy the core democratic principle of "one person-one vote-one value".

On the other hand, the increase in the number of seats among various States based on the current population (to 648) is provided in Table 2. Southern States, smaller states in the North, as well as the North Eastern States, are bound to be at a disadvantage when compared to large new Indian States in such a scenario. This would be against the federal principles of our constitution. It also goes against the philosophy for freezing the seats as per 1971 census with the States

Representation imbalance

The contribution of seats based on current population could put smaller and less populous States at a disadvantage



Table 1: Value of vote of each citizen based on estimated population as of 2026

State	Number of seats at present	Projected number of seats in 2026	Projected Lok Sabha seat in 2026	Value of 1 vote
Uttar Pradesh	80	28.9	33.1	0.38
Bihar	46	13.5	33.8	0.33
Rajasthan	13	8.4	33.6	0.34
Haryana	20	8.1	31.4	0.37
Tamil Nadu	19	7.8	25	0.9
Andhra Pradesh + Telangana	41	8.9	22.5	0.81
Kerala	10	3.5	22	0.9
Karnataka	12	6.8	24.8	0.72
Punjab	13	3.2	24.8	0.72
Himachal Pradesh	8	0.6	20	0.9
Uttarakhand	5	3.4	24	0.75

* Seats calculated as 1 seat/10 lakh voters based on this base

that have been better at controlling the population living out on their political significance.

Current proposal by the Centre

The Union government had introduced the Constitution 121st Amendment Bill in April 2025 to increase the maximum number of Lok Sabha seats from existing 550 to 650. The Home Minister made an oral assurance in the Parliament that the number of seats in each State/Union Territory would be increased by 50% on a pro-rata basis. However, this bill was defeated in the Lok Sabha. There are expectations that the government may introduce the bill again in the next future with explicit provisions for 50% increase in seats for all States/Union Territories on a pro-rata basis.

The larger implications

The are two main arguments in support of the proposal for 50% pro-rata increase. First, it would enable seamless proportion of representation of various States/Union Territories in the Lok Sabha. Secondly, it would enable seamless reservation of one-third seats for women from the existing 272 seats being reserved for women out of the enlarged house of around 650 seats.

However, such an increase has its share of challenges. Firstly, the current strength of Rajya Sabha is 245 that results in a ratio of 2.64 between the total strength of Lok Sabha and Rajya Sabha. An increase in Lok Sabha seats by 50% without altering seats in Rajya Sabha would skew this ratio to 3.1.

In the event of disagreement between the two houses on any bill, there is a mechanism for Joint Sitting under the Constitution to resolve the deadlock. Though used rarely in the past only 3 times since Independence, this increased strength in the Lok Sabha runs the risk of rise in such joint sittings to push through bills. In such a scenario, it would diminish the role of the Rajya Sabha as an effective check and balance on the Lok Sabha.

Secondly, considering that the Lok Sabha sits for only around 60 days in a year, there would hardly be any meaningful time for each MP to raise their issues in the house. The purpose of the house would then be reduced to mere numerical representation rather than meaningful deliberation.

Finally, the increased cost to the exchequer because of additional MPs would also be a concern. The Ministry of Panchayats and Rural Development (MPLADS) funds needs to be

Table 2: If the number of seats is increased to 648 based on 2026 projected population

(Based on research paper of Milan Vaidya and Jyoti Shrivastava, for the Carnegie Endowment)

State	Number of seats at present	Projected number of seats	Ratio proportion	Ratio population
Uttar Pradesh	80	143	1.77%	16.9%
Bihar	46	79	7.2%	8.3%
Rajasthan	13	52	4.0%	3.3%
Madhya Pradesh	20	32	3.3%	3.3%
Tamil Nadu	19	49	5.7%	3.8%
Andhra Pradesh + Telangana	41	54	3.7%	6.4%
Kerala	10	31	3.7%	2.4%
Karnataka	12	42	3.2%	4.4%
Punjab	13	17	0.2%	2.1%
Himachal Pradesh	8	4	0.7%	0.9%
Uttarakhand	5	7	0.9%	0.6%
Total	543	648		

borne in mind.

Harmonious reconciliation

The issue arises as the democratic and federal principles seem to be at loggerheads in the delimitation exercise as currently envisioned. However, they can be harmoniously reconciled by giving equal importance to both. The main work of a Member of Parliament is to legislate on the "Union List" subjects such as defence, external affairs, railways, telecommunication, taxation etc. and hold the Central government accountable. A minority of the schemes of the Central Government are implemented only by the State governments. Hence, the number of MPs in Lok Sabha may be frozen at the present number of 543, which would ensure no disruption to the current representation of various States.

This would maintain and uphold the federal principle. One-third reservation for women can be provided out of the existing 543 seats. The number of MLAs in each State may be increased in line with the current population to address the democratic representational requirement. Rangarajan R. is a former IAS officer and author of "Caste and the Politics of India". He currently works at Officers IAS Academy. Views expressed are personal.

THE GIST

The Union government introduced the Constitution 121st Amendment Bill in April 2025 to increase the maximum number of Lok Sabha seats from the existing 550 to 650.

The Tamil Nadu Assembly recently passed a resolution urging the Centre to permanently freeze the number of Lok Sabha seats at 543 and maintain the present State-wise distribution of seats.

The ratio between the current number of seats and the projected population of States as of 2026 does not satisfy the principle of one person, one vote, one value. However, increasing the number of seats based on current population would put smaller and less populous States at a disadvantage.

The federal dilemma of delimitation

The Centre made an oral assurance while introducing the Bill to increase Lok Sabha seats that each State's share would increase by 50% on a pro-rata basis. However, the increase could weaken the Rajya Sabha's role as a check on the Lower House, while the Lok Sabha's limited sitting days would leave MPs with less time to raise issues

EXPLAINER

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The story so far: The Tamil Nadu Legislative Assembly has passed a resolution urging the Centre to permanently freeze the number of Lok Sabha seats at the existing number of 543 and maintain the present State-wise distribution of those seats. It also advocated the preservation of current ratio of 2.21 between Lok Sabha and Rajya Sabha seats. It sought the implementation of one-third reservation of seats for women in the Lok Sabha from the 2029 election onwards, without linking it to any future census or delimitation.

Defining delimitation

Delimitation means the process of fixing the number of seats and boundaries of the territorial constituencies in each State for the Lok Sabha and Legislative Assemblies. This 'Delimitation process' is performed by 'Delimitation Commission' that is set up under an act of Parliament. The last time when the number of seats were determined was on the basis of 1971 census population.

'Democracy' means 'rule or government by the people'. It follows that the government is elected by a majority with the broad principle of 'one citizen-one vote-one value'. Article 80(2) of the Constitution provides that the ratio between the number of seats and population of a State, shall as far as practicable be same for all the States. The number of seats in the Lok Sabha based on 1971 census was fixed at 543, when the population was 54.8 crores. This broadly translated to an average population of 10.1 lakhs per constituency. However, it has been frozen as per 1971 census in order to encourage population control measures so that States with higher population growth do not end up having higher number of seats. This was done through the 42nd Amendment Act till the year 2000 and was extended by the 84th amendment act till 2026. This number will have to be readjusted based on the first census after 2026 which would be the next census in 2027. In 2023, through the 106th Constitutional Amendment, the Parliament had provided for one-third reservation of seats for women in the Lok Sabha and Legislative Assemblies. This would be through delimitation based on the census in 2027.

The issues involved

The population explosion that happened in our country during the last five decades has been uneven, with some States like Uttar Pradesh, Bihar, Madhya Pradesh and Rajasthan witnessing a greater increase than States like Kerala, Tamil Nadu, Karnataka and Andhra Pradesh. The ratio between the current number of seats and the projected population of States as of 2026 does not satisfy the core democratic principle of 'one person-one vote-one value' (Table 1). On the other hand, the increase in the number of seats among various States based on the current population (to 848) is provided in Table 2. Southern States, smaller states in the North, as well as the North Eastern States, are bound to be at a disadvantage when compared to large north Indian States in such a scenario. This would be against the federal principles of our country. It also goes against the philosophy for freezing the seats as per 1971 census with the States

Representation imbalance

The redistribution of seats based on current population could put smaller and less populous States at a disadvantage



Table 1: Value of vote of each citizen based on estimated population as of 2026

State	Number of seats at present	Projected population as of 2026 (in crores)	Projected population per Lok Sabha seat (in lakhs)	Value of 1 vote*
Uttar Pradesh	80	25.7	32.1	0.56
Bihar	40	12.5	31.8	0.53
Rajasthan	25	8.4	33.6	0.54
Madhya Pradesh	29	9.1	31.4	0.57
Tamil Nadu	39	7.8	20	0.9
Andhra Pradesh + Telangana	42	9.3	22.1	0.81
Kerala	20	3.6	18	1
Karnataka	28	6.9	24.6	0.73
Punjab	13	3.2	24.6	0.73
Himachal Pradesh	4	0.8	20	0.9
Uttarakhand	5	3.2	24	0.75

* Kerala calculated as 1 and States' values derived on this base

that have been better at controlling the population losing out on their political significance.

Current proposal by the Centre

The Union government had introduced the Constitution 131st Amendment Bill in April 2026 to increase the maximum number of Lok Sabha seats from existing 550 to 850. The Home Minister made an oral assurance in the Parliament that the number of seats in each State/Union Territory would be increased by 50% on a pro-rata basis. However, this bill was defeated in the Lok Sabha. There are expectations that the government may introduce the bill again, in the near future with explicit provisions for 50% increase in seats for all States/Union Territories on a pro-rata basis.

The larger implications

The are two main arguments in support of the proposal for 50% pro-rata increase. First, it would not alter the current proportion of representation of various States/Union Territories in the Lok Sabha. Second, it would enable seamless reservation of one-third seats for women with the additional 272 seats being reserved for women out of the enlarged house of around 816 seats.

However, such an increase has its share of challenges. Firstly, the current strength of Rajya Sabha is 245 that results in a ratio of 2.21 between the total strength of Lok Sabha and Rajya Sabha. An increase in Lok Sabha seats by 50% without altering seats in Rajya Sabha would skew this ratio to 3.34.

In the event of disagreement between the two houses on any bill, there is a mechanism for joint sitting under the Constitution to resolve the deadlock. Though used rarely in the past (only 3 times since Independence), this increased strength in the Lok Sabha runs the risk of rise in such joint sittings to push through Bills. In such a scenario, it would diminish the role of the Rajya Sabha as an effective check and balance on the Lok Sabha. Secondly, considering that the Lok Sabha sits for only around 60 days in a year, there would hardly be any meaningful time for each MP to raise their issues in the house. The purpose of the house would then be reduced to mere numerical representation rather than meaningful deliberation.

Finally, the increased cost to the exchequer because of additional MPs including allocation for the Members of Parliament Local Area Development Scheme (MP-LADS) funds needs to be

borne in mind.

Harmonious reconciliation

The issue arises as the democratic and federal principles seem to be at loggerheads in the delimitation exercise as currently envisaged. However, they can be harmoniously reconciled by giving equal importance to both. The main work of a Member of Parliament is to legislate on the 'Union List' subjects such as defence, external affairs, railways, telecommunication, taxation etc. and hold the Central government accountable. A majority of the schemes of the Central Government are implemented only by the State governments. Hence, the number of MPs in Lok Sabha may be frozen at the present number of 543, which would ensure no disruption to the current representation of various States. This would maintain and uphold the federal principle. One-third reservation for women can be provided out of the existing 543 seats. The number of MLAs in each State may be increased in line with the current population to address the democratic representational requirement. (Rangarajan R. is a former IAS officer and author of 'Courseware on Policy Simplified'. He currently trains at 'Officers IAS Academy'. Views expressed are personal.)

THE GIST

▼ The Union government introduced the Constitution 131st Amendment Bill in April 2026 to increase the maximum number of Lok Sabha seats from the existing 550 to 850.

▼ The Tamil Nadu Assembly recently passed a resolution urging the Centre to permanently freeze the number of Lok Sabha seats at 543 and maintain the present State-wise distribution of seats.

▼ The ratio between the current number of seats and the projected population of States as of 2026 does not satisfy the principle of 'one person, one vote, one value'. However, increasing the number of seats based on current population would put smaller and less populous States at a disadvantage.

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Uttarakhand	5	1.2	24	0.75

* Kerala calculated as 1 and States' values derived on this base

Table 2: If the number of seats is increased to 848 based on 2026 projected population

(Based on research paper of Milan Vaishnav and Jamie Hinton, for the Carnegie endowment)

State	Number of seats at present	Projected number of seats	Existing proportion	Revised proportion
Uttar Pradesh	80	143	14.7%	16.9%
Bihar	40	79	7.4%	9.3%
Rajasthan	25	50	4.6%	5.9%
Madhya Pradesh	29	52	5.3%	6.1%
Tamil Nadu	39	49	7.2%	5.8%
Andhra Pradesh + Telangana	42	54	7.7%	6.4%
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Himachal Pradesh	4	4	0.7%	0.5%
Uttarakhand	5	7	0.9%	0.8%
Total	543	848		

1. What is delimitation?

Delimitation is the process of:

1. Fixing the total number of constituencies.
2. Allocating parliamentary and Assembly seats among states.
3. Redrawing the geographical boundaries of constituencies.
4. Identifying seats reserved for Scheduled Castes and Scheduled Tribes.

Its basic objective is to ensure that constituencies have broadly comparable populations, so that every elected representative represents approximately the same number of people.

Simple example

Constituency	Population	One MP represents 
Constituency A	20 lakh	20 lakh people
Constituency B	35 lakh	35 lakh people

Although both constituencies elect one MP, a voter in Constituency B has less representational weight because one MP represents many more people there.

This produces the principle known as:

"One person, one vote, one value."

2. Two different dimensions of delimitation

These are often confused.

Dimension	Meaning	Present position
Interstate allocation	How many Lok Sabha seats each state receives	Broadly frozen according to the 1971 population framework
Intrastate delimitation	How constituency boundaries are drawn inside a state	Boundaries were last extensively redrawn under the 2002 Delimitation Commission using 2001 Census data

Thus, boundaries inside states were changed, but the total number of seats allocated to each state was not fundamentally redistributed according to its latest population.

3. Constitutional provisions

Article	Provision
Article 81	Composition of Lok Sabha and allocation of seats among states
Article 82	Readjustment of Lok Sabha constituencies after every Census
Article 170	Composition of State Legislative Assemblies
Article 327	Parliament's power to make laws concerning elections
Article 329	Restriction on judicial interference in electoral and delimitation matters
Article 330	Reservation of Lok Sabha seats for SCs and STs
Article 332	Reservation of Assembly seats for SCs and STs

Present constitutional ceiling

Article 81 presently provides for a maximum of:

- **530 representatives from states**, and
- **20 representatives from Union Territories**.

Thus, the constitutional ceiling is **550 elected members**. The current Lok Sabha ordinarily has **543 elected seats**.

The two nominated Anglo-Indian seats were discontinued by the **104th Constitutional Amendment Act, 2019**.

4. Why were state-wise Lok Sabha seats frozen?

India initially followed the principle that states should receive Lok Sabha seats broadly in proportion to their populations.

But this created a serious policy problem.

Some states successfully implemented:

- Family planning.
- Women's education.
- Lower fertility policies.
- Public-health programmes.
- Population stabilisation.

Other states continued to experience faster population growth.

If seats were redistributed after every Census, states that controlled population growth would lose relative political influence, while states with faster population growth would gain seats.

That would effectively **penalise successful population control**.

5. The constitutional freeze: timeline

Development	Effect	
Original Constitution	Seat distribution was expected to be adjusted after every Census	
1971 Census	Became the population base for the state-wise allocation freeze	
42nd Amendment, 1976	Froze interstate allocation of Lok Sabha and Assembly seats until after 2000	
84th Amendment, 2001	Extended the freeze until publication of the first Census taken after 2026	
87th Amendment, 2003	Permitted constituency boundaries to be redrawn using the 2001 Census without changing each state's total seats	
Delimitation Commission, 2002	Redrew constituencies; its orders largely became effective in 2008	
106th Amendment, 2023	Linked women's reservation to a future delimitation following the relevant Census	
131st Amendment Bill, 2026	Proposed ending the freeze mechanism, enlarging Lok Sabha and using a legislatively determined Census	
April 2026 vote	Bill was negatived; connected Bills became infructuous	

6. What did the 2026 proposal seek to do?

Three connected Bills were introduced:

Bill	Proposed function	
Constitution (131st Amendment) Bill, 2026	Increase Lok Sabha's maximum size, change delimitation provisions and enable women's reservation	
Delimitation Bill, 2026	Establish the Delimitation Commission and prescribe the delimitation process	
Union Territories Laws (Amendment) Bill, 2026	Apply corresponding provisions to Delhi, Puducherry and Jammu & Kashmir	

Principal provisions

A. Increase Lok Sabha's ceiling

The Bill proposed increasing the maximum strength:

Category	Existing ceiling	Proposed ceiling
Members from states	530	815
Members from Union Territories	20	35
Total ceiling	550	850

The newspaper's illustrative table uses a working Lok Sabha size of approximately **848 seats** for projected state-wise distribution. This was an analytical projection, not a final allocation enacted by Parliament.

B. Restore population-proportionate allocation

Seats would be divided among states broadly according to their share of the relevant national population.

This would make the average population represented by an MP more equal across states.

C. Permit Parliament to select the Census

The constitutional amendment proposed allowing Parliament to determine by ordinary law:

- When delimitation would occur.
- Which Census would be used.

The accompanying Delimitation Bill proposed using the latest published Census available when the Commission was constituted. At that point, this would effectively mean the **2011 Census**.

D. Operationalise women's reservation

The 106th Amendment provides one-third reservation for women in the Lok Sabha and State Assemblies, but its operation is tied to delimitation after the relevant Census.

The 2026 proposal sought to alter this sequencing so women's reservation could be implemented through the proposed delimitation.

7. What is the North–South representation imbalance?

The central dilemma arises because India has two competing democratic principles.

Principle 1: Equal value of every citizen's vote

A Lok Sabha MP in Uttar Pradesh or Bihar represents considerably more people than an MP in some southern or smaller states.

For example, the article estimates:

State	Existing seats in article	Approx. projected population per MP	Relative vote value* 
Uttar Pradesh	80	32.1 lakh	0.56
Bihar	40	33.8 lakh	0.53
Rajasthan	25	33.6 lakh	0.54
Madhya Pradesh	29	31.4 lakh	0.57
Tamil Nadu	39	20 lakh	0.90
Kerala	20	18 lakh	1.00
Karnataka	28	24.6 lakh	0.73

*The article uses Kerala as the base value of 1.

This means that, in demographic terms, one MP from Bihar represents almost twice as many people as one MP from Kerala.

8. Would southern states actually lose seats?

There are two possibilities.

Scenario A: Existing Lok Sabha size remains unchanged

If the current number of seats were redistributed strictly according to population, some southern states could suffer an absolute reduction.

PRS projections based on the 2011 Census indicated:

State	Current seats	Projected seats if total remained similar	Change 
Uttar Pradesh	80	89	+9
Bihar	40	46	+6
Rajasthan	25	30	+5
Tamil Nadu	39	32	-7
Kerala	20	15	-5
Andhra Pradesh*	42	38	-4

*The historical 2011 configuration must be interpreted carefully because Andhra Pradesh was subsequently bifurcated.

Scenario B: Total Lok Sabha seats increase substantially

Under an enlarged House, southern states might receive more seats in absolute terms but still lose their **percentage share**.

For example:

- Tamil Nadu could rise from 39 to approximately 49 seats.
- But its share could fall from about 7.2% to about 5.8%.
- Uttar Pradesh could rise from 80 to approximately 143 seats.
- Its share could increase from around 14.7% to around 16.5%.

Therefore, the problem is not just "Will Tamil Nadu lose seats?"

The deeper question is:

Will Tamil Nadu lose its relative influence over the formation and functioning of the Union government?

The answer under strict population-based redistribution would likely be yes.

10. The Centre's 50% assurance

The Centre reportedly gave an oral assurance that:

- Every state's existing seats would be increased by approximately 50% on a pro-rata basis.
- No state would lose its existing number of seats.

For example:

State	Current seats	Simple 50% pro-rata illustration 
Uttar Pradesh	80	120
Tamil Nadu	39	About 59
Kerala	20	30
Rajasthan	25	About 38

Under a purely pro-rata increase, every state's percentage share remains approximately unchanged.

However, the Bill also referred to population-proportionate allocation. These two positions are difficult to reconcile fully.

Why the oral assurance was insufficient

An oral statement in Parliament is politically relevant, but it does not have the same legal force as:

- A constitutional provision.
- A statutory formula.
- An enforceable amendment.
- A binding schedule allocating seats.

Tamil Nadu therefore wanted a clear legal guarantee, not merely a political assurance.

Gen Z's buy-now, pay-later habit fuelling unsecured loans, worrying regulator

Aanchal Magazine
New Delhi, August 16

TWO MUMBAI-BASED teenage girls travelled with their mother to Busan, South Korea, to attend a concert of Korean boy band BTS in June, financing much of their spending through a credit card.

A young couple travelled to Thailand for a vacation last year, spent well beyond their budget on credit cards, and have since then resorted to rotating money through third-party vendors to create artificial cash flow, according to a personal finance post on Reddit warning about funding small luxuries with debt.

While India's household debt has surged in recent years, financial sector regulators are particularly concerned about the composition of that debt. Non-housing retail loans — largely used for consumption — now account for more than half of household borrowings, and have grown faster than housing, agriculture and business loans, a trend flagged in internal discussions among policymakers.

As of March 2026, non-housing retail loans — primarily the consumption segment — constituted 58.4% of households' total borrowings, up from 54.9% of total household debt in March 2025. Average outstanding debt per borrower rose to Rs 4.78 lakh as of March-end 2025, from Rs 3.41 lakh as of March-end 2018, according to Ministry of Finance data. The sharpest increases have come in some personal borrowing categories. Outstanding loans against gold jewellery jumped to Rs 4.61 lakh crore as of March 2026 from Rs 74,738 crore in March 2022, while other personal loans' outstanding stood at Rs 17.32 lakh crore as of March 2026 compared with Rs 9.02 lakh crore in March 2022, data shared in Parliament on Monday (August 10) showed.

While the risks to the Indian financial system from household lending remain contained, the Reserve Bank of India (RBI) has flagged household debt accumulation, particularly among lower-rated borrowers, as requiring "close monitoring". Gross NPA ratios stood at 0.7% in secured retail loans and 1.7% in unsecured retail loans at end-March 2026. The "exposure to these sectors requires close monitoring as

• Non-food bank credit, outstanding personal loans (March-end)

	2022	2023	2024	2025	2026
Personal Loans	34,66,075	41,82,767	53,46,691	59,71,696	69,39,750
Consumer Durables	17,834	20,985	23,445	23,201	21,962
Housing*	17,38,473	19,91,164	27,18,712	30,10,477	33,55,963
Education	83,693	96,482	1,19,380	1,37,456	1,55,824
Vehicle Loans	4,04,756	4,87,597	5,73,391	6,22,793	7,38,678
Loans against gold jewellery	74,738	89,370	93,301	2,06,284	4,61,373
Other Personal Loans	9,01,595	11,62,345	14,27,872	15,35,197	17,31,838

NOTE: FIGURES IN RS CR. SOURCE: RBI

* (INCLUDING PRIORITY SECTOR HOUSING)

risks to asset quality could increase, especially if overall economic conditions weaken due to the West Asia conflict and impact borrower cash flows", the RBI had said in its latest Financial Stability Report.

Unsecured personal loans remain a particular vulnerability: In the small-ticket personal loan segment of less than Rs 50,000, fintech firms have gained a higher 56.8% market share, after strong 41.6% credit expansion, well above the overall segment growth of 20.1%. Delinquencies stood at 6.4% as of March 2026. About 70.5% of fintech loan books are unsecured, with roughly half of these loans extended to borrowers under 35. As per the latest CIBIL TransUnion data, the share of India's credit-eligible population that is credit-active has risen from 11% about a decade ago to around 28% now.

Of the credit-eligible population of 890 million, close to one-third have, over the last year, taken a loan or have a loan running, or are paying EMIs or credit card bills. Almost half of this credit-active population has a consumption loan — credit card, personal loan, or consumer durable loan — while nearly 10% have an entrepreneurial loan or business-oriented loan.

The number of credit-active consumers with consumption loans and business loans grew fourfold and tenfold, respectively, between 2017 and 2024, TransUnion CIBIL data showed. Consumption borrowing has been driven substantially by younger consumers, including Gen Z, often with repayment tenures of less than three years. "What we need to continu-

ously monitor is that while encouraging credit growth, are we incentivising need-based credit. The other thing is the ability to pay, especially in certain segments such as younger borrowers where the leverage has gone up. In the case of consumption loans, for instance, the lender cannot be in a position to fully qualify income information and if on account of the increased leverage, the consumer is in a situation to pay or not," an executive with a credit bureau said.

The share of over-leveraged consumers rose threefold — from 5% in FY17 to 18% in FY24 — before easing marginally to 15% in FY26 after industry intervention, with excessive borrowing concentrated among younger consumers. Their share in the country's credit-active base has increased from 33% in 2017 to 39% in 2026.

Even as unsecured retail lending has moderated — it forms 25% of retail loans and 8.3% of gross advances — its asset quality has weakened relative to the overall retail portfolio. Its gross non-performing asset ratio stood at 1.8% vis-à-vis 1.2% in March 2025, with stress particularly visible in private sector banks.

The trend suggests a growing propensity to incur debt for immediate consumption rather than asset creation. Outstanding credit card debt crossed Rs 3 lakh crore last fiscal, while delinquencies — payments overdue between 90 and 360 days — rose more than 40% year-on-year, as per the data from CRIF High Mark, an RBI-registered credit bureau.

FULL REPORT ON
WWW.INDIANEXPRESS.COM

● Non-food bank credit, outstanding personal loans (March-end)

	2022	2023	2024	2025	2026
Personal Loans	34,66,075	41,82,767	53,46,691	59,71,696	69,39,750
Consumer Durables	17,834	20,985	23,445	23,201	21,962
Housing*	17,38,473	19,91,164	27,18,712	30,10,477	33,55,963
Education	83,693	96,482	1,19,380	1,37,456	1,55,824
Vehicle Loans	4,04,756	4,87,597	5,73,391	6,22,793	7,38,678
Loans against gold jewellery	74,738	89,370	93,301	2,06,284	4,61,373
Other Personal Loans	9,01,595	11,62,345	14,27,872	15,35,197	17,31,838

NOTE: FIGURES IN RS CR; SOURCE: RBI

* (INCLUDING PRIORITY SECTOR HOUSING)

1. What is Buy Now, Pay Later?

BNPL allows a consumer to purchase something immediately and pay later, either:

- In one deferred payment, or
- Through several instalments.

Example

Suppose a mobile phone costs ₹30,000.

Payment method	How it works	
Full payment	Customer pays ₹30,000 immediately	
Credit card EMI	Card issuer converts ₹30,000 into monthly instalments	
BNPL	Fintech or lender pays the merchant; customer repays later	
Personal loan	Bank/NBFC gives the borrower ₹30,000, generally with interest	

BNPL often appears to be a payment facility, but economically it is a **short-term consumer loan**.

Reason	Explanation
Immediate gratification	The product can be acquired without waiting to save
Low upfront payment	Small instalments appear more affordable than the total price
Easy digital approval	Loans may be approved in minutes with limited documentation
“Zero-cost” marketing	Consumers may perceive the loan as free even when costs are embedded elsewhere
Social pressure	Fashion, travel, gadgets and lifestyle spending are influenced by peers and social media
Irregular income	Young workers may use credit to bridge salary or cash-flow gaps
Credit-card ineligibility	BNPL can be available to consumers without traditional cards
Behavioural bias	Consumers focus on “₹2,000 per month” rather than the ₹24,000 total obligation

Secured loan

Backed by collateral

Examples: home loan, vehicle loan,
loan against gold

Lender can enforce security after
default

Generally lower interest rate

Lower loss for lender if collateral value
is sufficient

Unsecured loan

No specific collateral

Examples: personal loan, credit-card
balance and many BNPL facilities

Recovery depends mainly on borrower's
income and creditworthiness

Generally higher interest rate

Higher potential loss if borrower
defaults

Category	2022	2023	2024	2025	2026	Change, 2022–26
Total personal loans	34,66,075	41,82,767	53,46,691	59,71,696	63,99,750	+84.6%
Consumer durables	17,834	20,985	23,445	23,201	21,962	+23.1%
Housing*	17,38,473	19,91,164	27,18,712	30,10,477	33,55,963	+93.0%
Education	83,693	96,482	1,19,380	1,37,456	1,55,824	+86.2%
Vehicle loans	4,04,756	4,87,597	5,73,391	6,22,793	7,38,678	+82.5%
Loans against gold jewellery	74,738	89,370	93,301	2,06,284	4,61,373	+517.3%
Other personal loans	9,01,595	11,62,335	14,27,872	15,35,197	17,13,838	+90.1%

- **“Other personal loans” are important**
- This category increased to approximately ₹17.14 lakh crore. It includes many general-purpose personal loans that may be used for:
 - Travel.
 - Medical expenditure.
 - Weddings.
 - Lifestyle purchases.
 - Debt consolidation.
 - Household cash-flow requirements.

7. India's household debt position

The article states that household debt increased from:

- **54.9% of GDP in March 2025**
- **To 58.4% of GDP in March 2026**

It also reports that average outstanding debt per borrower increased from:

- ₹4.31 lakh in March 2018
- To ₹4.78 lakh in March 2025

Why debt-to-GDP matters

The ratio compares total household liabilities with the size of the economy.

A rising ratio is not automatically dangerous. Household debt can support:

- Home ownership.
- Education.
- Business creation.
- Vehicle purchases.
- Productive asset formation.

The risk depends on:

1. Why households borrowed.
2. Whether incomes are growing.
3. Interest rates.
4. Loan tenure.
5. Borrower credit quality.
6. Whether the borrowing creates an asset or only finances consumption.

Productive or asset-backed borrowing

Home purchase

Education with strong
employment prospects

Business equipment

Income-generating vehicle

Working capital

Consumption-oriented borrowing

Luxury clothing

Expensive vacation

Frequent food-delivery spending

Latest smartphone purchased
mainly for status

Entertainment financed through
recurring credit

Why the risk is high

Risk	Explanation	
Thin credit history	Many borrowers are new to formal credit	
Small income buffers	A medical bill or job loss can disrupt repayment	
Multiple applications	Consumers can borrow from several apps	
Automated underwriting	Algorithms may approve loans without fully understanding income stability	
High effective cost	Processing and late fees can make small loans expensive	
Repeat borrowing	New loans may be used to repay earlier ones	
Unstable employment	Gig workers and early-career employees may have fluctuating income	
Weak financial literacy	Borrowers may not understand credit scores or penal charges	

10. The hidden danger of multiple small loans

One ₹5,000 loan may appear harmless. The problem arises when a consumer accumulates many obligations.

Illustration

Obligation	Monthly payment 
Smartphone BNPL	₹2,500
Clothing BNPL	₹1,500
Travel loan	₹3,000
Credit-card minimum due	₹4,000
Personal-loan EMI	₹5,000
Total monthly debt payment	₹16,000

If the borrower earns ₹35,000 per month, 46% of income is already committed before rent, food and transport.

This is known as **loan stacking** or debt accumulation across lenders.

11. Why credit-card minimum payment is dangerous

A credit-card statement may show:

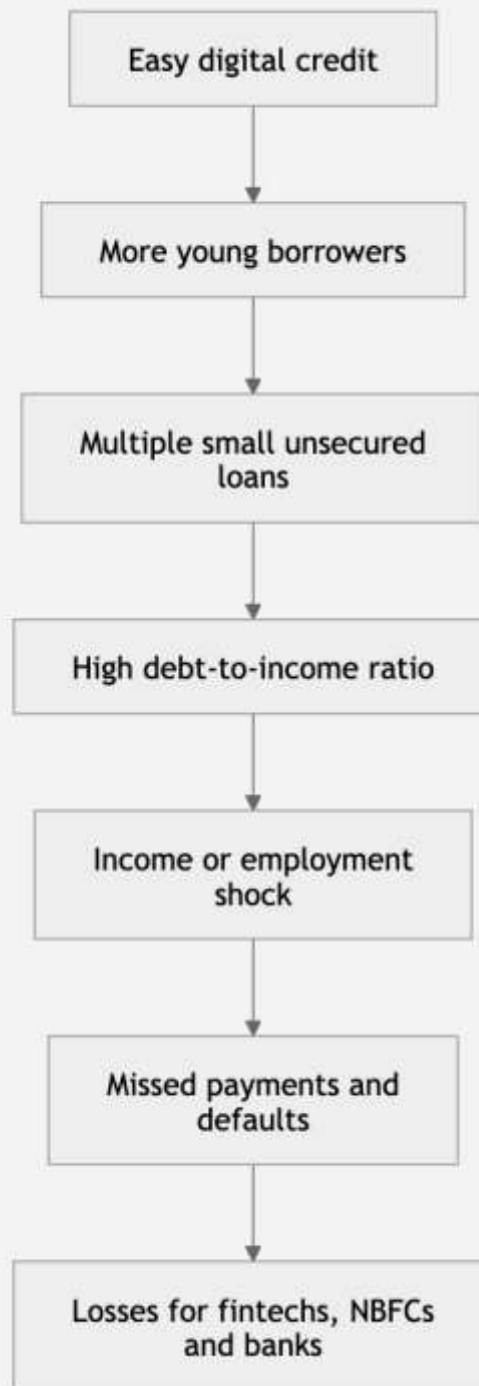
- Total amount due: ₹50,000
- Minimum amount due: ₹2,500

Paying ₹2,500 may prevent an immediate missed-payment classification, but the remaining balance continues attracting very high interest.

If the borrower repeatedly pays only the minimum:

- Interest accumulates.
- The repayment period becomes extremely long.
- New purchases also increase the balance.
- The customer can fall into a revolving-debt trap.

Credit-card annualised interest can frequently be much higher than conventional secured-loan rates, although the exact rate depends on the issuer.



17. Is BNPL bad?

BNPL is not inherently bad. Its value depends on how it is used.

Responsible use

- A necessary purchase.
- Stable repayment income.
- No hidden charges.
- One manageable obligation.
- Full repayment within the agreed period.
- Emergency liquidity for a short period.

Harmful use

- Purchasing luxury goods without sufficient income.
- Maintaining several BNPL accounts.
- Using one loan to repay another.
- Missing due dates.
- Paying only credit-card minimums.
- Treating an available credit limit as income.
- Borrowing for routine monthly expenses every month.

Rule	Recommended limit/action
Total EMIs	Preferably keep all EMIs below 25–30% of monthly take-home income
Credit-card payment	Pay the entire statement balance, not merely the minimum
Number of BNPL accounts	Ideally one or none
Emergency fund	Maintain 3–6 months of essential expenditure
Loan purpose	Borrow mainly for necessity, education or productive assets
Cost check	Compare annual percentage rate, not only monthly EMI
Autopay	Maintain sufficient account balance before the debit date
Credit report	Check periodically for unknown or incorrectly reported loans
Loan stacking	Never borrow from a new app to repay an old app
Lifestyle purchase	If it cannot be bought twice from savings, reconsider financing it

THE DAILY QUIZ

A quiz on Indonesia, as the Asian country observes its Independence

V.V. Ramanan

QUESTION 1

Indonesia is the largest of this type of political entity, with over 17,000 islands between the Indian and Pacific oceans under its control. What type of state?

QUESTION 2

Name the first president of Indonesia from 1945 to 1967 and his daughter who also held the office between 2001 and 2004.

QUESTION 3

Name the invisible biogeographical boundary — running between Bali and Lombok, and between Borneo and Sulawesi — that separates Asian and Australian wildlife zones within Indonesia.

QUESTION 4

Name the Indonesian textile art using wax, that was given a UNESCO Intangible

Cultural Heritage status in 2009, and made famous by the type of shirts that Nelson Mandela sported frequently.

QUESTION 5

What is Indonesia's National emblem, which gets its name from a bird from Indian mythology and the 5 principles of the country's national ideology.

QUESTION 6

Indonesia is relocating its capital away from Jakarta to a purpose-built city in Borneo. What is it called?

QUESTION 7

Indonesia is home to the world's largest Buddhist temple, built in the 9th-century in Central Java, with nine stacked platforms and thousands of relief panels. Name this UNESCO World Heritage Site.

QUESTION 8

Name the real-life couple who gave Indonesia its first-ever Olympic gold medals in 1992 and in which sport?



Visual question: Name this creature, considered the largest extant lizard, which gets its name from an Indonesian island to which it is endemic. AFP

Word of the day

Decadence:

the state of being degenerate in mental or moral qualities

Synonym: degeneration

Usage: *The leader's decadence became evident in his abuse of power.*

Pronunciation: newsth.live/decadence

International Phonetic

Alphabet: /'dɛkədəns/



Thank you 😊

