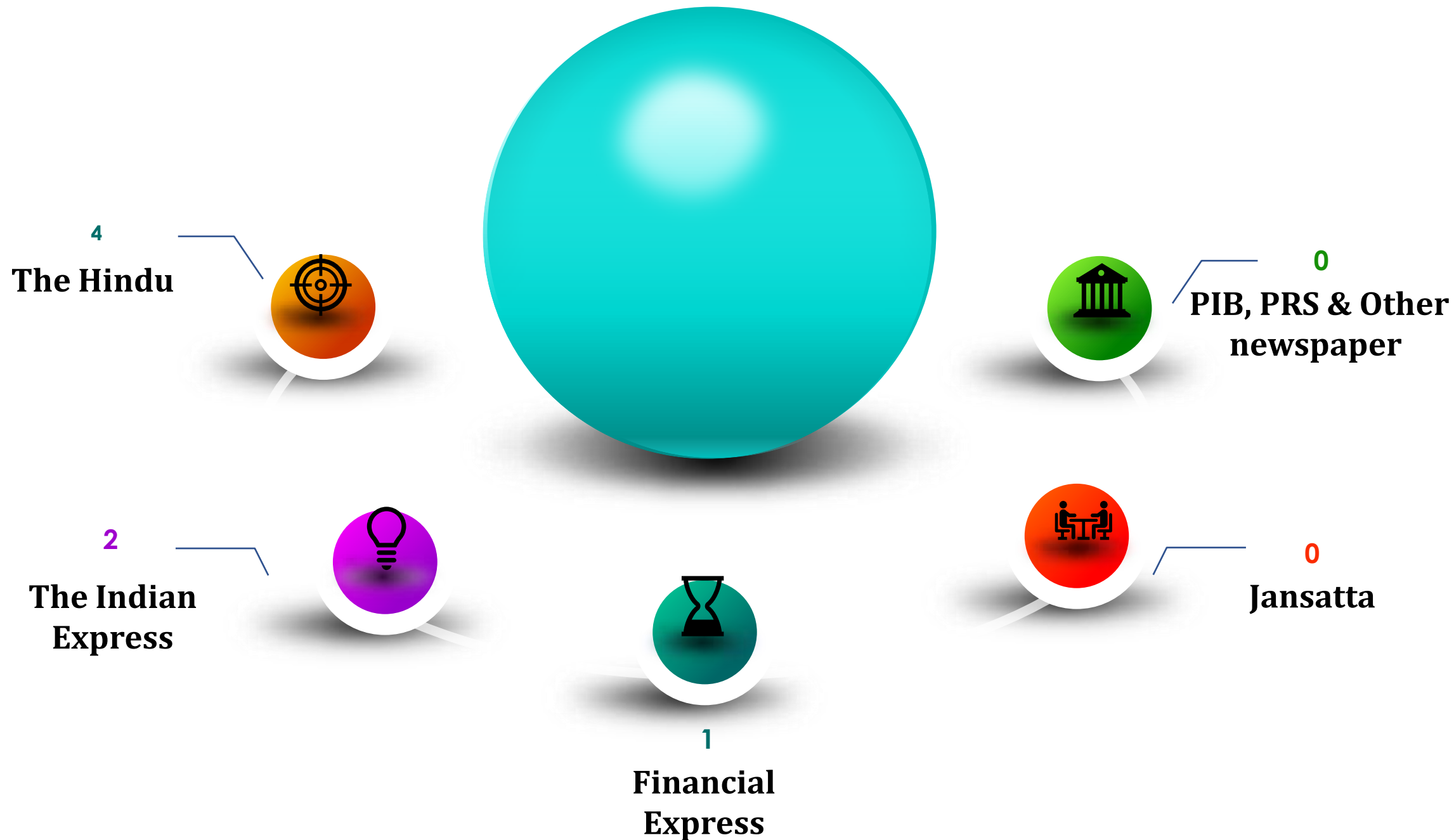


Daily Current Affairs





“Science is not about
knowing everything;
it is about never stopping
the question of why.”

— Richard Feynman



SHOCK RESULT
Unseeded Navone
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BRIGHT • PAGE 37

FULL REPORT ON
p PAGE 14

Step up regulation

Alternative medicine systems should comply with quality control

Non-government institutions accounted for 96% of Ayurveda and 85% of homoeopathy colleges in 2020, according to government data, showing that the private sector is leading the AYUSH medical education infrastructure's rapid expansion. Permitted seats also rose by 43% and total admission capacity by 25% between 2020 and 2024, when the Centre's AYURVEDICAN allocation for AYUSH education, research, innovation and capacity-building, increased nearly sixfold. While similar concerns vis-à-vis allopathic medical education have continued to vex whether institutions adequately prepare students for evidence-based practice, the questions of the AYUSH system are about the quality of training and what students are being trained to practice. Given the continuation, it is notable that quality issues in India's AYUSH system long predate the current boom. In a 2005 audit, the Comptroller and Auditor General found insufficient hospital beds, outpatient services, and/or staff shortages among homoeopathy colleges, with bed occupancy from 0% to 75%. A 2020 *Journal of Ayurveda and Integrative Medicine* article similarly reported that many institutions had a shortfall exceeding 50% in the teaching staff required by standards but the private sector is of additional concern as it is accompanied by incentives for these institutions to maximise student intake while maintaining faculty size and laboratory infrastructure. As of August 21, the NEEM had listed 17 Ayurveda colleges — all private — whose premises it had denied, several for "non-compliance with inspection process". In *Madhya Pradesh Medical College* (2023), the Karnataka High Court acknowledged that "after educational institutions are guilty of admitting excess students for financial gains". The National Commission for the Protection of Human Rights of the Government of India, the lowest grade, including nearly half of all private institutions. Effectively, the expansion of AYUSH education is amid persistent quality issues, including inadequate or disputed faculty strength, failure in inspection requirements, and student intake numbers, and even allegations of fictitious faculty. While it would be premature to rule that the rapid expansion itself will have amplified these problems, the persistent regulatory non-compliance warrants tighter quality control and a re-examination of the incentives for private institutions, together with questions about the evidence backing AYUSH medical systems.

Deadly span

India's power infrastructure is emerging as a big threat to vultures

Whereas for many decades the chief concern about vulture safety was centered on chemical threats, the threat of electrocution posed by India's expanding power infrastructure is, in the 1990s, India's vultures suffered one of the world's worst population crashes, involving 99.8% by 2007 from a high of around four crore in the 1980s; the white-rumped, Indian, and slender-billed vultures were nearly wiped out. The problem was decades-old, a potholder for cattle that wrecks vulture kidneys. The government banned the use of dicofol, with additional bans in 2023 to mitigate threats posed by acephaline and ketoprofen, among others. The birds' decline left carcasses exposed for longer, supporting feral dog populations and leading to rabies outbreaks. A 2024 study in *Avian Conservation and Ecology* estimated that human mortality rose 4% and the associated damages cost the \$62.4 billion a year. While electrocution has not become as deadly as NSAIDs have been, the fragility of the vultures' health and the proliferation of unsafe power infrastructure warrant early action. One official survey reported in 2023 that vultures were nesting at only 10% of their historic nesting sites. It is no trivial detail that the birds' nests are being destroyed by power lines, and that vultures' wings are being caught in power lines, with wings caught in power lines, and that vultures can contact two conductors at once. They also have a habit of perching on elevated structures, are attracted to open landscapes, and have incentives to congregate where the availability of food is predictable, a risk exposure to people dumping food waste around electrical installations. As *The Hindu* reported based on a recent study in the *Journal of Environmental Forestry*, a livestock carcass dumped 2.4 km away from high-tension power infrastructure near Uttarakhand's Dehradun may have saved these large scavengers from "electrocution". An assessment prepared for the State Climate Action Plan India's Green Development Project also noted an Egyptian vulture and some steppe eagle had been electrocuted on medium-voltage, rather than high-voltage, lines. Research has noted that persistent mortality due to electrocution alone could render a local population extinct. Avian electrocution is also likely under-documented in India since dead birds can be removed by humans or scavengers. As the study indicated, one insensitive solution is to replace vulture-friendly structures with even and fracture-free. Other measures to protect raptors, and even other birds, especially near settlements, include insulating conductors, increasing the gap between energized and grounded components or otherwise preventing a bird from bridging them — non-trivial considering vulture wingspan — and installing safe perches.

What is common between them

M. K. S. Nallas, a Catholic bishop in Kerala, N. Chandrababu Naidu, C. Joseph Vijay and Mohan Bhagwat? All of them are asking "what" people to have more children.

The political consequences of changing patterns of birth, death and the movement of people are being felt in the world. The 2020 Census 2022 operations in India have brought a sense of urgency to this question of uneven population trends across regions and communities. The impending question of delimitation of Lok Sabha constituencies, which is to follow the first Census after 2026, adds another layer of urgency. Nationalism, or proto-nationalism, is a belief system or policy stance that encourages human reproduction and high birth rates, and there are vocal advocates of this these days in communities around the world. Elections and political debates increasingly involve questions of fertility, migration, identity and belonging. Mr. Nallas speaks of falling birth rates as a major threat to civilisation, particularly westerners. In India, Mr. Nallas, president of the Telugu Desam Party (TDP) and Chief Minister of Andhra Pradesh, has urged Telugu families to have more children. Mr. Nallas, president of the Dravida Munnetra Kazhagam and former Tamil Nadu Chief Minister, invoked the idea of having "60 children", rhetorically, for Tamil Nadu. Bhagwat, Rashtriya Swayamsevak Sangh (RSS) chief, has explicitly called for Indian, rather Hindu, families to have three children. The Catholic church asks its members to have bigger families. In the most recent development, the Tamil Nadu Government, led by Mr. Vijay, Chief Minister and founder and president of the Tamil Nadu Vetti (TNPV), has asked its members to have more children, and other prominent members, but none has succeeded in restoring fertility to the levels seen in earlier decades. South Korea, despite extensive family policies, could not reverse its extraordinarily low fertility. Italy, too, has continued to experience declining birth despite financial incentives and family-support measures. This suggests that fertility is not simply a question of money. It is tied to housing, employment, education, gender relations, the cost of raising children, and people's expectations about the future.

The reason for continued population growth in many societies is increasingly expanding lifespan and population momentum rather than increasing fertility. The spread of that growth is demographic scepticism who view any reduction of the subject as nativism or xenophobia. While the global population will continue to grow for some time, net growth is uncertain across political boundaries and social groups. India itself is moving rapidly from growth to decline. India's total fertility rate has fallen below replacement level, to 2.0 children per woman

What is in focus

Nationalism is simplistic rhetoric in response to complex realities. No country or society has really or consistently reversed a sustained decline in fertility. Countries such as Japan, South Korea, China and Italy have tried, but failed. Incentives, childcare support, parental leave, and other pro-natalist measures, but none has succeeded in restoring fertility to the levels seen in earlier decades. South Korea, despite extensive family policies, could not reverse its extraordinarily low fertility. Italy, too, has continued to experience declining birth despite financial incentives and family-support measures. This suggests that fertility is not simply a question of money. It is tied to housing, employment, education, gender relations, the cost of raising children, and people's expectations about the future.

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Politics must move from probing from demographic change to decisively managing and navigating its consequences

The Baltic Way — Gandhi's imprint on Baltic freedom

August 23, 2020, marked the 37th anniversary of the Baltic Way, the historic 1989 human chain that became a defining moment in the third wave of the Singing Revolution in Lithuania, Latvia, and Estonia, culminating in the restoration of Baltic independence in 1990-91. Conversations across the Baltic states revealed powerful personal testimonies of the enduring relevance of non-violence. "We studied India's freedom struggle and chose Gandhian non-violent resistance to reclaim our national freedom from Soviet rule." "We watched the film *Gandhi* on Lithuania's national television, before for 24 hours." "It was thrilling to join a non-violent protest against the Soviet army at Vilnius Cathedral square, even as a 16-year-old. The Baltic Way and the Singing Revolution stand as a testimony to the success of people's power and civilian-based defence drawn from the Gandhian-led freedom movement."

The Singing Revolution (1988-91), shaped by songs and non-violence during Mikhail Gorbachev's perestroika and glasnost, reached a turning point with the Baltic Way, where half a million people formed a 675-kilometre human chain to expose the Soviet military's presence in Eastern Europe into German and Soviet spheres of influence, and paved the way for the Soviet occupation of the Baltic states in 1940. Lithuania gained independence in 1990, the Baltics lost it after 22 years. The Baltic Way exposed Soviet-era repression, leading to the Soviet Union's acknowledgement of the recent peninsula's independence. The Baltic states' re-independence in 1991. Its global media coverage drew international attention, while its inscription in

UNESCO's Memory of the World Register and Guinness World Records recognition reinforced its international legacy.

An enduring influence: Gandhi's ideas travelled globally, inspiring movements from the American civil rights struggle to South Africa and beyond. Today, the Baltic Way stands as the enduring legacy of the principles of non-violence, truth, and human dignity, while echoing the non-cooperation and civil disobedience of the 1930 Indian March.

Gandhi showed that moral authority could outweigh military power, that non-violence, satyagraha, civil resistance, mass mobilisation, and the principle that a nation's role depends on moral character and consent, not force. The Baltic Way and the Singing Revolution stand as a testimony to the success of people's power and civilian-based defence drawn from the Gandhian-led freedom movement.

The Singing Revolution's leaders drew on global traditions of non-violent resistance. Latvian scholar Māra Kļāve noted that, lacking local traditions, they turned to Gandhi and Martin Luther King Jr. Latvia's earlier cultural links with India may have been a bridge to the Singing Revolution. Lithuania, too, played a key role in developing non-violent civilian-based defence inspired by Gandhi.

In a 2021 conversation with this writer, the late Prof. Gintautas Štikonas, a leading scholar of Lithuania's Singing Revolution, recalled that non-violence was widely understood from the concept of the Baltic states in 1940. "Republic in Danger" declaration urged adherence to "non-violence and non-cooperation with the occupying authorities."

Unlike other thinkers of non-violence, Mahatma Gandhi and the Baltic states' re-independence in 1991. Its global media coverage drew international attention, while its inscription in

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Studying the interlinkage between politics and demography is a marginal field within political science and demography, but it should not remain so. In many countries, such as the United States and India, the question of federalism is also in play alongside demography and the economy. A federalism is a tool to be achieved both across social groups nationally and across states in terms of development outcomes, growth, opportunities, and political power. India's southern states, for instance, achieved fertility decline earlier and now face the possibility of ageing faster than states with relatively younger populations.

The political question is not simply who has more people, but who has invested in development, who has fewer young people entering the workforce, who needs resources, and how representation should respond to these differences. In a utopian world, if all of humanity were one, no consideration other than individual identity should come into play. But in the real world, questions are, for better or worse, framed in terms of group identities. Recognition of group identities is not alien to democratic practice. It can be an integral and essential part of it. The political problem, therefore, is not that groups exist, it is how democratic institutions and development planning can accommodate changing group identities without turning demographic differences into permanent political antagonisms.

Impact on planning and politics
The changes in demographic patterns affect both planning and politics. Groups with larger populations will claim greater political power, while groups that are shrinking will feel increasingly insecure. As the number of older and retired people grows relative to the working-age population, their care will require higher commitment of national resources. When these demographic differences vary across regions, they can create friction between states as resources and political power are redistributed — from regions where there is more to regions where there is less. Regional demographic differences can also cause disputes over taxation, fiscal transfers, development, and political representation.

World over, conversations about demographic shifts have become a source of dispute. While one group talks about replacement theory and fears that its race is being wiped out, another dismisses such concerns as conspiracy theories. Demographic change is neither a conspiracy to replace any community nor an imagined phenomenon. It is real, natural, and likely to be difficult to reverse. Politics needs to shift from trying to profit from demographic change to something more managing and navigating it. The question, then, is whether there can be a more expansive idea of "The People."

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effectively resist foreign rule. Richard Attenborough's 1982 film *Gandhi* was broadcast on Lithuanian national television to educate citizens about non-violent resistance. Confronting Soviet troops, people repeated: "We won't fight," "We follow Gandhi," and "We are peaceful people."

Building closer ties
Since 1992, the Baltic states have drawn on Gandhian and cultural ties to deepen relations with India, expanding cooperation in technology, sustainability, the blue economy, and culture. The Government of India's Ministry of Commerce and Industry estimates show that India's total bilateral trade with Lithuania reached \$490.6 million, with Latvia, \$475.66 million, and with Estonia, \$249.69 million in 2025-26.

Baltic political discourse reflects Gandhian influence through Gandhi's Lithuanian-born Lithuanian "son-in-law" Hermann Kallenberg, Lithuania's engagement with Gandhian thought, Anantash Potha's meetings with Gandhi, Zorba Zorba's secretaryship, and Kallenberg's Lithuanian Fellowship Award (1984). These ties continue through annual commemorations of the 2015 Gandhi centenary in Lithuania, Kallenberg's birthplace, Ruse, most recently in July 2020, the Kallenberg Memorial Lecture; and the India Lithuania Friendship Award (1984). India has also gifted Gandhi memorabilia to the Baltics, including a book unveiled in Latvia in 2009 and a statue unveiled in Estonia in 2025.

The Baltic Way endures as a chain of freedom and ideas, linking courage with conscience. Its contemporary significance is multifaceted: a model of non-violent resistance, a site of contested memory, a narrative in Russia's tense, and ultimately, a tribute to Gandhi and India.

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The Baltic Way — Gandhi's imprint on Baltic freedom

August 23, 2026, marked the 37th anniversary of the Baltic Way, the historic 1989 human chain that became a watershed moment in the Gandhian-inspired Singing Revolution in Lithuania, Latvia, and Estonia, culminating in the restoration of Baltic independence in 1990-91. Conversations across the Baltic states revealed powerful personal reflections on the Baltic Way and Gandhian non-violence: "We studied India's freedom struggle and chose Gandhian non-violent resistance to reclaim our national freedom from Soviet rule." "We watched the film *Gandhi* on Lithuanian national television, telecast for 24 hours." "It was thrilling to join a non-violent protest against the Soviet army at Vilnius Cathedral Square; even as a bullet passed near my ear, I stood firm." "Baltic Way matters a lot for us today."

A turning point

The Singing Revolution (1986-91), shaped by songs and non-violence during Mikhail Gorbachev's perestroika and glasnost, reached a turning point with the Baltic Way, when two million people formed a 675-kilometre human chain from Tallinn through Riga to Vilnius, demanding freedom from Soviet rule. It remains a powerful symbol of unity, solidarity, and freedom. The Baltic Way was organised on the 50th anniversary of the 1939 Molotov-Ribbentrop Pact to expose its secret protocol, which divided Eastern Europe into German and Soviet spheres of influence, and paved the way for the Soviet annexation of the Baltic states in 1940. Having gained independence in 1918, the Baltics lost it after 22 years. The Baltic Way exposed Soviet-era repression, leading to the Soviet Union's acknowledgement of the secret protocol's existence and the Baltic states' re-independence in 1991. Its global media coverage drew international attention, while its inscription in



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Baltics and India

UNESCO's Memory of the World Register and Guinness World Records recognition reinforced its international legacy.

An enduring influence

Gandhi's ideas travelled globally, inspiring movements from the American civil rights struggle to South Africa and beyond. Today, the Baltic Way reflects the enduring relevance of his principles of non-violence, truth, and human dignity, while echoing the non-cooperation and civil disobedience of his 1930 Dandi March.

Gandhi showed that moral authority could outweigh military power through ahimsa, satyagraha, civil resistance, mass mobilisation, and the principle that a nation's rule depends on people's consent and cooperation. The Baltic Way and the Singing Revolution stand as a testimony to the success of people's power and civilian-based defence drawn from the Gandhi-led Indian freedom movement.

The Singing Revolution's leaders drew on global traditions of non-violent resistance. Latvian scholar Maija Küle noted that, lacking local theorists, they turned to Gandhi and Martin Luther King Jr.; Latvia's earlier cultural links with India may also have encouraged this attraction to Gandhian ideas. Lithuania, too, played a key role in developing non-violent civilian-based defence inspired by Gandhi.

In a 2012 conversation with this writer, the late Prof. Gražina Miniotaitė, a leading ideologue of Lithuania's Singing Revolution, recalled that non-violence was widely understood from the outset as essential. The December 1990 "Republic in Danger" declaration urged adherence to "non-violence and non-cooperation with the occupational authorities".

Unlike other thinkers of non-violence, Miniotaitė regarded Gandhi as the most successful in both theory and practice, demonstrating that non-violent struggle could

effectively resist foreign rule. Richard Attenborough's 1982 film *Gandhi* was broadcast on Lithuanian national television to educate citizens about non-violent resistance. Confronting Soviet troops, people repeated: "We won't fight," "We follow Gandhi," and "We are peaceful people."

Building closer ties

Since 1992, the Baltic states have drawn on Gandhian and cultural ties to deepen relations with India, expanding cooperation in technology, sustainability, the blue economy, and culture. The Government of India's Ministry of Commerce and Industry estimates show that India's total bilateral trade with Lithuania reached \$490.61 million; with Latvia, \$475.66 million, and with Estonia, \$219.69 million in 2025-26.

Baltic political discourse reflects Gandhian influence through Gandhi's Lithuanian-born Litvak "soulmate" Hermann Kallenbach; Vydūnas's engagement with Gandhian thought; Antanas Poška's meetings with Gandhi; Sonja Schlesin's secretaryship; and Estonian translations of Gandhi by Linnart Hall. These ties continue through annual commemorations of the 2015 Gandhi-Kallenbach monument in Kallenbach's birthplace, Rusnė, most recently in July 2026; the Kallenbach Memorial Lectures; and the India-Lithuania Friendship Award (this year, it honoured the people of Goa during the 400th anniversary of missionary Andrius Rudamina). India has also gifted Gandhi memorials to the Baltics, including a bust unveiled in Latvia in 2019 and a statue installed in Estonia in 2025.

The Baltic Way endures as a chain of freedom and ideas, linking courage with conscience. Its contemporary significance is multifaceted: a model of non-violent resistance, a site of contested memory, a narrative in Russia-West tensions, and ultimately, a tribute to Gandhi and India.

August 23, 2026 marked the 37th anniversary of the Baltic Way, a historic human chain formed in 1989 across **Estonia, Latvia and Lithuania.** The movement became a major symbol of the **Singing Revolution** and the Baltic struggle against Soviet rule.

23 अगस्त 2026 को Baltic Way की 37वीं वर्षगांठ मनाई गई, जो 1989 में एस्टोनिया, लातविया और लिथुआनिया में बना विशाल मानव-श्रृंखला आंदोलन था। यह Singing Revolution और सोवियत शासन के विरुद्ध बाल्टिक स्वतंत्रता संघर्ष का प्रमुख प्रतीक बना।

Parameter	English	हिंदी
Date	23 August 1989	23 अगस्त 1989
Countries involved	Estonia, Latvia, Lithuania	एस्टोनिया, लातविया, लिथुआनिया
Nature	Peaceful human chain	शांतिपूर्ण मानव श्रृंखला
Length	Around 675 km	लगभग 675 किमी
Participants	About 2 million people	लगभग 20 लाख लोग
Route	Tallinn → Riga → Vilnius	तालिन → रीगा → विल्नियस
Objective	Protest Soviet occupation and demand freedom	सोवियत कब्जे के विरोध व स्वतंत्रता की मांग
Movement context	Singing Revolution	Singing Revolution
Method	Non-violent mass mobilisation	अहिंसक जन-आंदोलन
Global recognition	Included in UNESCO's Memory of the World Register	UNESCO के Memory of the World Register में शामिल

THE BALTIC WAY







Period/Event	English	हिंदी
1918	Baltic states gained independence after World War I	प्रथम विश्व युद्ध के बाद 1918 में स्वतंत्रता मिली
1939	Molotov–Ribbentrop Pact between Nazi Germany and USSR	नाजी जर्मनी और USSR के बीच मोलोटोव–रिबेंट्रोप संधि
Secret protocol	Eastern Europe divided into spheres of influence	पूर्वी यूरोप को प्रभाव क्षेत्रों में बाँटा गया
1940	Soviet Union annexed Baltic states	1940 में सोवियत संघ ने बाल्टिक देशों का विलय किया
1986–91	Singing Revolution grew	Singing Revolution विकसित हुआ
1989	Baltic Way human chain	Baltic Way मानव श्रृंखला
1990–91	Baltic independence restored	1990–91 में स्वतंत्रता पुनर्स्थापित
1991	Soviet Union recognised independence	सोवियत संघ ने स्वतंत्रता स्वीकार की

Molotov–Ribbentrop Pact — Very Important

Signed: 23 August 1939

It was a **non-aggression pact between Nazi Germany and the Soviet Union.**

The secret protocol divided parts of Eastern Europe into German and Soviet spheres of influence.

यही कारण था कि Baltic Way 23 August को आयोजित किया गया, यानी संधि की 50वीं वर्षगांठ पर।

Prelims point

Baltic Way = 50th anniversary of Molotov–Ribbentrop Pact

6. What was the Singing Revolution?

The **Singing Revolution** refers to peaceful nationalist movements in Estonia, Latvia and Lithuania during the late 1980s and early 1990s, where **songs, public gatherings and non-violent resistance** became tools of political mobilisation.

Singing Revolution में गीत, सांस्कृतिक पहचान और शांतिपूर्ण जन-संगठन को राजनीतिक प्रतिरोध के साधन के रूप में प्रयोग किया गया।

Feature	Significance	
National songs	Strengthened identity	
Mass gatherings	Built public solidarity	
Non-violent resistance	Reduced legitimacy of Soviet control	
Cultural revival	Linked nationalism with heritage	
Civil disobedience	Pressured Soviet authorities	

7. Gandhi's Influence / गांधी का प्रभाव

This is the core theme of the article.

Gandhian principle	Baltic application
Ahimsa	Peaceful protest
Satyagraha	Moral resistance against unjust authority
Civil disobedience	Refusal to accept illegitimate control
Non-cooperation	Withdrawal of public consent
Mass mobilisation	Millions participated peacefully
Moral authority	Political legitimacy challenged without armed struggle

Core idea

Gandhi showed that political authority ultimately depends on public cooperation.

The Baltic movements similarly demonstrated that **foreign rule becomes difficult to sustain when people collectively withdraw consent without resorting to violence.**

8. Direct Gandhi Connections in the Baltics

Example	Importance
Gandhi’s writings studied by Baltic intellectuals	Intellectual influence
Film <i>Gandhi</i> shown on Lithuanian television	Popularised non-violence
Protesters reportedly invoked Gandhi during confrontation with Soviet forces	Symbolic inspiration
Hermann Kallenbach link with Lithuania	India-Lithuania historical connection
Gandhi memorials in Baltic countries	Cultural diplomacy
Annual commemorations	Continuing soft-power link

12. India–Baltic Relations / भारत-बाल्टिक संबंध

Country	Approx. bilateral trade mentioned in article
Lithuania	\$490.61 million
Latvia	\$475.66 million
Estonia	\$219.69 million

Areas of cooperation

- Technology
- Start-ups
- Digital governance
- Sustainability
- Blue economy
- Education
- Culture

Strategic relevance

Baltic countries are small in population but important in:

EU politics + NATO + digital economy + Russia-related geopolitics

Consider the following statements regarding the Baltic Way:

- 1.** It was a peaceful human chain involving Estonia, Latvia and Lithuania.
- 2.** It was organised in 1989 on the 50th anniversary of the Molotov–Ribbentrop Pact.
- 3.** The Baltic Way was primarily an armed rebellion against the Soviet Union.
- 4.** Documents relating to the Baltic Way are included in UNESCO's Memory of the World Register.

Which of the statements given above are correct?

- A. 1 and 2 only**
- B. 1, 2 and 4 only**
- C. 2, 3 and 4 only**
- D. 1, 2, 3 and 4**

The battle within the BJP in Bengal

One hundred days after the Bharatiya Janata Party (BJP) ended 15 years of Trinamool Congress rule in West Bengal, a consequential battle is unfolding in the State within the BJP itself.

By taking oath as Bengal's first BJP Chief Minister, Surveadi Adhikari inherited a State that had waged a bitter, unrelenting battle against the BJP. The mandate carried special weight for the BJP, and the Kadaitiya Sengupta family (Kadaitiya) which had spent decades building an organisation in the State when electoral power seemed distant.

Yet Bengal has changed political colour faster than political culture. Trinamool legislators now appear under the BJP banner. The contradiction is stark: Mr. Adhikari who promised to dismantle Ranjan's political system, is consolidating power by absorbing the very same system and networks.

This has created a constant tension between three forces within the party: the Sangh, seeking ideological continuity; Samik Bhattacharya, the State BJP president, seeking restraint; and Mr. Adhikari, whose instincts were shaped inside the Trinamool.

The BJP's concern is rooted in memory and sacrifice. Its cadres, angry at building the BJP in Bengal, amid violence and isolation. For them, victory was



Surveadi Adhikari
Speaker at Dr. Jyoti's College (Autonomous), Kolkata, and is the author of 'Self-reliance Bengal' and 'The Am Aadmi Party'

supposed to begin a different political culture.

However, the Chief Minister sees Bengal differently. Power does not reside only in the Assembly or secretariat but in clubs, hotels, and networks.

Mr. Bhattacharya has tried to draw boundaries. He warned cadres against extortion, indiscipline, and dilution of the BJP's name. The party has expelled more than 50 leaders and suspended around 200. Allegations involving corruption, extortion, and anti-party activity have been the BJP's political energy is fast becoming a constant organisational constraint.

The contradiction is sharper in the BJP's handling of the Trinamool Congress. While the party says its doors are closed, three former Trinamool Rajya Sabha members have joined the BJP and received nominations immediately. In Parliament, around 20 Trinamool MPs have merged with the Trinamool Congress Party of India, which in turn, is desperate to merge with the BJP, making claims of

distance difficult to sustain.

Mr. Adhikari's play here is strategic as Mr. Ranjan's cannot rebuild her organisation if her leaders are absorbed and networks are transferred. For the BJP, however, the hardline question is whether absorbing Trinamool networks also means absorbing their habits. Grassroots workers are unsettled. BJP cadres now see former adversaries accommodated as Bhattacharya (good Trinamool). For those who lost homes, livelihoods, and family members during the Trinamool rule, rehabilitation can look like betrayal.

Harbinger or custodian?
A party can absorb individuals without becoming the party they came from. However, absorbing its methods, networks, and political instincts is different.

These 100 days are more than a report card on Mr. Adhikari's government. They mark an attempt over what the Bengal BJP will become. For the Sangh, victory is a matter of work. For Mr. Bhattacharya, it was supposed to create a disciplined alternative. For the CM, it was to ensure that the Trinamool cannot recover. All three can coexist for now. They may not coexist forever.

The danger is that, in seeking permanence rather than merely victory, the BJP leaders have chosen to disrupt the political system that made the Trinamool powerful. Bengal has changed its government, the BJP will change the system it inherited or simply become its new custodian.

The need for political unity in Kashmir

Jammu and Kashmir Chief Minister Omar Abdullah descended onto New Delhi's streets, in July, with his Cabinet in tow to press for restoration of J&K's federal guarantees.

However, the hardline question is whether absorbing Trinamool networks also means absorbing their habits. Grassroots workers are unsettled. BJP cadres now see former adversaries accommodated as Bhattacharya (good Trinamool). For those who lost homes, livelihoods, and family members during the Trinamool rule, rehabilitation can look like betrayal.

Harbinger or custodian?
A party can absorb individuals without becoming the party they came from. However, absorbing its methods, networks, and political instincts is different.

These 100 days are more than a report card on Mr. Adhikari's government. They mark an attempt over what the Bengal BJP will become. For the Sangh, victory is a matter of work. For Mr. Bhattacharya, it was supposed to create a disciplined alternative. For the CM, it was to ensure that the Trinamool cannot recover. All three can coexist for now. They may not coexist forever.

The danger is that, in seeking permanence rather than merely victory, the BJP leaders have chosen to disrupt the political system that made the Trinamool powerful. Bengal has changed its government, the BJP will change the system it inherited or simply become its new custodian.



Omar Abdullah
New Delhi-based senior journalist reporting on Kashmir developments

well in the echo canyons of people's online lives, it serves no other purpose except to create a veneer of ideological supremacy for a few. The need of the hour for all of J&K's politicians is to contemplate political unity even when grave threats to the state's future loom on the horizon.

The importance of handling over full executive powers to J&K's elected government has also to be understood in terms of its indispensability in law and order, and related decision-making, especially in a fragile security situation.

The non-local bureaucrats advising the LtG on Home Affairs are walled off from the region's political topography, and may deploy rushed, tactless mechanisms in the face of a threat.

After the Baramulla terrorist attack in April 2020, the houses of at least 10 alleged militants were razed, including that of Aadi Thakur, the key suspect, at Guri Thakurpora village in Anantnag. Guri Thakurpora had been an Baboon (renegade) village, reportedly pro-India even when militancy raged in the 1990s.

If the elected leadership was a stakeholder in security, it could flag the use of brute force, especially as a political force invested with years of trust-building on local politicians. For amnesties, as protective shields against police arbitrarians. The role of several Public Safety Act detainees underscored that local range of resistance activities, the "no persons for political and legal support, a favour paid off with the ballot even when one may not be otherwise eligible to stand. The bureaucratic apparatus created a vacuum which people voted to reverse.

Ensuring Kashmiri participation in elections has always been tricky. It is often the outcome of mainstream leaders' penetrating at grassroots networks. Rural belts vote more impulsively than people have dependence on local politicians. For amnesties, as protective shields against police arbitrarians.

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V-dem's democracy index rates India at its lowest since 1975

The UN CERD's concerns about the exclusion of a large number of voters is in line with the V-Dem Institute's data on India's democratic backslide

DATA POINT
Sambhavi Pachhantacharya
Sambhavi Pachhantacharya

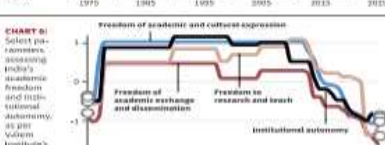
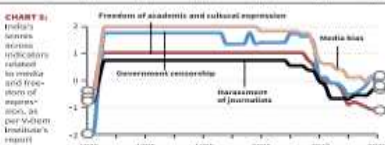
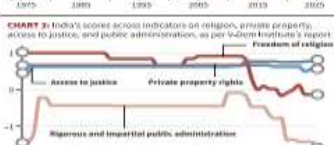
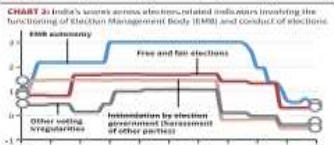
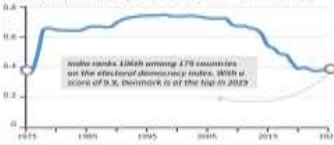
Last week, the UN Committee on the Elimination of Racial Discrimination (CERD), said it was "gravely concerned" about "reports of large-scale violations perpetrated by law enforcement officials" in its first review of India since 2007. The committee's observations included concerns over the exclusion of large number of voters, Muslims in particular, as part of the Special Investigation of electoral rolls. UN CERD's criticism seems to be in line with some of the observations in the latest democracy report by the University of Gothenburg-based V-Dem Institute, which uses a multidimensional approach to "conceptualising and measuring democracy". It noted India as one of the countries that is "autocratizing" slowly with a systematic dismantling of democratic institutions. This is reflected in the institute's electoral democracy index released in March. While India's performance has gradually declined since 2009, the latest index score is India's lowest since 1975, when the country was under Emergency rule (Chart 1). India's score across parameters such as judicial accountability and corruption, autonomy of the Election Management Body (EMB), and impartial administration by public officials are at their lowest in 50 years (Charts 2, 3, 4).

The decline in autonomy of institutions, as per the report, seems to have accompanied deteriorations in freedom of academic and cultural expression and freedom of press and journalism (Chart 5). Academic freedom measured through indicators such as freedom of academic expression, freedom to research and teach, and institutional autonomy have also declined (Chart 6).

New depths

The data for the charts were sourced from the varieties of democracy (V-Dem) Institute, University of Gothenburg, Sweden. Sambhavi Pachhantacharya is writing with The Hindu's Data team

CHART 1 India's democracy index score for India is at its lowest since 1975. It was 0.58 in 1975, slightly higher than the 0.58 recorded in 2005



FROM THE ARCHIVES The Hindu

FIFTY YEARS AGO SEPTEMBER 1, 1970

Efforts to improve life of Sikkim Lepchas

Gangtok, August 31: The original inhabitants of Sikkim, the Lepchas, who to-day constitute a mere 11 per cent of the State's total population, have a special reason to be happy now. For the first time a detailed land survey has started in their area known as Dzongri in North Sikkim, as a major step towards effective implementation of land reform in the State.

The backward people of Dzongri do not have any proper records of their rights and lands. For long this place has been considered as the property of the former royal family and the poor Lepchas have been exploited by them for decades. Dzongri being in the extreme north of the State has no easy communication with the outside world and so the people have to be known the world outside. Very few of them can be seen even in the capital of Gangtok.

Most of the earnings of these families are spent on eating and drinking, of which they are extremely fond. Oldtimers in the capital even to-day recall incidents of these people coming here to sell their produce, mainly cardamoms, and being satisfied with the liquor served to them by the business community as compensation for their produce.

At a recently organised meeting at Tingthum in Dzongri, a group of the community elders, passed a resolution favouring drastic change in their way of life, especially in regard to expenses on marriage.

A HUNDRED YEARS AGO SEPTEMBER 1, 1920

Marconi's new invention

An "Englishman" cable from London, dated August 29 states:—
Signor Marconi has successfully experimented with a special loud speaker giving great amplification with enlarged batteries which magnify sounds without sacrificing quality. He believes they can be developed until the voice carries twenty miles. He is leaving for Italy in his yacht the "Albatross" on September 1 and will carry out a series of experiments to determine the strength of the beams operating between England and Canada and England and South Africa in order to increase the efficiency of long distance transmission and prevent countries for which they are not intended receiving the waves.

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The UN CERD's concerns about the exclusion of a large number of voters is in line with the V-Dem Institute's data on India's democratic backslide

DATA POINT

Sambavi Parthasarathy
Gauri Singavarapu

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The decline in autonomy of institutions, as per the report, seems to have accompanied deteriorations in freedom of academic and cultural expression and harassment of journalists (Chart 5). Academic freedom measured through indicators such as freedom of academic expression, freedom to research and teach, and institutional autonomy have also declined (Chart 6).

New depths

The data for the charts were sourced from the Varieties of Democracy (V-Dem) Institute, University of Gothenburg, Sweden.
Gauri Singavarapu is interning with The Hindu's Data team

CHART 1: V-Dem's democracy index score for India is at its lowest since 1975. It was 0.39 in 1975, slightly higher than the 0.38 recorded in 2025

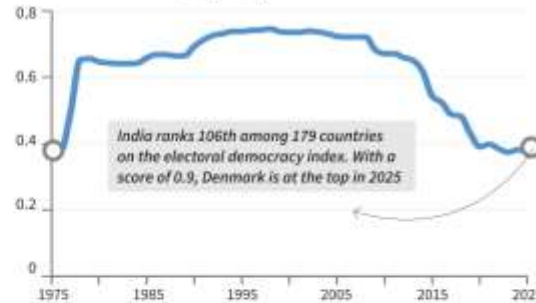


CHART 2: India's scores across election-related indicators involving the functioning of Election Management Body (EMB) and conduct of elections

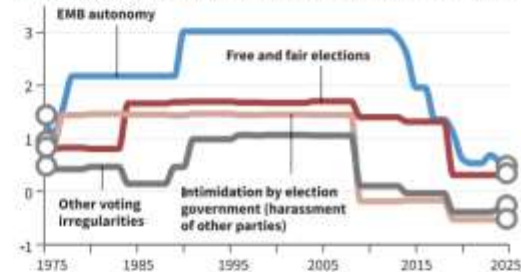


CHART 3: India's scores across indicators on religion, private property, access to justice, and public administration, as per V-Dem Institute's report

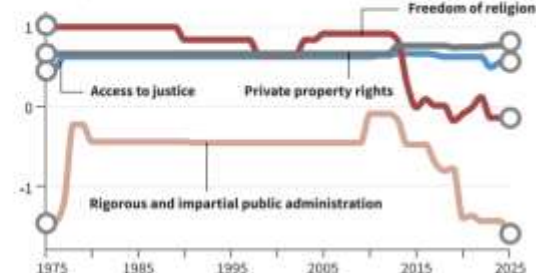


CHART 4: Select judiciary-related indicators such as compliance with court orders by executives, judicial corruption and accountability



CHART 5: India's scores across indicators related to media and freedom of expression, as per V-Dem Institute's report

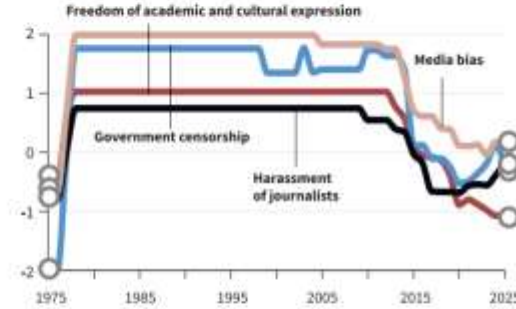


CHART 6: Select parameters assessing India's academic freedom and institutional autonomy, as per V-Dem Institute's report



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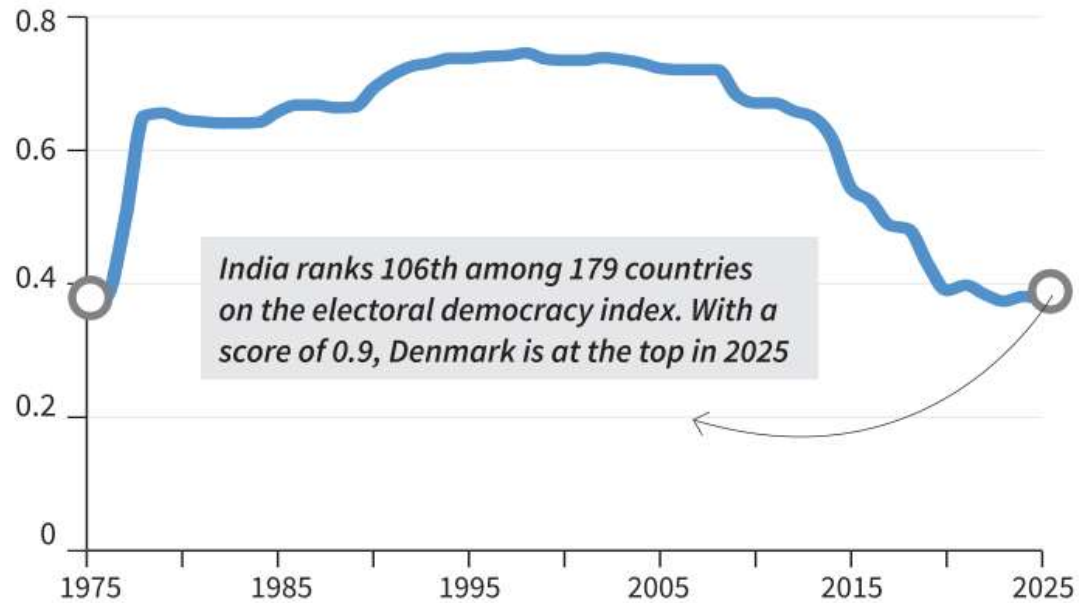


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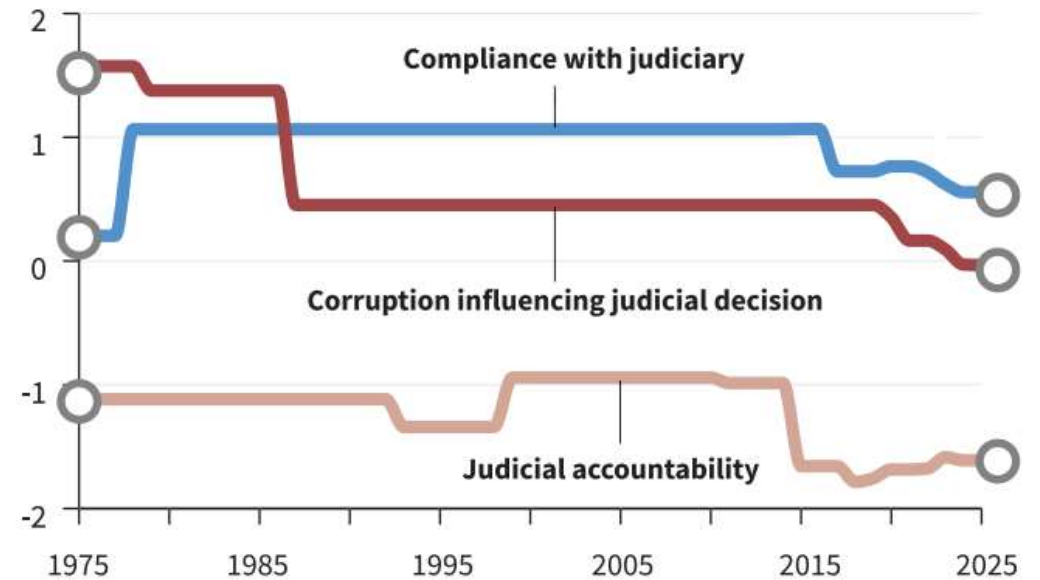


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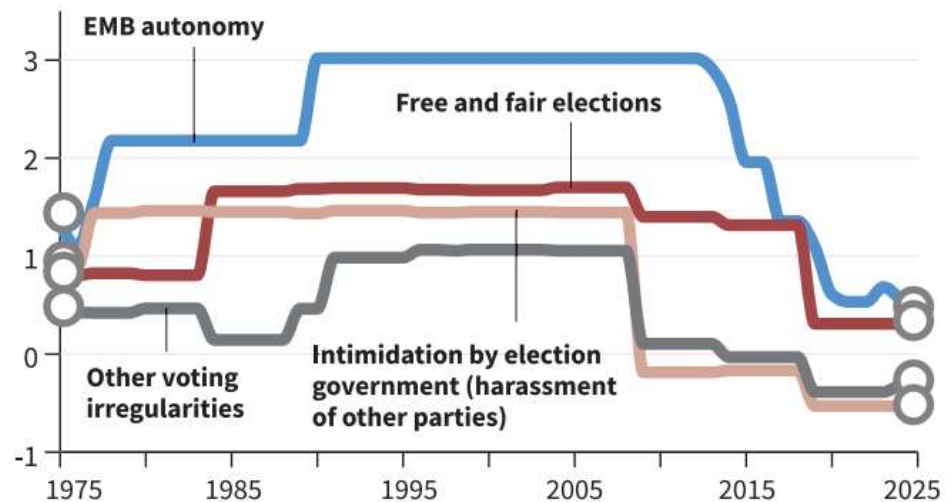


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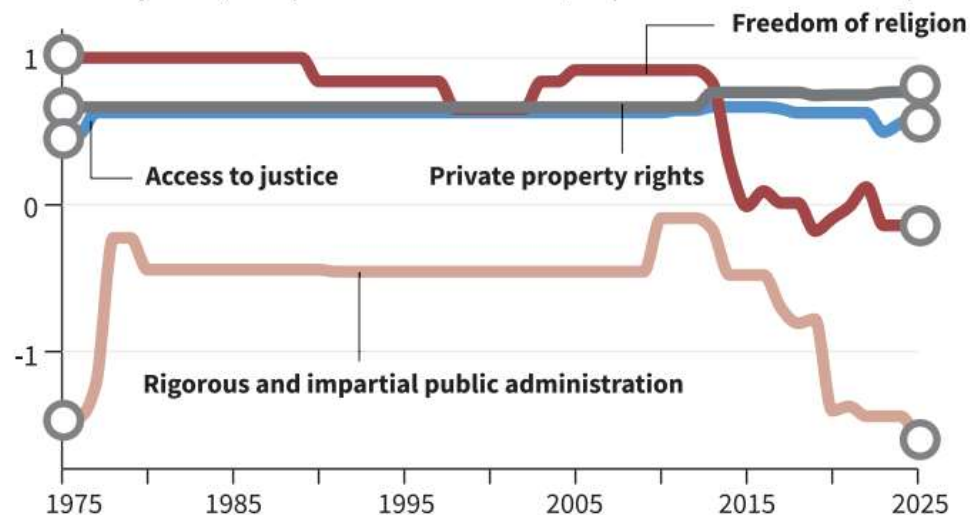


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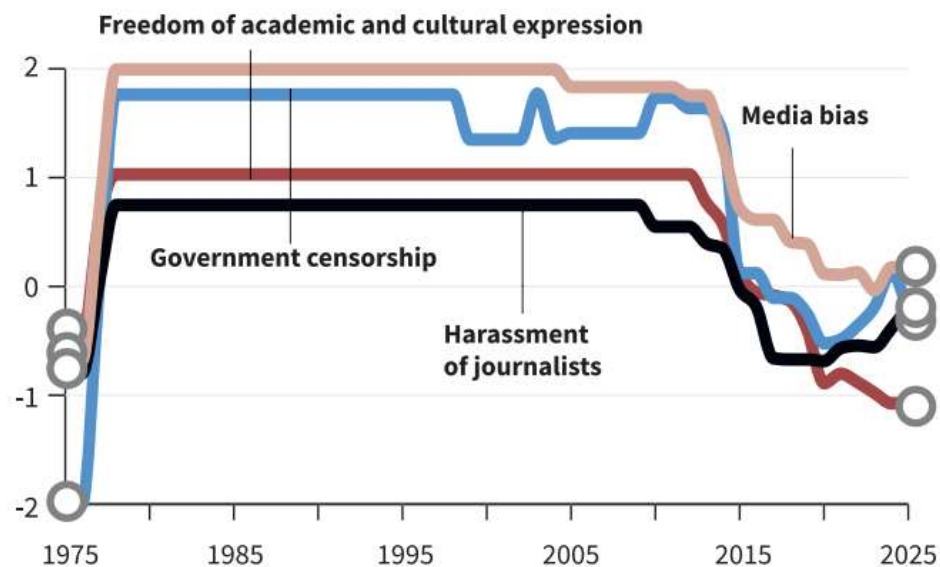
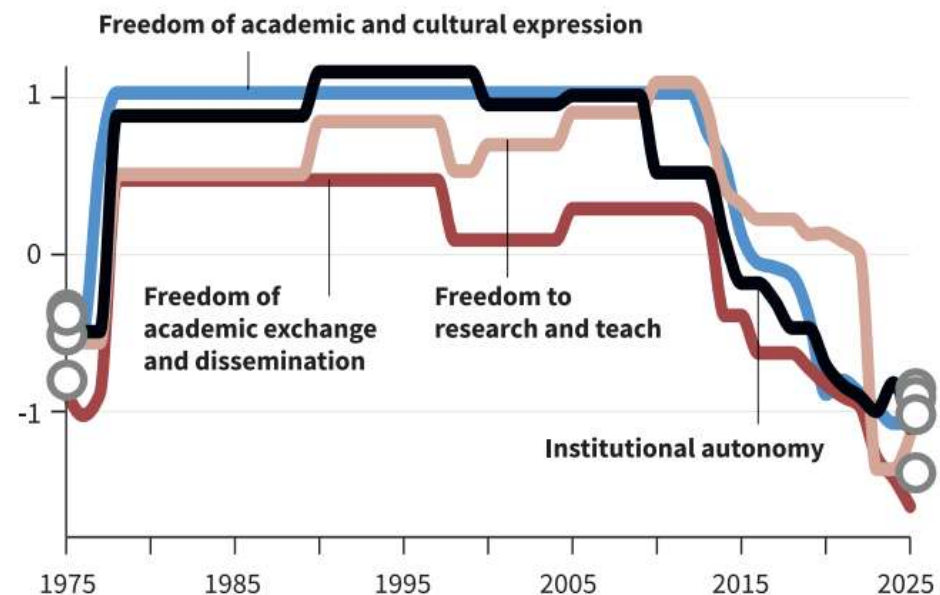


CHART 6:

Select parameters assessing India's academic freedom and institutional autonomy, as per V-Dem Institute's report



The **V-Dem Institute's Democracy Report 2026** places India's **Electoral Democracy Index (EDI)** score at about **0.39 for 2025**, the lowest level shown for India since **1975**, the year the Emergency was imposed. The newspaper graphic states that India ranks **106th among 179 countries** on this index, while Denmark is shown at the top with a score around **0.9**.

At the same time, UN human-rights mechanisms have raised concerns about alleged large-scale deletion of names from electoral rolls during the **Special Intensive Revision (SIR)** process, particularly affecting minority groups. These are institutional assessments and allegations, not judicial findings; India's democratic status is also evaluated differently by different indices.

Parameter	English	हिंदी
Report	V-Dem Democracy Report 2026	V-Dem लोकतंत्र रिपोर्ट 2026
Institution	V-Dem Institute, University of Gothenburg, Sweden	V-Dem संस्थान, गोथेनबर्ग विश्वविद्यालय, स्वीडन
Dataset	V-Dem Dataset v16	V-Dem Dataset v16
Reference year	Mainly 2025 data	मुख्यतः 2025 के आँकड़े
India EDI score in article	~0.39	लगभग 0.39
India rank in article	106/179	179 में 106वाँ
Historical comparison	Lowest since 1975	1975 के बाद न्यूनतम
V-Dem's broader finding	India described as undergoing autocratization since 2009	V-Dem भारत में 2009 से लोकतांत्रिक क्षरण/autocratization बताता है
Method	Multidimensional, expert-coded indicators	बहुआयामी, विशेषज्ञ-आधारित संकेतक

2. First Understand: What is V-Dem?

V-Dem = Varieties of Democracy

It is an academic research project headquartered at the **University of Gothenburg, Sweden**. Unlike an index that treats democracy only as elections, V-Dem measures several dimensions of democratic governance. 

V-Dem principle	Meaning	हिंदी	
Electoral Democracy	Free and fair elections + suffrage + association + expression	स्वतंत्र एवं निष्पक्ष चुनाव + मताधिकार + संगठन व अभिव्यक्ति	
Liberal Democracy	Electoral democracy + rule of law + checks on executive	चुनावी लोकतंत्र + कानून का शासन + कार्यपालिका पर नियंत्रण	
Participatory Democracy	Citizen participation beyond elections	चुनावों से आगे नागरिक भागीदारी	
Deliberative Democracy	Decisions based on public reasoning and debate	सार्वजनिक तर्क-विमर्श पर आधारित निर्णय	
Egalitarian Democracy	Equal ability of citizens to participate politically	नागरिकों की समान राजनीतिक भागीदारी	

Parameter	Fact
Emergency proclaimed	25 June 1975
Prime Minister	Indira Gandhi
President	Fakhruddin Ali Ahmed
Provision then used	Article 352, on ground of “internal disturbance”
Ended	March 1977
Major consequences	Press censorship, detention of political opponents, restrictions on civil liberties
Key preventive detention law	MISA
Post-Emergency reform	44th Constitutional Amendment, 1978

According to the graphic, V-Dem shows deterioration in several election-related measures.

Indicator	What it means	हिंदी
EMB autonomy	Independence of Election Management Body	चुनाव प्रबंधन संस्था की स्वायत्तता
Free and fair elections	Absence of manipulation/coercion	स्वतंत्र व निष्पक्ष चुनाव
Voting irregularities	Fraud, procedural problems	मतदान अनियमितताएँ
Government intimidation	Harassment/intimidation of opposition	विपक्ष पर दबाव/उत्पीड़न
Election violence	Threats or coercion affecting competition	चुनावी हिंसा/धमकी

8. Special Intensive Revision (SIR) and UN Concern

The UN communication referenced concerns allegations of **large-scale removal of names from electoral rolls**, particularly involving members of minority groups, during a Special Intensive Revision process.

An OHCHR communication dated **1 May 2026** refers to reported removals affecting millions of names and expresses particular concern about West Bengal. These are **allegations communicated by UN Special Procedures**, and should not be presented as an established court finding.  [Sp Comm Reports +1](#)

Constitutional relevance

Voting in India is a statutory right, although universal adult suffrage has a constitutional foundation under **Article 326**.

Provision	Subject
Article 324	Election Commission
Article 325	One general electoral roll; no exclusion solely on religion, race, caste or sex
Article 326	Elections based on adult suffrage
RPA 1950	Electoral rolls and allocation of seats
RPA 1951	Conduct of elections, qualifications/disqualifications, election disputes

9. Judiciary-Related Indicators

The article highlights V-Dem indicators concerning:

- compliance with court orders,
- judicial accountability,
- influence of corruption on judicial decisions.

Concept	Constitutional relevance
Judicial independence	Basic feature of Constitution
Judicial review	Checks legislature/executive
Separation of powers	Article 50 + constitutional structure
Rule of law	Core feature of constitutional democracy
Executive compliance	Necessary for effective judicial authority

Basic Structure Doctrine

Judicial independence and judicial review are closely connected with the **Basic Structure Doctrine** originating from:

Kesavananda Bharati v. State of Kerala, 1973

Index	Organisation	Focus
V-Dem Democracy Index	University of Gothenburg/V-Dem Institute	Multiple dimensions of democracy
Democracy Index	Economist Intelligence Unit (EIU)	Electoral process, civil liberties, government functioning etc.
Freedom in the World	Freedom House	Political rights + civil liberties
World Press Freedom Index	Reporters Without Borders (RSF)	Media freedom
Rule of Law Index	World Justice Project	Rule of law
Corruption Perceptions Index	Transparency International	Perceived public-sector corruption

Year	Event	Democratic significance
1950	Constitution came into force	Constitutional democracy
1951–52	First general election	Universal adult franchise implemented
1975–77	Emergency	Major democratic stress test
1977	Peaceful change of government	Democratic resilience
1978	44th Amendment	Emergency safeguards
1989 onward	Coalition era develops	Multiparty competition
1992–93	73rd & 74th Amendments	Grass-roots democracy
2005	RTI Act	Transparency/accountability
2025 data	V-Dem reports significant decline	Contemporary democratic debate

1. V-Dem Institute is a specialised agency of the United Nations.
2. V-Dem's Electoral Democracy Index considers factors beyond merely holding elections.
3. Article 324 of the Constitution deals with the Election Commission of India.
4. Right to property is presently a Fundamental Right under Article 19.
5. Article 326 provides for elections based on adult suffrage.

Which of the statements given above are correct?

- A. 2, 3 and 5 only
- B. 1, 2, 3 and 5 only
- C. 2, 3, 4 and 5 only
- D. 1, 3 and 4 only

Easier penetration of affordable smartphones and Internet, Aadhaar-based identity framework, and the government's push to digital payments created a perfect environment for the exponential growth of UPI, making it a volume giant. However, it is not yet a value goliath.

Read ahead: What divide should form on globalisation and financial innovation, of risks and rewards?

personal guarantor. The total claim against him as a personal guarantor in proceedings is only ₹3,992 crore by the objectors of

The two proceedings can run simultaneously. Section 60 of the IRC pro-

The 99.97% haircut therefore a comparative

The NCLT similarly held the earlier certificates did



ally borrowed the money.

100

1 crore by the objectors of

Subhash Chandra case: why are creditors set to recover only ₹6.5 cr. against ₹22,006 cr. claims?

EXPLAINER

Rizmi Lia M.

The story so far: The National Company Law Tribunal (NCLT) on August 25 approved a repayment plan for Essel Group founder Subhash Chandra under the Insolvency and Bankruptcy Code, 2016 (IBC). Under the plan, ₹6.25 crore will be paid to creditors and ₹25 lakh towards the insolvency resolution process costs.

This is against admitted claims of ₹22,006.57 crore, implying a recovery of about 0.03%, or a haircut of nearly 99.97%, which means a drop in the value of collateral assets, which reduces the lender's protection against losses. Some creditors, including HDFC Bank, have opposed the plan and are considering an appeal.

What's the case

The case before the NCLT concerned Mr. Chandra's liability as a personal guarantor and not against the Essel Group as a corporate entity. The proceedings were initiated by Indiabulls Housing Finance in connection with a ₹170-crore loan to Vivek Infracon Private Limited, for which Mr. Chandra had provided a personal guarantee.

A personal guarantee is a promise by an individual to repay a borrower's debt if the borrower defaults.

In a press statement issued on August 27, Mr. Chandra's office clarified he had not borrowed any money. "Chandra is only a personal guarantor. The total claim against him as a personal guarantor in proceedings is only ₹3,992 crore by the objectors of



Man in focus: The resolution professional assessed Mr. Chandra's disclosed personal assets at ₹31.79 crore via X@SUBHASHCHANDRA.

the plan and not ₹22,000 crore," the statement said.

Personal vs. corporate

A firm and the individual who own or control it are separate legal persons. Insolvency proceedings against a company and its personal guarantor are separate proceedings, although they may arise from the same borrowing.

In a corporate insolvency resolution process (CIRP), the focus is on resolving the firm's financial distress, generally through a resolution plan failing which liquidation. In personal-guarantor insolvency, the individual can propose a repayment plan. "In a corporate insolvency, the Code envisages the resolution of a firm's debt by taking over its management and finding a buyer or revival plan, whereas in personal insolvency, the first step is to allow the borrower to propose a repayment plan to be voted on by the creditors. If approved by the creditors and the NCLT, the Code provides the guarantor with a fresh start by passing a discharge order under section 119 of the Code," said Mr. Vasa.

The two proceedings can run simultaneously. Section 60 of the IBC pro-

vides for insolvency proceedings relating to a personal guarantor of a corporate debtor to be dealt with by the NCLT where proceedings against the corporate debtor are pending.

"The legal rationale for simultaneous proceedings is based on the settled principle of law found in contract jurisprudence i.e., the liability of a guarantor is coextensive and independent of the principal borrower's liability," said Rohan S. Vasa, a Mumbai-based counsel practising insolvency and commercial litigation.

Thus, Mr. Chandra's personal insolvency does not itself settle the liabilities of the Essel-linked firms that borrowed the money. Creditors can continue to pursue the principal borrowers via own legal or insolvency proceedings.

Why only ₹6.5 crore?

The admitted claims in Mr. Chandra's personal insolvency proceedings total ₹22,006.57 crore. Against this, the repayment plan provides ₹6.25 crore to creditors and ₹25 lakh towards process costs.

The 99.97% haircut is therefore a comparison

between the total admitted claims and the amount proposed for distribution under Mr. Chandra's personal repayment plan. It does not mean that Mr. Chandra personally borrowed ₹22,006 crore.

"The '99.97% haircut' is a comparison against admitted claims, ₹22,006.57 crore, not against realisable assets that the guarantor, Dr. Chandra in this case, actually owns," said Mr. Vasa.

The resolution professional assessed Mr. Chandra's disclosed personal assets at about ₹31.79 crore. The NCLT considered if creditors would be better off under the repayment plan than if Mr. Chandra were pushed to bankruptcy and approved the plan.

The case also raised questions about Mr. Chandra's earlier reported wealth. A 2017 net-worth certificate furnished to RBL Bank put his net worth at about ₹45,888 crore while a 2018 certificate put it at about ₹40,562 crore. His assets in the present proceedings were assessed at about ₹31.79 crore. Creditors sought a forensic audit to examine the discrepancy.

"A gap between an old net-worth certificate and today's disclosed assets, while being a rational question to ask, isn't by itself proof of fraud, and it doesn't automatically trigger a forensic audit. While this may be alarming, suspicion is not proof, and at present, the NCLT held the creditors failed to show, with actual evidence, that specific assets were transferred, concealed or diverted to defraud creditors," said Mr. Vasa.

The NCLT similarly held the earlier certificates did

not, by themselves, establish that assets had been concealed or diverted. It also held that a forensic audit was not a mandatory precondition for approving the repayment plan.

The IBC provides for collective decision-making by creditors. A repayment plan does not require unanimous approval. In this case, the plan received 80.814% of voting share, over statutory threshold of more than three-fourths.

The principle is that an individual creditor cannot veto a plan approved by the required majority. Once the NCLT sanctions the plan, it becomes binding on the creditors covered by it, including those who voted against it.

However, creditors can challenge how the majority was obtained or whether the law was followed.

One major objection in this case concerned five entities that dissenting creditors alleged were associates of Mr. Chandra and therefore should not have been allowed to vote. The NCLT did not accept the objection.

"Once a plan clears the 75% voting share requirement as provided by the Code, no creditor gets a veto. The plan binds everyone, including those who voted against it. That's the whole point of majority rule in insolvency law," said Mr. Vasa. The original NCLT Bench itself had differed over the plan, requiring the matter to be decided by a third member. The third judicial member, Nishesh Sharma approved it.

If creditors appeal

Creditors can challenge the NCLT order before the National Company Law Appellate Tribunal (NCLAT).

An appeal would have to raise a legal or procedural challenge, such as whether ineligible creditors were allowed to vote, whether the statutory majority was correctly calculated, or whether the NCLT wrongly applied the

A creditor cannot overturn the plan merely because it considers the ₹6.5-crore recovery too low.

"The strongest grounds available to the dissenting creditors are the objections with respect to the votes that came from entities that are allegedly 'associates' of Dr. Chandra and that family control over those entities should have been enough to disqualify their votes," said Mr. Vasa.

If the appellate tribunal finds that votes were wrongly counted and that the required majority was consequently not achieved, it could interfere with the NCLT's approval.

"Lastly, the most recent newsletter published by the Insolvency and Bankruptcy Board of India ("IBBI") confirms that since the Personal Guarantor law kicked in, out of the approximately 5,186 cases filed by creditors, only 64 cases ended in a repayment plan, and across those cases, creditors have recovered roughly 1% of what they are owed. Therefore, the Subhash Chandra case is the norm, not the exception," said Mr. Vasa.

For now, however, the NCLT-approved plan provides for ₹6.25 crore to be distributed to creditors, with ₹25 lakh towards process costs. The plan concerns Mr. Chandra's personal insolvency and does not, by itself, extinguish the separate liabilities of the companies that originally borrowed the money.

The **National Company Law Tribunal (NCLT)** approved a repayment plan in the personal insolvency proceedings of Essel Group founder **Subhash Chandra** under the **Insolvency and Bankruptcy Code (IBC), 2016**.

Under the approved plan, about **₹6.25 crore is to be distributed to creditors** and around **₹25 lakh towards insolvency-resolution costs**, against **admitted claims of about ₹22,006.57 crore** in the personal-guarantor proceedings.

Parameter	English	हिंदी
Forum	NCLT	राष्ट्रीय कंपनी विधि अधिकरण
Law	Insolvency and Bankruptcy Code, 2016	दिवाला एवं शोधन अक्षमता संहिता, 2016
Nature of case	Personal guarantor insolvency	व्यक्तिगत गारंटर की दिवाला प्रक्रिया
Admitted claims	₹22,006.57 crore	₹22,006.57 करोड़
Amount for creditors	₹6.25 crore	₹6.25 करोड़
Process cost	~₹25 lakh	लगभग ₹25 लाख
Total plan outlay	~₹6.5 crore	लगभग ₹6.5 करोड़
Approx. recovery	~0.03% of admitted claims	लगभग 0.03%
Approx. haircut	~99.97%	लगभग 99.97%
Disclosed personal assets assessed	~₹31.79 crore	लगभग ₹31.79 करोड़
Voting support	80.814%	80.814%
Required majority	75% voting share	75% मतदान हिस्सेदारी

First Understand: What is a Personal Guarantee?

A **personal guarantee** is a promise by an individual to repay the debt of another borrower if that borrower defaults.

Personal Guarantee का अर्थ है कि यदि मूल उधारकर्ता ऋण नहीं चुकाता, तो गारंटर उस ऋण के भुगतान की जिम्मेदारी स्वीकार करता है।

Simple example

Company borrows ₹100 crore → promoter gives personal guarantee → company defaults → bank may proceed against guarantor.

The important point is:

The guarantor need not have personally received the loan money.

That is why a claim against a personal guarantor should **not automatically be interpreted as money personally borrowed by that individual.**

4. Why only ₹6.5 crore against ₹22,006 crore?

This is the core question.

It does NOT mean

₹22,006 crore cash was available → creditors voluntarily accepted ₹6.5 crore.

Rather, insolvency resolution depends heavily on:

recoverable assets + legal rights + creditor voting + value obtainable compared with bankruptcy/liquidation alternative.

Factor	Explanation	
Huge admitted claims	Claims total ~₹22,006 crore	
Limited disclosed personal assets	Resolution professional assessed assets at ~₹31.79 crore	
Realisable value may be lower	Not every disclosed asset can necessarily be immediately sold or fully realised	
Creditor voting	Plan received 80.814% support	
Legal threshold	Only 75% was required	
Alternative comparison	Tribunal examined whether creditors would fare better under bankruptcy	
Majority rule	Once statutory majority approves and NCLT sanctions, dissenting creditors may also be bound	

Parameter	Corporate Insolvency	Personal Guarantor Insolvency
Debtor	Company/LLP	Individual guarantor
Primary objective	Rescue/restructure company	Restructure individual's liability
Main process	CIRP	Individual insolvency resolution/repayment plan
Resolution	Company may get new owner/resolution applicant	Guarantor proposes repayment plan
Asset base	Corporate assets	Personal assets/income
Tribunal for personal guarantor to corporate debtor	NCLT	NCLT
Can both proceedings coexist?	Yes	Yes

10. How does a Personal Guarantor Repayment Plan work?

Broadly:

Application → Resolution Professional → Claims verification → Repayment Plan → Creditors vote → NCLT considers plan → Approval/implementation

Stage	Explanation	
1	Insolvency application	
2	Resolution professional appointed	
3	Financial position assessed	
4	Claims compiled	
5	Repayment plan proposed	
6	Creditors consider plan	
7	Voting takes place	
8	NCLT considers report and legal requirements	
9	Approved plan becomes binding according to the Code	

13. What is Committee of Creditors (CoC) logic?

In corporate insolvency, the **Committee of Creditors** is central to resolution decisions.

For personal guarantor repayment plans, creditor voting operates through the personal-insolvency framework rather than being identical in every respect to corporate CIRP.

But the broader philosophy is similar:

Creditors collectively decide the commercial viability of a restructuring.

14. Can creditors challenge the approved plan?

✅ Yes, but not simply because recovery is low.

The article mentions possible appeal before the:

NCLAT — National Company Law Appellate Tribunal

Possible grounds can include:

- wrong calculation of voting share,
- legally ineligible creditors being allowed to vote,
- procedural irregularity,
- statutory requirements not followed,
- misapplication of law,
- alleged related/associated creditor issues.

16. Why were creditors questioning Subhash Chandra's wealth?

According to the article:

- a **2017 net-worth certificate** reportedly showed about **₹45,888 crore**;
- another certificate in **2018** reportedly indicated around **₹40,562 crore**;
- assets disclosed/assessed in the current personal insolvency proceedings were about **₹31.79 crore**.

This large difference led creditors to seek a **forensic audit**.

But important legal distinction

A huge gap is a reason to **ask questions**, but:

A discrepancy by itself does not prove concealment, diversion or fraud.

Evidence must establish whether assets were improperly transferred, hidden, undervalued or otherwise dealt with to defeat creditors.

23. Why does IBC sometimes permit huge haircuts?

IBC's objective is not:

"Recover every rupee at any cost."

Instead, it seeks to balance:

value maximisation + timely resolution + creditor recovery + continuation/resolution where possible + entrepreneurship + credit discipline.

If the realistic choice is:

Option A: Recover ₹6 crore now

versus

Option B: Bankruptcy produces ₹3 crore after years of litigation

creditors may commercially choose Option A even though the haircut looks enormous.

Year	Development
Before 2016	Multiple fragmented insolvency/recovery laws
2016	Insolvency and Bankruptcy Code enacted
2016	IBBI established
2016 onward	Corporate insolvency framework operationalised
2018	SBI v. V. Ramakrishnan
2019	Personal-guarantor provisions operationalised for guarantors to corporate debtors
2021	Lalit Kumar Jain judgment upheld framework
2026	Subhash Chandra repayment-plan controversy

Institution	Function
NCLT	Adjudicating authority for corporate insolvency and linked personal guarantors
NCLAT	Appeals from NCLT
IBBI	Insolvency regulator
Resolution Professional	Conducts insolvency process
Creditors	Vote on repayment/resolution proposal
Supreme Court	Final judicial authority on relevant appeals/questions

Consider the following statements regarding personal guarantors under the IBC:

- 1.** A personal guarantor must necessarily have personally received the loan amount for liability to arise.
- 2.** Insolvency proceedings against a corporate debtor and its personal guarantor can proceed separately.
- 3.** Approval of a corporate debtor's resolution plan automatically extinguishes the personal guarantor's liability in every case.
- 4.** NCLT has jurisdiction over insolvency proceedings of personal guarantors connected with corporate debtors.
- 5.** The liability of a surety is generally co-extensive with that of the principal debtor unless the contract provides otherwise.

Which of the statements are correct?

- A. 1, 2 and 4 only**
- B. 2, 4 and 5 only**
- C. 2, 3, 4 and 5 only**
- D. 1, 3 and 5 only**

JERUSALEM

Five Palestinians killed in Israeli airstrikes in Gaza City, medics say



Israeli airstrikes killed five people west of Gaza City on Monday, according to the Al-Shifa Hospital and rescue, while the Israeli Army said it targeted Hamas "operatives" despite a U.S.-backed ceasefire that took effect in October 2020, at least 1,318 people have been killed according to the Palestinian Health Ministry. AP

SEOUL

North Korea calls U.S., South Korea, and Japan maritime drills a threat



Maritime drills by South Korea, the United States and Japan are a "threat" to North Korea, Pyongyang said on Monday, branding Washington as hostile and vowed to strengthen its nuclear force. The remarks from North Korea's Foreign Ministry come as U.S. President Donald Trump meets a meeting with Kim Jong-un, AP

TORONTO

Google Maps to show Lake Ontario as 'Lake America' for users in U.S.



Google has updated its map application to rename Lake Ontario as "Lake America" for users in the U.S., reflecting an order by President Donald Trump that changed the lake's name, amid an escalating trade war with Canada. Google Premier Group said respondents with a billion-dollar asset message: "Lake Ontario. How and forever" AP

TAIPEI

'Unpredictable' China strengthens air and sea control nearby Taiwan



China is tightening its grip on the air and sea around Taiwan, Taipei said in its annual report on China's military threat, adding that the regional security situation "continues to escalate", noting a "rising unpredictability" in China's decision-making due to an "unprecedented" purge of senior military officers. AP

U.S., Iran exchange strikes for first time in weeks, escalating conflict

Washington carries out strikes on Iranian island in the Strait of Hormuz. Tehran retaliates by attacking U.S. military bases in Jordan and UAE. Trump threatens to 'hit hard' while Pzeshddkan calls for dialogue; three dead in American strikes, says Iran

Agence France Presse
TEHRAN

U.S. President Donald Trump threatened to "hit Iran hard" after the two countries traded fire for the first time in over a month, while Iran's President warned that more fighting with the U.S. was not in his country's interest.

Late on Sunday, the United States said it had carried out strikes on an Iranian island in the Strait of Hormuz, with Tehran quickly retaliating by attacking U.S. military targets in West Asia.

"We're going to hit them hard," Mr. Trump said. "There will be a response."



Explosion strikes Palestinian war zone in an anti-U.S. mural on a street in Tehran on Monday. AP

The United States said it attacked Iranian island in the Strait of Hormuz, with Tehran quickly retaliating by attacking U.S. military targets in West Asia.

Iran responded with missile and drone attacks



Explosion strikes Palestinian war zone in an anti-U.S. mural on a street in Tehran on Monday. AP

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Iran responded with missile and drone attacks

for a path of agreement and understanding, and we believe that continuing the war is neither in our interest, nor in the interest of the region," he said at a summit in Kyrgyzstan, adding "the solution to the existing problems in dialogue and cooperation".

Iranian state media reported that three people were killed in the U.S. attack on Latakia. Iran's Revolutionary Guards said the ballistic missile attack on two U.S. air bases in Jordan caused "heavy damage". Jordan's Army said it had intercepted eight missiles, without stating their origin.

Iran also said it targeted U.S. personnel at an air

base in the UAE and shot down an American drone over Hormuz. Abu Dhabi said it intercepted a drone over the country's waters, but dismissed claims that Al Mubdair Air Base had been targeted as "baseless".

Economic pressure U.S. Treasury Secretary Scott Bessent vowed to keep up the economic pressure. "We are going to continue exerting pressure, and we've had very good discussions here already," Mr. Bessent said at a meeting of G20 finance leaders.

He said a turning point in the trade war could come "within weeks or months".

Nepal flood toll surges to 939; search on for trapped workers

Associated Press
KATHMANDU

Rescuers raced to free hundreds of workers believed to be trapped in tunnels at hydroelectric sites that were buried in mud by catastrophic flooding on the Nepalese border, as the combined deaths in both countries surpassed 950, with more than 4,400 people missing.

A private sector association representing power companies said at least 900 workers were unaccounted for at 12 hydro-power projects in Nepal's Kailash and Nubak districts, about 500 of those workers were believed to be trapped in tunnels.

At least one expert said that some workers could have access to oxygen, but others warned that the chances of finding survivors were diminishing.



Rescue workers prepare the bodies of flood victims for burial in Chitwan, Nepal, on Monday. AP

On the Chinese side, rescue and recovery efforts included rebuilding the road leading to the Gyrong Port border crossing that regulated travel between China and Nepal.

Nepal's disaster agency

said on Monday that 939 bodies had been recovered, with 3,925 people missing, including 392 foreigners. As of Sunday, Chinese officials reported 16 deaths and 546 missing. Chinese state media said 28 of the missing were foreigners.

The August 26 disaster was sparked by a glacial collapse, the U.S. Geological Survey said.

UN panel presents legal case for broad slavery reparations

Agence France Presse
GENEVA

Countries are legally obliged to provide broad reparations for harms resulting from both direct and indirect involvement in the transatlantic African slave trade, a UN committee said on Monday.

Issuing a forthright interpretation of an important international rights treaty, the UN watchdog said the accord obliges countries to work to redress the harms caused by slavery.

"State parties must implement comprehensive reparatory measures for people of African descent, covering all aspects of remedies," the UN Committee on the Elimination of Racial Discrimination (CERD) said in its findings.

It stressed that reparatory justice combined "a wide range of measures extending as monetary, non-monetary and structural".

While not legally-binding, committee member Patsy Boller-Wilson said the findings carry "authoritative weight", and can be used by officials to inform judicial review, by courts as an interpretive tool, as well as in litigation against states.

At least 12.5 million Africans were taken and sold between the 15th and 19th centuries in what the CERD called the largest forced displacement in history.

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Sovereign shield



Ministers of defense and foreign affairs of Turkey, Pakistan and Saudi Arabia, along with their military chiefs, pose before the first committee meeting under the joint defense accord, the "Moscow Joint Defense Agreement", in Istanbul, on Monday. AP/Reuters

Magsaysay honour for Myanmar activist, Singapore lawyer, Bangladeshi aid giver

Associated Press
PHILIPPINES

A Singaporean diplomat who led adoption of UN covenants treaty, a Myanmar activist who put his freedom on the line for democracy, and a former Bangladeshi teacher who brought compassion to the poorest of the poor were named on Monday as the winners of this year's Bantay Magsaysay Awards.



Bo Kyi, Rana Khan and Tunmyi Kyi, Bantay Magsaysay Foundation

"Of enormous significance in maritime countries, this constitution for the oceans' defined territorial waters and the economic rights of countries to their coastal waters and provides mechanisms for settling disputes," the awards body said.

Bo Kyi, the 61-year-old winner from Myanmar, has spent seven years in prison

for a life spent in resistance against widespread human rights violations by Myanmar's military.

In March 2000, Bo Kyi and fellow former political prisoners organized the Assistance Association for Political Prisoners, which has "devoted itself to documenting political prisoners' human rights violations, supporting detainees and their families

and ensuring the continued visibility of the junta's political prisoners in Myanmar," the awards body said.

Rana Khan, 67, of Bangladesh won the award for "her profound empathy for the poorest of the poor in her country".

Coming from an affluent family, she first served as a teacher to poor children in 1979. In 2002, she established an organization called "Friendship Bangle" that helped the most destitute "deal with climate change, educate their children, empower women, create livelihood opportunities and bring social justice to the excluded," according to the awards body.

Captain detained as rescuers hunt for missing in Northern Cyprus ferry capsized

Agence France Presse
ISTANBUL

The captain of a ferry that capsized off northern Cyprus, leaving at least eight people dead, was ordered into police custody on Monday as rescuers continued to search for 20 others, still missing, officials said.

The crowded ferry carrying 267 people capsized on Monday about four nautical miles offshore shortly after leaving the port of Kyrenia in the north of the divided island.

Rescuers in the Turkish Republic of Northern Cyprus (TRNC), which is only recognized by Ankara, pulled 239 people to safety, but eight others died



Screen grab from a video shows a passenger being rescued after a ferry capsized off the coast of Northern Cyprus on Sunday. AP/Reuters

"And the search continues for 20 people," said Prime Minister Ural Ural.

All eight people who died were citizens of Turkey, as well as 16 of those who are missing, according to TRNC. The other two missing are

Russia, Israel behind disinformation on Ceuta crisis: Sanchez

Reuters
MADRID

Spanish Prime Minister Pedro Sanchez said on Monday there were signs Russia and Israel had spread the disinformation over Spain's migration policy that triggered last month's rush of migrants into Ceuta, but no evidence of Moroccan involvement.

Over 72,000 migrants irregularly crossed from Morocco into the tiny Spanish territory between July 30 and 31 in an unprecedented surge at one of the European Union's only two land borders with Africa. At least 100 people died in the attempt, according to Ceuta's local authorities.

Spanish Opposition parties have accused Rafael del Olmo, an ex-minister of Morocco, of deliberately allowing the mass crossing, an accusation Morocco has denied.

"When people talk and speculate about the participation of Moroccan authorities, I deny this outright," Mr. Sanchez said.

Mr. Sanchez said research by the EU's diplomatic service EAS had indicated that Russian and Israeli networks had been behind the spread of disinformation in conjunction with far-right networks.

Some 5,000 migrants have stayed in Ceuta since the border rush, triggering protests from locals against the Spanish government's handling of the crisis.

news agency said. Addressing the court, the captain and crew said the front of the vessel had been smashed open by the force of the waves, Turkey's Anadolu state news agency said. The captain was released in custody.

Several survivors said they heard what sounded like an explosion shortly before it capsized.

Turkey sent six naval vessels and two drones, among others, to help the rescue efforts on Sunday.

Cyprus has been split since 1974, when Turkey invaded and occupied the northern third of the island in response to an Athens-engineered Greek Cypriot coup seeking unification with Greece.

Magsaysay honour for Myanmar activist, Singapore lawyer, Bangladeshi aid giver

Associated Press

PHILIPPINES

A Singaporean diplomat who led adoption of UN oceans treaty, a Myanmar activist who put his freedom on the line for democracy, and a former Bangladeshi teacher who brought compassion to the poor were named on Monday as the winners of this year's Ramon Magsaysay Awards.

Singaporean lawyer and diplomat Tommy Koh, 88, was recognised for promoting international dialogue and the rule of law. He is best known for presiding over a U.N. conference of more than 150 countries, which adopted the U.N. Convention on the Law of the Sea in 1982.



Bo Kyi, Runa Khan and Tommy Koh. RAMON MAGSAYSAY FOUNDATION

"Of enormous significance to maritime countries, this 'constitution for the oceans' defined territorial waters and the economic rights of countries to their coastal waters and provides mechanisms for settling disputes," the awards body said.

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for a life spent in resistance against widespread human rights violations by Myanmar's military.

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and ensuring the continued visibility of the junta's political prisoners in Myanmar," the awards body said.

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Awardee	Country	Why awarded? / क्यों सम्मानित?
Tommy Koh	Singapore	Diplomacy, international law, peaceful dispute resolution; major role in UNCLOS negotiations / कूटनीति, अंतरराष्ट्रीय कानून और UNCLOS में प्रमुख भूमिका
Bo Kyi	Myanmar	Defence of political prisoners, human rights and democracy / राजनीतिक बंदियों, मानवाधिकार और लोकतंत्र की रक्षा
Runa Khan	Bangladesh	Humanitarian work among remote and vulnerable communities / दूरस्थ व वंचित समुदायों के लिए मानवीय कार्य

Parameter	English	हिंदी
Award	Ramon Magsaysay Award	रेमन मैग्सेसे पुरस्कार
Named after	Ramon Magsaysay, former President of the Philippines	फिलीपींस के पूर्व राष्ट्रपति रेमन मैग्सेसे
Foundation established	1957	1957
First awards	1958	1958
Country	Philippines	फिलीपींस
Administered by	Ramon Magsaysay Award Foundation	रेमन मैग्सेसे पुरस्कार फाउंडेशन
Basic objective	Honour selfless service and transformative leadership in Asia	एशिया में निःस्वार्थ सेवा और परिवर्तनकारी नेतृत्व का सम्मान
Popular description	“Asia’s Nobel Prize”	“एशिया का नोबेल पुरस्कार”
2026 awardees	Tommy Koh, Runa Khan, Bo Kyi	टॉमी कोह, रूना खान, बो कयी
Total awardees by 2026	359 — 331 individuals + 28 organisations, according to RMAF	RMAF के अनुसार 359 — 331 व्यक्ति + 28 संगठन

Who was Ramon Magsaysay? / रेमन मैग्सेसे कौन थे?

Ramon Magsaysay was the **President of the Philippines from 1953 to 1957**, remembered particularly for public service, administrative integrity and concern for ordinary citizens.

The award was created after his death to perpetuate his example of **integrity in public service and leadership**.

Historical Fact

The award was established in **1957 by trustees of the Rockefeller Brothers Fund**, and the first awards were presented in **1958**.

Parameter(Tommy Koh)	Details
Country	Singapore
Profession	Lawyer, diplomat, legal scholar
Major contribution	International diplomacy and rule of law
Most important achievement	Major role in negotiations leading to UNCLOS, 1982
Philosophy	Dialogue, peaceful dispute settlement, international cooperation
Exam connection	Law of the Sea, EEZ, maritime boundaries, global commons

UNCLOS = United Nations Convention on the Law of the Sea

Adopted in **1982**, UNCLOS is often described as the **"Constitution for the Oceans."**

Maritime Zone	Limit
Territorial Sea	12 nautical miles
Contiguous Zone	Up to 24 nautical miles
Exclusive Economic Zone (EEZ)	Up to 200 nautical miles
Continental Shelf	Generally at least 200 nautical miles; may extend further subject to legal criteria

Why is UNCLOS important?

It provides rules relating to:

- territorial waters
- navigation
- EEZ rights
- continental shelf
- marine resources
- marine environmental protection
- maritime dispute settlement

India connection

India is a party to **UNCLOS**, making this award highly relevant to:

7. Bo Kyi — Myanmar

Parameter	Details	
Country	Myanmar	
Profession/identity	Human-rights and democracy activist	
Personal experience	Former political prisoner	
Imprisonment	Around 7 years in total	
Organisation	Assistance Association for Political Prisoners (AAPP)	
Founded	2000	
Major work	Documentation of political imprisonment and support to detainees/families	
Core theme	Democracy + human dignity + accountability	

Bo Kyi was arrested after Myanmar's **1988 pro-democracy demonstrations**, was imprisoned twice, and later co-founded AAPP to document political imprisonment and support prisoners and their families.

12. Runa Khan — Bangladesh

Parameter	Details
Country	Bangladesh
Profession	Humanitarian/social-development leader
Organisation	Friendship
Established	2002
Target communities	Remote riverine, coastal and vulnerable communities
Major work	Healthcare, education, livelihoods, climate adaptation, empowerment
Core idea	Development with dignity

Runa Khan founded **Friendship** to provide essential services to communities beyond the reach of conventional development programmes. It began with a hospital ship and expanded into healthcare, education, climate resilience, livelihoods and social inclusion. 🏆 Ramon Magsaysa...

Person	Known for
Vinoba Bhave	Bhoodan Movement
Mother Teresa	Humanitarian service
Jayaprakash Narayan	Public leadership
Satyajit Ray	Cinema/creative communication
M.S. Subbulakshmi	Music/public service
Arvind Kejriwal	Emergent leadership
Sandeep Pandey	Social activism
Bezwada Wilson	Campaign against manual scavenging
Sonam Wangchuk	Education and innovation
Ravish Kumar	Journalism
Ravi Kannan	Cancer care

Award	Headquarters/Origin	Major focus
Ramon Magsaysay Award	Philippines	Asian public/social leadership
Nobel Prize	Sweden/Norway system	Global achievements in specific fields
Gandhi Peace Prize	India	Non-violence/social transformation
Right Livelihood Award	Sweden	Social/environmental change
UNESCO Peace Prize	UNESCO framework	Peace-related contribution

Consider the following statements regarding the Ramon Magsaysay Awards 2026:

- 1.** Tommy Koh of Singapore was recognised for contributions including international diplomacy and the Law of the Sea.
- 2.** Bo Kyi is associated with the Assistance Association for Political Prisoners in Myanmar.
- 3.** Runa Khan's humanitarian work is associated with vulnerable communities in Bangladesh.
- 4.** The Ramon Magsaysay Award is administered by a specialised agency of the United Nations.

Which of the statements given above are correct?

- A. 1 and 2 only**
- B. 1, 2 and 3 only**
- C. 2, 3 and 4 only**
- D. 1, 2, 3 and 4**

THE START OF IT ALL

From a Barcelona product to a champion with Argentina



Lionel Messi joined Barcelona as a 13-year-old in 2000 and shone in the youth ranks before making his senior debut at 16 in a friendly against Porto in 2003. He made his La Liga debut in October 2004 and scored his first league goal the following May in a match against Albacete. What he achieved with Argentina is history.

MR. CONSISTENT

Prolific Messi bows out with the second-most international goals



Lionel Messi has the second-most goals in all international football, behind his contemporary, Portuguese Cristiano Ronaldo (LW). The Argentine legend is also the second-highest goalscorer in FIFA World Cup history with 21 in 34 matches, behind France forward Kylian Mbappé (22).

GLITTERING

Be it Brazil or Qatar, Messi wowed fans with Golden Ball at his feet



Lionel Messi is the only player to win the World Cup Golden Ball twice, earning the prize in the 2014 and 2022 editions. While Messi provided four goals and one assist in Brazil, he delivered seven goals and three assists in Argentina's title-winning campaign in Qatar. In the most recent WC, he secured the Silver Ball.

THE LIONEL THAT HELPED

Messi, Scaloni and their successful partnership for La Albiceleste



Lionel Scaloni's appointment as coach in 2018 proved a game-changer for Lionel Messi and Argentina. In 2021, in the middle of the covid pandemic, Argentina defeated Brazil 1-0 in the first to win the Copa America, its first major title in 28 years. The crowning glory came in Qatar in 2022 when Messi's side lifted the World Cup.

Messi bids goodbye after 21 magical years

The show-stopper leaves the international arena with an Argentine record 125 goals in 207 matches; despite being hurt, he says the time had arrived to bring down the curtains on a storied career

FOOTBALL
Agencies
BUREAU: ALEX

Lionel Messi has ended his decorated career as a player for Argentina at 39, after nearly two decades representing the National team. The eight-time Italian d'Or winner is his country's record appearance-maker and scorer with 125 goals in 207 games, having transformed a complicated relationship with the senior side into a story of redemption and triumph. Messi, who played in six World Cups, won the tournament in Qatar in 2022 and led Argentina to the final again, before losing to Spain in the USA earlier this year.

"It was a decision that hurt — and still hurts deeply — but I understand that the time has come," Messi wrote on social media. "I swear to you that I always gave it my all — not just in these last few years when we won everything but before that too. I always fought and left everything on the field for this jersey, to bring you joy and make you feel proud to be Argentine through football," added the veteran. Messi revealed that he wrote his retirement letter on July 21 — two days after losing the World Cup final — but waited to publish it because his father was facing health issues that eventually claimed his life. Jorge Messi passed away in his native Rosario on August 6.

Messi had made his debut for the National team in 2006, but his journey was fraught with frustration until he finally lifted the World Cup in 2022. "Thank you for all the love these past 20 years. I'm going to miss hearing you all from the inside. Now I'm going to be one of you, cheering and supporting you from the outside [through thick and thin, even more so]," said Messi.

Change of mind
He had briefly retired in 2016 — after defeats in the 2014 World Cup final and back-to-back Copa America title deciders — but later reversed his decision. He went on to bag Copa titles in 2021 and 2024.

In the letter, the former Miami captain, however, did not mention how long he intends to continue playing professional football. "I leave with the peace of mind and pride of having given you — along with my teammates — moments we once only dreamed of. Experiencing this with you was incredible. I love you all," he added. Messi played for Inter Miami over the weekend, since for Argentina, but at CF Montreal in Major League Soccer.



The art said the artist: Messi's watchful often left defenders chasing shadows. During two decades of dominance, he was head and shoulders above the rest. GETTY IMAGES, REUTERS, AFP

Leo's glorious position in football is set in stone

K.G. VIJAYA KUMAR

In football's hallowed legacy of individual brilliance shaping collective achievement, the painless was always vested with a chauffer: Brazil's Pelé and Argentina's Diego Maradona.

Carving his own niche
However, just like the naive intuition in which he instilled defenders, Lionel Messi also carved his own niche with these giants. Creativity in the beautiful game can never be discussed without mentioning the magician that Messi has always been. As he announced his international retirement, Messi leaves a global terrain that he adorned with such aura. He was driven by the philosophy that if there was a goal to be scored, he would be the man to do it or at least grant the final assist.

However, Pelé and Maradona did not face the extreme scrutiny that shadowed Messi in an age of intrusive social media. For years, the 'club over country' debate was often used to denigrate Messi. His exemplary stint with FC Barcelona was used as a club to run him down while using his tenure with Argentina as a contrast. Messi had to find his light while dealing with Maradona's massive shadow.

Sporting grace, dash on prodigious talent, self-belief, adrenaline and most importantly the applause from the fans. Messi often searched for that last bit. It did not matter if he was the most-feted footballer ever in the history of the sport, he had to win the World Cup.

Ultimate prize
He precisely did that at Doha in 2022, marshalling his unit to the ultimate glory, one that Maradona had secured in 1986. The rest of the world loved him, to gain that emotion from his followers back home was special for Messi. Finally, Maradona's shadow was cast aside as Messi glowed in his own luminescence. He wanted an encore this year but Spain had the last word in the World Cup final. The Maradona replication was again at play as Argentina was runner-up in 1990.

To see Messi on the turf is to be aware of the realism, the kind that writers like Gabriel Garcia Marquez dubbed as 'magical realism'. Messi offered hope, bewitched with Argentinian wit and pace, and added a dummy with his

Messi's international journey

Breaking down the genius' strides

Year	Goals	Appearances	Goals	Competition
2006	0	15	14	FIFA World Cup
2007	0	11	10	World Cup Qualifiers
2008	0	11	11	FIFA World Cup
2009	0	11	11	Copa Libertadores
2010	0	11	11	Finalissima
2011	0	11	11	
2012	12	11	11	
2013	1	11	11	
2014	4	11	11	
2015	4	11	11	
2016	0	11	11	
2017	0	11	11	
2018	0	11	11	
2019	1	11	11	
2020	0	11	11	
2021	0	11	11	
2022	18	11	11	
2023	0	11	11	
2024	0	11	11	
2025	0	11	11	
2026	0	11	11	
Total	125			

BY OPPONENT (Top-10)
Brazil 12
France 7
Uruguay 6
Spain 6
Italy 4
Chile 4
Colombia 3
Guatemala 2
Paraguay 2

GOALS BY COMPETITION
FIFA World Cup (14)
Copa Libertadores (11)
Copa America (11)
Finalissima (11)

1 The only player to score in three World Cup finals (1986, 2014, 2022) and a single World Cup (2022)

3 The first player to score in three World Cup finals (1986, 2014, 2022) and a single World Cup (2022)

47 Messi made his debut on August 17, 2005, coming on as a substitute in the 100th minute. He received a red card (11-47) seconds later for a controversial challenge

2016 Retired from international football on June 16, in the aftermath of the defeat to Chile in the Copa America final, before resuming his decision on August 14 later that year

125 goals

and an assist in 207 appearances across 21 years. Holds the country's all-time record for both appearances and goals

WORLD CUP GOALS
● Uruguay (2010)
● Argentina (2014)
● Brazil (2018)
● France (2022)

GOALS BY COMPETITION
● FIFA World Cup (14)
● Copa Libertadores (11)
● Copa America (11)
● Finalissima (11)

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of foot.

Statistics would reveal 128 goals from 207 appearances for Argentinian Messi, but he was more than just numbers.

Compiled by Ananthu Vignani

To see him at his best, was to be aware of an inescapable legend. Messi's glorious position in football is set in stone. He will be sorely missed.

125 goals

and 68 assists in 207 appearances across 21 years. Holds the country's all-time record for both appearances and goals

TITLES WON

- Under-20 World Cup (2005)
- Olympic Games gold (2008)
- FIFA World Cup (2022)
- Copa America (2021 and 2024)

INDIVIDUAL HONOURS

- FIFA World Cup - Golden Ball (2014 and 2022)
- FIFA World Cup - Silver Ball (2026)
- Copa America - Golden Ball (2015 and 2021)
- Copa America - Golden Boot (2021)

1

The only player to score a World Cup goal in his teens, 20s and 30s

1

The first to score in the group stage, round of 16, quarterfinal, semifinal and final of a single World Cup

1

Has the most World Cup goal involvements (33: 21 goals, 12 assists), most World Cup assists (12) and most World Cup appearances (34)

3

The first player to captain his country in three World Cup finals

2014 2022 2026

47

Messi made his *La Albiceleste* debut on August 17, 2005, coming on as a substitute in the 63rd minute. He, however, received a red card just 47 seconds later for a controversial challenge

28

Messi ended Argentina's 28-year trophy drought in 2021 when it defeated Brazil at the Maracana to lift the Copa America

2016

Retired from international football on June 26, in the aftermath of the defeat to Chile in the Copa America final, before reversing his decision on August 12 later that year

Messi's international journey

Breaking down the genius' strikes

Year	Goals
2005	0
2006	2
2007	6
2008	2
2009	3
2010	2
2011	4
2012	12
2013	6
2014	8
2015	4
2016	8
2017	4
2018	4
2019	5
2020	1
2021	9
2022	18
2023	8
2024	6
2025	3
2026	10
Total	125

Appearances	Goals	Competition
61	54	Friendlies
72	36	World Cup qualification
34	21	FIFA World Cup
39	14	Copa America
1	0	Finalissima



Q1 GDP BEATS FORECASTS TO GROW AT 7.8%

Growth beats war blues

● Investments, services, exports drive strong economic expansion

SHUBHAM RANA
New Delhi, August 31

INDIA'S ECONOMY GREW a stronger-than-expected 7.8% in the April-June quarter despite the West Asia war and the accompanying energy price shock, as robust investment, resilient services and a pick-up in exports powered expansion.

The growth, according to data released by the Ministry of Statistics and Programme Implementation (MoSPI) on Monday, was well above the Reserve Bank of India's forecast of 7% and most analysts' estimates.

Growth could have been even higher but for the impact of the West Asia crisis on government finances. Higher subsidy payouts and excise duty cuts on auto fuels weighed on net product taxes, creating an unusually wide gap between GDP and gross value added (GVA).

GVA, considered a better measure of underlying economic activity, expanded 8.2% in Q1FY27, with services growing 10% and the secondary sector 8.6%.

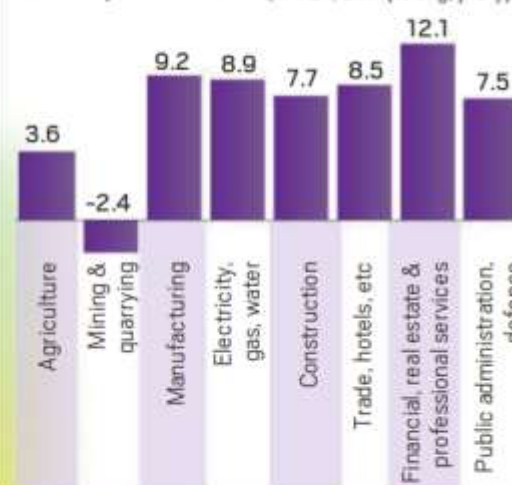
GDP growth was 8.6% in the previous quarter — revised

ROOM FOR RATE HIKE

At constant prices (% chg. y-o-y)



Sectoral performance Q1FY27, GVA (% chg. y-o-y)



NARENDRA MODI, PRIME MINISTER

India's exemplary GDP growth of 7.8% during Q1 of FY27 is a herculean feat



»INSIDE«

REFORMS BEARING FRUIT, SAYS FM P2

CEA: GROWTH MOMENTUM REMAINS STRONG P2

EDITORIAL: RESILIENT INDIA P8

upwards from the earlier estimate of 7.8% — and 7% in Q1FY26.

The better-than-expected first-quarter performance prompted some analysts to raise their FY27 growth forecasts to around 7-7.5%, from 6.5-7% earlier.

A key driver was investment.

Gross fixed capital formation (GFCF), a proxy for investment, surged 11.9%, the fastest in the new GDP series going back to FY23. Investment growth has now accelerated for four consecutive quarters, helped by sustained government capital expenditure.

The Centre's budgetary capex

rose 24% in April-June and 30% in April-July, reflecting its continued use of public investment to crowd in private-sector projects.

The share of GFCF in nominal GDP rose sharply to 34.3% in the June quarter from 31.4% a year earlier.

Continued on Page 6

Parameter	Q1 FY27	Q1 FY26
Real GDP growth	7.8%	6.9%
Real GDP value	₹81.36 lakh crore	₹75.46 lakh crore
Nominal GDP growth	10.3%	8.1%
Nominal GDP value	₹88.27 lakh crore	₹80.00 lakh crore
Real GVA growth	8.2%	—
Real GVA value	₹73.82 lakh crore	₹68.21 lakh crore
Nominal GVA growth	11.5%	—

Growth driver	English	हिंदी
Investment	Strong fixed capital formation supported productive capacity	मजबूत पूंजी निर्माण ने उत्पादन क्षमता बढ़ाई
Services	Tertiary sector grew around 10%	सेवा क्षेत्र में लगभग 10% वृद्धि
Manufacturing	Strong industrial expansion	विनिर्माण क्षेत्र में मजबूत वृद्धि
Construction	Infrastructure activity remained robust	निर्माण व अवसंरचना गतिविधि मजबूत रही
Exports	Pick-up in exports supported demand	निर्यात वृद्धि ने मांग को सहारा दिया
Government capex	Public investment continued to crowd in private activity	सरकारी पूंजीगत व्यय ने निजी निवेश को प्रोत्साहित किया
Consumption	Domestic demand remained resilient	घरेलू मांग मजबूत रही

Sector	Q1 FY27 Growth
Agriculture, livestock, forestry & fishing	3.6%
Mining & quarrying	-2.4%
Manufacturing	9.2%
Electricity, gas, water & utilities	8.9%
Construction	7.7%
Trade, hotels, transport, communication etc.	8.5%
Financial, real estate, IT & professional services	12.1%
Public administration, defence & other services	7.5%

Formula

GDP = GVA + Taxes on products – Subsidies on products

or

GDP = GVA + Net Product Taxes

Therefore:

If subsidies rise sharply or product-tax collections weaken, GDP and GVA growth can diverge.

In Q1 FY27

GVA growth = 8.2%

GDP growth = 7.8%

GDP	GVA
Measures total value of final goods/services in economy	Measures value added by producers
Includes net product taxes	Excludes product taxes/subsidies
Used for overall economy size/growth	Better for sectoral production analysis
Can be affected by tax/subsidy changes	Often better reflects underlying production

Why was GDP lower than GVA?

The newspaper notes that the gap was partly related to **government finances**, especially:

- higher subsidy payouts
- excise-duty changes/cuts on automobile fuels
- weaker net product tax contribution

So:

GVA strong + net taxes relatively weaker = GDP growth slightly lower

This is a classic prelims concept.

Real GDP	Nominal GDP
Measured at constant prices	Measured at current prices
Removes price effect	Includes inflation
Best for measuring real output growth	Best for measuring current money value
Q1 FY27 growth = 7.8%	Q1 FY27 growth = 10.3%

New Base Year — Important

MoSPI's Q1 FY27 release uses **2022-23 as the base year** for constant-price estimates.

Why base year matters?

A base year is used to remove the effect of inflation and measure real growth.

Prelims trap

Constant prices $\neq$ current market prices

Constant-price GDP is used for **real growth comparisons**.

Expenditure Method of GDP

Another important exam angle:

$$\mathbf{GDP = C + I + G + (X - M)}$$

Where:

- **C** = Private consumption
- **I** = Investment
- **G** = Government expenditure
- **X** = Exports
- **M** = Imports

The newspaper emphasises **investment and exports**, which means stronger **I** and **X** components helped growth.

Channel	Effect
Crude oil prices	Import bill ↑
Shipping costs	Trade costs ↑
Supply chains	Delays and shortages
Inflation	Input costs ↑
Fiscal burden	Subsidy pressure ↑
Exchange rate	Rupee volatility
Global demand	Export uncertainty

Consider the following statements:

- 1. GDP at constant prices is used to measure real economic growth.**
- 2. GVA plus net taxes on products gives GDP.**
- 3. An increase in subsidies, other things remaining equal, can reduce the gap between GVA and GDP.**
- 4. MoSPI is responsible for official national GDP estimates in India.**
- 5. A high GDP growth rate necessarily implies an equal rise in household welfare.**

Which of the above are correct?

- A. 1, 2 and 4 only**
- B. 1, 2, 3 and 4 only**
- C. 2, 3, 4 and 5 only**
- D. 1, 3 and 5 only**

THE BIG PICTURE

India's edge is shifting from talent export to retention, experimentation to adoption and services to indigenous capability

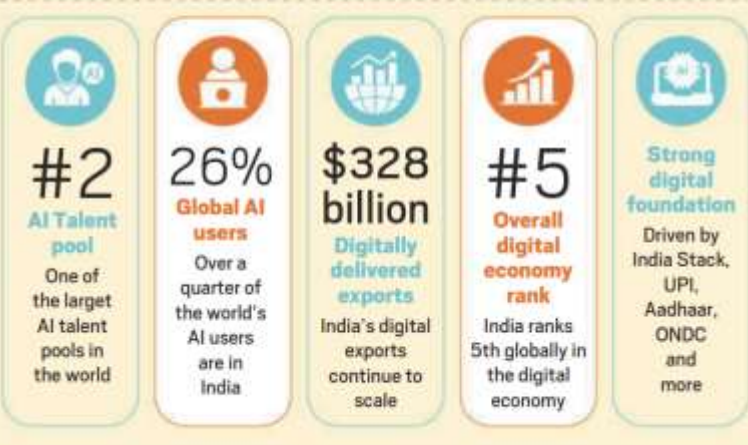
GLOBAL AI PERFORMANCE RANKING

Rank	Country	AI performance index score (0-100)
1	United States	84.7
2	China	76.9
3	Singapore	68.6
4	India	60.0
5	Germany	59.7
6	France	58.1
7	United Kingdom	57.3
8	Japan	52.6
9	Canada	51.8

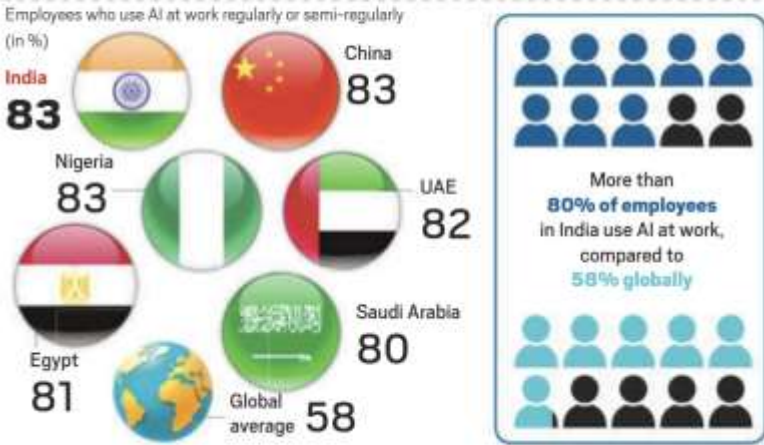
India ranks 4th in AI performance among 71 countries representing 96% of global GDP

Source: Stanford AI Index 2026, PwC-ICRIER SIDE 2026 report

SCALE & TALENT ARE ITS STRENGTHS



A MAJOR AI WORKPLACE ADOPTER, TOO



Word of the day

Tact:

consideration in dealing with others and avoiding giving offence.

Synonyms: diplomacy, manners, courtesy, respect

Usage: *She handled the sensitive issue with great tact.*

Pronunciation: newsth.live/tact

International Phonetic

Alphabet: /tækt/



Thank you ☺

