

The South Asian Insider

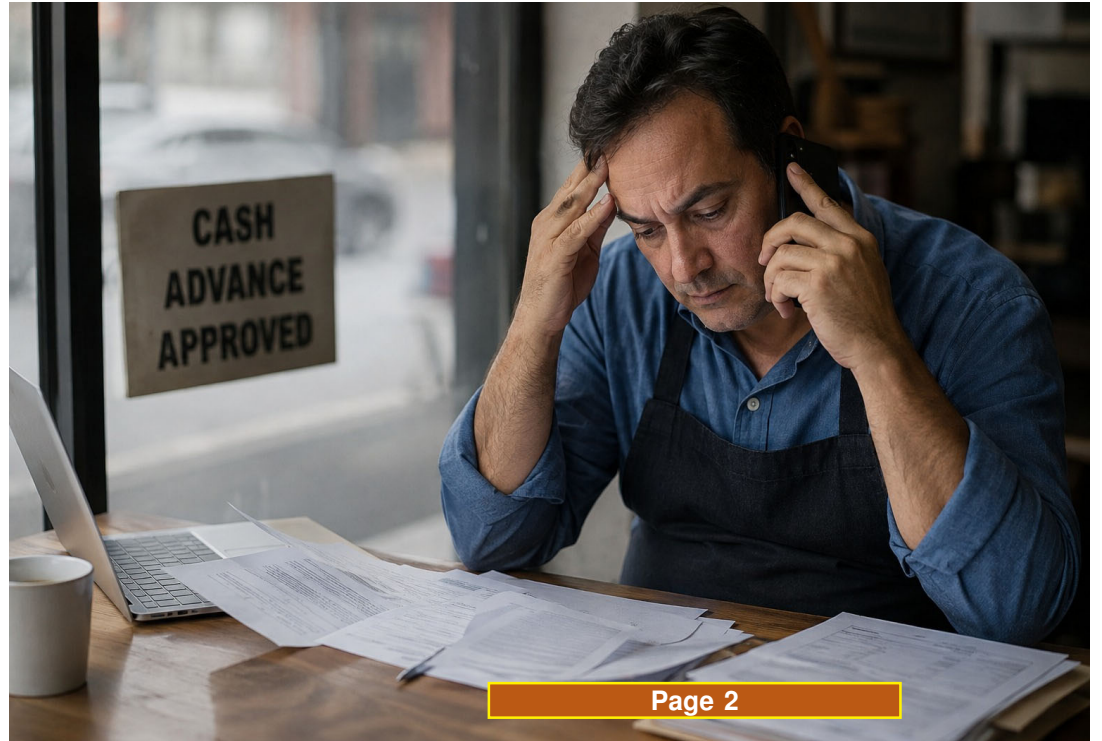
Independent Voice of South Asians in North America

Published From New York Since March 2002

APPROVED IN AN HOUR, PAYING FOR YEARS

(TSAI Investigations)

The call usually comes on a slow afternoon. The voice on the other end already knows your monthly card volume, already knows the business is thin that quarter, and is offering to wire you sixty thousand dollars by Friday. No credit check that matters. No collateral. No bank.



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APPROVED IN AN HOUR, PAYING FOR YEARS

Inside the cash advance trap squeezing small business owners

(The South Asian Insider Investigation) New York

What arrives on Friday is not a loan. On paper it is a purchase — the company is buying a slice of your future sales at a discount, and in exchange it takes a fixed amount out of your bank account every single business day until it has collected what it is owed. Sixty thousand in, eighty-four thousand out. Because it is structured as a purchase and not a loan, it does not carry an interest rate on its face, and for years the industry argued it therefore could not be usurious.

New York's attorney general has spent three years arguing otherwise, and this June she went after the part of the machine almost nobody sees.

On June 8, Attorney General Letitia James sued Rapid Ruling, an arbitration service that merchant cash advance companies wrote into their contracts as the neutral forum for resolving disputes. According to the state's complaint, it was not neutral at all — it was created and controlled by the advance companies themselves, and it existed to convert missed payments into enforceable judgments as fast as possible. In its first three years the state says Rapid Ruling administered roughly 3,000 arbitrations. In 97 percent of them, the small business on the other side never appeared. James called the arrangement "both illegal and immoral," and is seeking restitution, damages and civil penalties against the service and its founders, Zachary Meyer and Andrew Sachs.

That case sits on top of a much larger enforcement record. In January 2025, New York reached a settlement worth roughly \$1 billion covering merchant cash advance debt. Two years before that, the state settled with Yellowstone Capital, one of the industry's biggest names, over advances the office said carried effective rates that dwarfed anything a licensed lender could charge. The Federal Trade Commission has separately banned MCA operators from the industry outright and ordered redress to the businesses they financed. The state's position in the Rapid Rul-



ing complaint is blunt: these were loans, at rates it describes as more than fifty times the legal limit, dressed in the language of a sale.

Why this lands here

There is no neutral way to say this, so we will say it plainly. The businesses these companies call are the businesses our readers run. Gas stations and convenience franchises. Motels along the interstate exits. Restaurants, grocery stores, dry cleaners, nail salons, trucking outfits with four trucks and a dispatcher. Cash-heavy, card-heavy, thin-margin operations with real revenue and no relationship with a commercial bank — which is exactly the profile the underwriting software is looking for.

Owners we spoke with described a similar sequence. A bank turns down a line of credit, or takes six weeks to say no. A broker calls within days, sometimes referred by someone at the temple, the mosque, the gurdwara, the business association, the WhatsApp group. The paperwork arrives by email and is signed on a phone. The money is real and it arrives fast. Then the debits start. Not monthly — daily, every business day, whether the store had

a good day or a dead one. A slow February does not pause the debit. And when the account runs short, the fix that is always available is another advance from another company to cover the first, which is a practice the industry itself calls stacking. Two becomes four. Owners describe the arithmetic tipping over sometime in month five, when more money leaves the account each morning than the register takes in that afternoon. At that point the terms buried in the contract stop being theoretical. A personal guarantee makes the owner liable, not just the company. A confession of judgment — a clause where the borrower agrees in advance that they lose any dispute — allows the holder to walk into a courthouse and come out with a judgment before the owner has been to court. New York banned confessions of judgment against non-residents back in August 2019, a reform that closed the most notorious loophole. Owners and defense lawyers say the pressure simply migrated into arbitration clauses instead, which is precisely the terrain the Rapid Ruling suit covers.

What the law actually gives you

New York's commercial financ-

ing disclosure law, in effect since January 1, 2022, requires providers to state, in writing and up front, the total amount financed, the amount actually disbursed, the finance charge, the total repayment, the term, the payment amounts and frequency, every fee, any prepayment penalty, and — the provision the industry fought hardest — an annual percentage rate calculated under federal Truth in Lending methodology. It applies to commercial financing of \$500,000 or less, which covers nearly every advance our readers are offered.

The practical use of that law is simple. If a funder cannot or will not put an APR number on the page before you sign, that is the story. Ask for it in writing, by email, and keep the reply or the silence.

Before you sign

Five things worth reading twice, according to the state's own enforcement filings and to defense attorneys who handle these cases in New York courts:

The daily debit amount, in dollars, and what happens in a bad week. A genuine receivables purchase adjusts with your sales. A fixed daily draw that never moves is the

tell. The APR. It is required. Its absence is a warning, not an oversight. The personal guarantee. Find out whether the signature is the business's or yours.

The dispute clause. Who arbitrates, chosen by whom, and where.

Stacking. Whether the contract permits or forbids a second advance — and understanding that taking one is the beginning of the end, not a bridge. If the debits have already started

Do not wait for the account to go negative.

The New York Attorney General's office takes complaints on commercial financing directly, and the Rapid Ruling and Yellowstone matters both began with owners who filed. Legal services clinics in the metro area handle small business debt without a retainer. And in most cases the contract can be challenged — the whole argument the state has been winning is that these agreements are not what they claim to be.

The South Asian Insider requested comment from Rapid Ruling and from counsel for its founders. We will print any response we receive.

\$700 MILLION AND COUNTING

Who is getting rich off ICE buying warehouses

(The South Asian Insider Investigation) New York

In February, the federal government paid \$129.3 million for an empty warehouse in Roxbury, New Jersey — 470,000 square feet of concrete floor off a suburban highway, bought to be converted into an immigration detention center. Six months later, nobody can say with confidence what it is going to be. The seller was DG Roxbury Property Owner LP, a Delaware partnership tied to Dallas-based Dalfen Industrial and a Goldman Sachs asset management fund. That transaction closed. The money moved. Everything after it has been contested.

New Jersey sued in March. In May, ICE agreed to halt most conversion work pending environmental review. On June 29, Governor Mikie Sherrill announced that the Department of Homeland Security had confirmed it was abandoning the project — an announcement Homeland Security Secretary Markwayne Mullin disputed on social media within hours, saying the department would "NEVER back down." In a July 11 filing the administration reversed again. By July 20, DHS told the court only that it was "continuing to assess whether to proceed," with no timeline.

The warehouse is still federal property. The \$129.3 million is still spent.

The program behind the purchase Roxbury is one transaction inside a national build-out. Congress appropriated \$45 billion in July 2025 through the One Big Beautiful Bill Act, and ICE has used part of it for what it calls the Detention Reengineering Initiative — a plan for 34 facilities, including 16 processing centers for stays of three to seven days, eight large-scale centers holding 7,000 to 10,000 beds each, and ten existing jails and prisons to be purchased outright. Nine of 24 planned warehouses have been acquired so far, at a combined cost of more than \$700 million: Social Circle, Georgia; Socorro, Texas; Tremont, Pennsylvania; and processing centers in Hagerstown, Maryland; Hamburg, Pennsylvania; Romulus, Michigan; San Antonio, Texas; Surprise, Arizona; and Roxbury. Local opposition has blocked at least a dozen more. The target date for standing the network up is September 30, 2026 — seven



weeks out.

The GEO Group, the private prison operator, was added to a pre-qualified vendor list that allows contracting to move without ordinary competitive bidding. Separately, more than \$400 million in warehouse contracts have gone to firms with little or no detention operating history, bypassing companies that have run these facilities for decades.

The commission layer

Every one of these purchases has a broker on it, and brokers are paid on closing. That is where the oversight is now pointed. On March 29, 2026, 54 congressional Democrats led by Rep. Jamie Raskin and Sen. Elizabeth Warren sent investigation letters to six companies involved in the acquisitions. One of them was Newmark, the commercial brokerage the letter describes as "previously owned by Commerce Secretary Howard Lutnick and now owned by his sons." The chronology is on the public record. Lutnick was confirmed as Commerce Secretary in February 2025 holding between \$80 million and \$125 million in Newmark stock across a dozen entities. He sold roughly 10.84 million

shares that May for \$127 million. In July 2025 the White House issued a limited waiver permitting him to work on policy matters touching Newmark. He completed divestment in October 2025, eight months into the job. His son Kyle joined the Newmark board in February 2025; his son Brandon runs Cantor Fitzgerald and controls the trust holding family stakes. Newmark's Oklahoma City affiliate, Newmark Robinson Park, brokered at least two properties targeted for detention use — a 415,981-square-foot warehouse on South Council Road in

Oklahoma City, where DHS announced intent to buy for a 1,500-bed processing center in December 2025 before community opposition killed it in January, and a 1.24 million-square-foot former distribution center in Durant, Oklahoma, which the Choctaw Nation bought preemptively to keep it out of federal hands.

Not every firm has stayed in. Avison Young was leasing agent on two warehouses that sold to ICE. Jim Pattison Developments, a Canadian company, cancelled a Virginia warehouse sale to DHS after

public pressure.

Why we are running this

The Insider is reporting property records, appropriations figures and congressional correspondence — documents, not characterizations. We are running it on page one because the money is public, because one of these buildings is a forty-minute drive from a large share of our readership, and because the people who will be held in these facilities include nationals of every country this newspaper covers.

AMERICA IS NOW INDIA'S KITCHEN

(By our staff reporter)

New York The United States has become India's largest supplier of liquefied petroleum gas, accounting for roughly 67 percent of Indian LPG imports according to Petroleum Minister Hardeep Singh Puri — a share that did not exist two years ago.

The shift was forced rather than chosen. Gulf supply was disrupted by the conflict with Iran, and India, which imports well over half the cooking gas its households burn, needed volume from somewhere that was not the Strait of Hormuz. In November it signed its first term deal for American LPG, 2.2 million tonnes over one

year, which analysts read as both supply diversification and trade rebalancing with Washington.

Two things worth keeping straight. This is cooking gas, not crude: Russia remains India's largest crude supplier, and that has not changed. And the LPG shift is what keeps the price of a domestic cylinder from moving, which is the part that shows up in a household budget in Lucknow or Coimbatore rather than in a ministry statement. For readers who follow the U.S.–India economic relationship, this is the most concrete thing to happen to it this year — a physical commodity, at scale, on multi-year contracts, moving in one direction.

THE TURNAROUND THAT KEEPS RECEDING

47,821 crore in losses, a chairman stepping back, and a CEO already out the door

(The South Asian Insider Exclusive) New York

When the Tata Group took Air India back in January 2022, seventy years after the government took it from them, the story wrote itself: the family that built the airline returning to fix it. Four and a half years later the arithmetic has stopped cooperating.

Air India Group has accumulated roughly Rs. 47,821 crore in combined losses since the handover. Profitability was projected for 2027. That has been pushed past 2032. N Chandrasekaran, who ran the acquisition, has said publicly that the transformation may take five to ten years rather than the five he originally described.

This week the story moved. Chandrasekaran will not seek reappointment as chairman of Tata Sons when his term ends in February 2027, a decision that follows concerns raised by Tata Trusts about performance at several group companies. Chief Executive Campbell Wilson is stepping down during 2026, with Tewolde Gebremariam — who ran Ethiopian Airlines through its long expansion — taking over.

That is two of the three people most identified with the turnaround leaving inside eighteen months.

What went wrong, in order

Some of it was not the airline's doing. The June 2025 crash of AI-171, which killed 260 people, was the worst thing to happen to Indian aviation in decades and reset every conversation about the carrier. The closure of Pakistani airspace from April 2025 forced longer routings on westbound international flights, adding fuel and crew hours to exactly the routes that were supposed to make money. Manufacturer supply chains slipped, and aircraft the airline had ordered and financed did not arrive on schedule.

Some of it was. The Directorate General of Civil Aviation has issued repeated show-cause notices, including for exceeding flight time limitations on a London sector, and has warned the carrier over what it described as systemic lapses in crew fatigue management and training. Government data show Air India leading Indian carriers in significant aircraft defects since 2023. The regulator's file on the airline has been growing since privatization, and it grew before the crash, not only after it.

What our readers are actually buying

For the diaspora this is not a business



story, it is a travel story. Air India runs the direct air bridge between the New York area and India, and for a great many families it is the only nonstop option that does not add a Gulf connection and eight hours to a trip with children or elderly parents on board.

That is where the gap between the refurbishment program and the passenger experience shows up. Cabin retrofits have been staged aircraft by aircraft, which means two flights on the same route in the same week can be materially different products — new seat, working screen, functioning lavatory, or none of the above. Readers have written to us about rebooking after cancellations, about refund timelines running into months, and about being unable to reach a human being during a disruption.

We are collecting those accounts. If you have flown a New York–India sector on Air India in the past twelve months, write to us with the flight number and date.

What to watch

Gebremariam's arrival is the real test. He took a state-owned African carrier and made it the continent's dominant network airline, and he did it on operational discipline rather than on brand. Whether that transfers to a legacy carrier carrying seventy years of institutional habit, a fleet in mid-retrofit, and a regulator that is now watching closely is the open question of the next two years.

Quitting smoking was hard.

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ad COUNCIL

This week's Cartoon is an image reflecting the current American moment in mid-August 2026. It captures the weight of deep political polarization, institutional strain, an ongoing foreign conflict, and the approaching midterm crossroads — without taking sides.

Editor's note

Sikh Truck Driver Says He Was Attacked at Edmonton Walmart, Hate Crimes Unit Investigating Video circulating online shows the confrontation in which his turban came off

(By our staff reporter) Talwinder Singh Atwal, a Punjabi truck driver from British Columbia, says he was physically attacked at the Walmart on Tamarack Way in southeast Edmonton on August 6 after being subjected to remarks about his religious dress and identity.

Atwal, who was shopping during a work shift, says a young man and woman began making racist comments. He says he ignored them repeatedly before confronting them about their behaviour, at which point the man allegedly struck him and the woman pushed him, sending him to the ground and dislodging his turban. Video of part of the incident circulated widely on social media.

The pair left before officers arrived. Atwal has publicly criticised the initial police response, saying he was told charges would be considered only after an investigation. Edmonton Police Service subsequently confirmed that its Hate Crimes Unit is assisting with the investigation and that the incident is being examined as potentially hate-motivated. The



World Sikh Organization of Canada issued a statement of support and called on Edmonton police to investigate thoroughly. The removal of a turban is treated within the Sikh community as a particularly grave violation, and Canadian courts have previously treated it as an aggravating factor at sentencing. No arrests had

been announced at the time of writing. Police have appealed for witnesses and for any additional video from the store or car park.

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Nithya Raman Calls Removal as Housing Chair Political Retaliation Council to split the committee as she challenges Karen Bass for mayor



(By our staff reporter) Los Angeles Councilmember Nithya Raman is being removed as chair of the city council's Housing and Homelessness Committee under a restructuring plan that will divide the panel into two separate committees, with Raman leading neither.

Raman, who has chaired the committee since 2023, confirmed the move in a campaign video on August 10 and described it as retaliation. "I called for an audit of our homelessness programs in Los Angeles, and now I've been removed as Chair," she said, adding that "Angelenos are the ones

paying the price for these political games." The restructuring is being carried out by Council President Marqueece Harris-Dawson, who represents South Los Angeles and is a longstanding ally of Mayor Karen Bass. Raman is challenging Bass in the November mayoral election. Raman has accused the mayor's administration of insulating its signature homelessness programmes from independent scrutiny at a time when counts across the

city have continued to rise. Supporters of the restructuring argue that splitting housing production from homelessness services reflects the scale and distinct character of the two portfolios, and that committee assignments are routinely reshuffled. Raman, who was born in India and raised in the United States, was first elected in 2020 in a district covering parts of the San Fernando Valley and the Hollywood Hills, and was re-elected in 2024.

Woman Pleads Guilty to Smuggling Indian Nationals Across the Canadian Border Stacey Taylor faces a mandatory minimum of five years when sentenced in December

(By our staff reporter) Stacey Taylor, 43, of Plattsburgh, New York, pleaded guilty on August 12 to conspiracy to commit alien smuggling and four counts of alien smuggling for profit. Court documents describe an arrest on January 20, 2025, when Border Patrol agents stopped Taylor's vehicle near Churubusco, New York, and found four men inside, three of

them Indian nationals and one Canadian. The men had crossed the border on foot in freezing conditions. Taylor admitted she had received GPS coordinates and pickup instructions by text message and expected payment for driving them further into the United States. Phone records showed she had taken part in several similar runs in the days before the January

stop. She was detained again on suspicion of smuggling in August 2025 and September 2025. Sentencing is set for December 2026. The charges carry a statutory minimum of five years in prison. The Champlain Valley corridor along the northern New York border has become a recognised route for irregular crossings from Quebec, with a significant

share of those apprehended in recent years being Indian nationals. Prosecutors in the Northern District of New York have brought a series of cases against local drivers recruited by organised networks, typically paid a few hundred dollars per passenger while facing the heaviest statutory exposure of anyone in the chain.

Vishal Garg Steps Down as Chief Executive of Better Home and Finance Founder stays on the board as Daniel Lewis takes over on an interim basis

(By our staff reporter) Vishal Garg has stepped down as chief executive of Better Home and Finance Holding Company, the digital mortgage lender he founded, with the board naming Daniel Lewis interim chief executive. The change was announced on August 3. Garg remains on the board and continues as the company's largest voting shareholder, with a stated role in strategic direction. He described the moment as an important inflection point for the business, one calling for fresh operational leadership.



Lewis brings more than thirty years in operating, investment and governance roles. He was chief executive of Ascend Fundraising Solutions from 2018 to 2023, worked at Citigroup and founded Orange Capital LLC. The an-

nouncement accompanied second quarter raised its annual cost reduction target from \$25 million to more than \$45 million and is continuing efforts to sell its UK subsidiary, Birmingham Bank. The company is shifting toward a partner-led model in which partners handle customer acquisition while Better concentrates on loan manufacturing through its Tinman platform. Shares fell sharply on the combined news of the leadership change and an amended Credit Karma partnership. Garg led Better through its 2023 listing via a special purpose acquisition company and drew widespread attention in December 2021 after dismissing roughly 900 employees on a single video call.

New York and New Jersey Proclaim August 15 as India Independence Day Declarations come ahead of India's 80th Independence Day

(By our staff reporter) The governors of New York and New Jersey have issued proclamations designating August 15 as India Independence Day, marking the 80th anniversary of India's independence from British rule. The proclamations note the contribution of Indian Americans to the civic, professional and cultural life of both states, and encourage residents to recognise the occasion. Neither carries legal effect; they are

ceremonial instruments of the kind routinely issued for heritage observances. New York is home to one of the largest Indian American populations in the country, concentrated in Queens, Nassau County and parts of Westchester, while New Jersey has among the highest concentrations by share of population, particularly in Middlesex and Hudson counties. The declarations were welcomed by community organisations,

several of which have programmes running through mid-August, including the annual India Day Parade in Manhattan and flag-hoisting ceremonies at municipal buildings across both states. Similar proclamations have been issued by governors and mayors in other states in recent years, and Indian missions in the United States have made securing them a regular part of diaspora outreach around August 15.

Indian Student Charged in Fatal Palm Beach Gardens Crash

(By our staff reporter) Akash Das, 29, has been charged with vehicular homicide following a fatal crash in Palm Beach Gardens, Florida, that killed 81-year-old Gary Neal Fields.

The collision occurred on the morning of July 9 at the intersection of Central Boulevard and Victoria Falls Boulevard. Investigators say Das was driving at more than 100 mph in a 45 mph zone when the crash occurred, involving four vehicles in total. Officers arriving at the scene found an unconscious man trapped in a white Audi A4. Palm Beach Gardens police filed the vehicular homicide charge on August 5, nearly a month after the crash, following a reconstruction of the collision. Das has since been granted bail.

Vehicular homicide is a second-degree felony under Florida law, punishable by up to 15 years in prison. The charge requires prosecutors to establish that the driving was reckless and likely to cause death or great bodily harm, a higher threshold than ordinary negligence. The case has drawn attention among Indian student groups in Florida, where a criminal conviction would carry immigration consequences independent of any sentence, including likely removal proceedings and a bar on future visas. Das's student status and institution have not been confirmed in police filings. Court records list him as a Palm Beach Gardens resident. He is due back in court later this year.

Consulate General of India Conducts Community Consular Service Camp in Hicksville Event Organized by the American Punjabi Society (APS)

(By our staff reporter) ing attendees until approximately 4:00 PM because of the strong community response. (Compiled from a Press Release) HICKSVILLE, NEW YORK — The Consulate General of India (CGI), New York, conducted a highly successful Community Consular Service Camp at Pearl Banquet Hall in Hicksville, bringing essential consular services and direct assistance closer to the community. The camp was organized by the American Punjabi Society (APS). Although scheduled from 11:00 AM to 3:00 PM, people began lining up as early as 10:00 AM, and CGI and VFS personnel continued assist-

The reach of the camp extended well beyond Long Island. Community members traveled from Massachusetts, New Jersey, Connecticut, Pennsylvania, and across New York specifically to obtain consular services and assistance. Particularly gratifying was that those who traveled long distances were able to have their concerns addressed and received the services, assistance, or guidance they had come seeking.



Federal Prosecutors Move to Strip Citizenship From Kansas Man Over Three-Decade Identity Switch

(By our staff reporter) The US Attorney's Office for the District of Kansas has filed a civil denaturalization complaint against Harinder Singh of Olathe, also known as Harinder Singh Sanghera and Rushpal Singh, alleging that he secured American citizenship by concealing his immigration history and operating under a false identity for nearly three decades.

According to the complaint, filed on August 7, immigration officials first encountered him at John F. Kennedy International Airport in 1991, when he presented himself as Rushpal Singh. An immigration judge ordered him deported in August 1995, and the Board of Immigration Appeals upheld that order. The government alleges that in June 1996 he filed an application for immigration benefits under the name Harinder Singh, giving a different date of birth, a different date of entry and a materially different personal



history. The Immigration and Naturalization Service approved his adjustment to lawful permanent resident status in October 2000 on the basis of that filing. He naturalised in 2008 without disclosing the

earlier proceedings or the outstanding removal order. Civil denaturalization actions carry no criminal penalty but can result in citizenship being revoked, which in turn exposes a person to removal proceed-

ings. The burden on the government is high: it must show fraud or illegal procurement by clear, unequivocal and convincing evidence. The filing places the case within a broader enforcement push, noting that the Justice Department has lodged roughly 123 civil denaturalization complaints since January 20, 2025, described in the papers as the largest number on record. The allegations remain unproven. Singh has not entered a response, and no hearing date has been reported. He retains the right to contest the complaint in federal district court, where the matter will be decided by a judge rather than a jury. Immigration lawyers who follow denaturalization litigation say cases resting on decades-old paper records are often contested on the question of whether the concealment was material to the grant of citizenship, rather than on whether it occurred.

Wolverhampton Man Jailed for Four and a Half Years After Messaging Undercover Officer

(By our staff reporter)

Gurpreet Singh, 25, of Merridale, Wolverhampton, has been sentenced to four and a half years in prison at Wolverhampton Crown Court after exchanging illegal messages with an undercover police officer he believed to be a 14-year-old.

Singh made admissions in the course of those exchanges that he was attracted to schoolboys and proposed that they meet at a hotel, unaware that the account he was messaging was operated by a serving officer.

Undercover decoy operations of this kind, run either by police or by so-called paedophile hunter groups whose material is then passed to police, have become a routine route to prosecution in England and Wales. Because no child exists, charges are typically brought as attempting to engage in sexual communication with a child or attempting to arrange a child sex offence, offences that carry the same sentencing exposure as the completed act. An undercover police operation has resulted in the conviction and imprisonment of a

Wolverhampton paedophile who openly admitted his predatory sexual interest in schoolboys during explicit online conversations.

Gurpreet Singh, believed he was communicating with a 14-year-old gay boy when he engaged in sexually explicit messaging with a decoy officer who had crafted a fake profile on an adult social media platform on February 21, 2025. The paedophile's digital footprint revealed chilling admissions. When the undercover officer disclosed the decoy's age, Singh responded: "I love under-18 boys." He later stated "I like youngsters" and "I have experience with virgins" after learning the fictional child had never had sex before.

Judge Jonathan Gosling, presiding at Wolverhampton Crown Court, described how Singh engaged in "gentle grooming" of his target. The pair exchanged profile pictures, with Singh telling the decoy "you look so sexy," and discussed potential meeting locations including hotels, their homes, and outdoor settings. Train journeys to London were also considered.

Indian National Ordered Removed After Sentencing in Staged Robbery Visa Fraud Case

(By our staff reporter) Mitul Patel, 40, of Worcester, Massachusetts, has been sentenced for conspiracy to commit visa fraud and ordered removed from the United States.

US District Judge Myong J. Joun imposed a sentence of time served, amounting to one day, plus a \$1,000 fine, on July 29. Prosecutors said Patel paid an organiser, Rambhai Patel, to be staged as the victim of a fake armed robbery at a Worcester convenience store in October 2023. In the scheme, participants posing as robbers would threaten a clerk with what appeared to be a firearm, take cash and flee. The supposed victim would then report the crime to police, generating a record that could support an application for a U visa, which is available to victims of certain crimes who assist law enforcement. Eleven Indian nationals were charged in the conspiracy. The organiser and a getaway driver were convicted in May 2025. The case was prosecuted by Assistant US Attorney Elianna J. Nuzum with support from federal agencies and police departments in several states. The U visa programme has an annual cap of 10,000 and a backlog running to several years, conditions prosecutors have said create an incentive for fraud.

Indian-Origin Former CFO Jailed in Surgeon Kickback Case Aditya Humad sentenced to four months over \$540,000 in disguised payments

(By our staff reporter) Aditya Humad, 41, of Cambridge, Massachusetts, the former chief financial officer of spinal device maker SpineFrontier Inc, has been sentenced to four months in federal prison followed by a year of supervised release.

US District Judge Indira Talwani also imposed a \$9,500 criminal fine. Humad has separately paid more than

\$150,000 under a civil settlement.

Prosecutors said Humad directed more than \$540,000 in payments to surgeons who used SpineFrontier implants, structured as consulting fees billed at between \$250 and \$1,000 an hour. The government said the surgeons frequently spent only a small fraction of the reported time, if any, doing actual consulting work. Because

the resulting surgeries were billed to Medicare, Medicaid and the Department of Veterans Affairs, the payments fell under the federal anti-kickback statute.

SpineFrontier founder and chief executive Kingsley R. Chin pleaded guilty to making false statements to Medicare and Medicaid and was sentenced in August 2025 to six months of home

confinement and six months of supervised release with a \$9,500 fine, paying a further \$895,000 in a civil settlement.

Federal prosecutors have recovered more than \$4 million in total across the criminal and civil proceedings arising from the case. The company was formerly based in Malden, Massachusetts.

Revoked Without a Hearing The New Visa Regime Needs Due Process, Not Just Numbers

The State Department can revoke a visa at any time, for almost any reason, and it does not have to tell you why. That authority is not new — it sits in Section 221(i) of the Immigration and Nationality Act, and it has been on the books for decades. What is new is the scale at which it is being used, and the near-total absence of any procedure attached to it.

More than 6,000 student visas were revoked in a single year, according to the State Department's own accounting. Roughly 4,000 of those were tied to alleged law violations — a category capacious enough to include a DUI, an assault charge, and a burglary allegation. Somewhere between 200 and 300 were justified under the terrorism-related bars of the INA. When reporters asked whether the students in question had been convicted of anything, the department did not answer.

That silence is the problem. Not the number.

A revocation is not, in itself, a removal order. But in practice the distinction collapses. When a consular officer voids a visa and the student's SEVIS record is terminated in parallel, the student loses lawful status, loses work authorization, and becomes removable — all without a notice to appear, an immigration judge, or any forum in which to contest the underlying factual claim. The government has taken the position in litigation that revocation decisions are largely unreviewable. Courts have pushed back in individual cases, often finding that SEVIS terminations were arbitrary, but a district court win months later does not restore a lost semester, a lapsed lease, or a job offer that has moved on.

There is a coherent argument for broad revocation authority. Visas are discretionary, and consular officers sometimes learn things after issuance that they could not have known before. None of that requires the absence of process. Discretion and procedure are not opposites.

A modest reform agenda would not meaningfully constrain enforcement:

Written notice with a stated ground. Not the full evidentiary file — a citation to the statutory provision relied upon and a one-paragraph factual basis. This is the minimum a person needs to know what they

are answering.

A brief window to respond before status collapses. Fourteen days between revocation and SEVIS termination would let a student correct a database error — a mismatched name, a dismissed charge, a records mix-up — before the consequences become irreversible. Database errors are not hypothetical; institutions have documented them repeatedly.

Separation of the criminal-allegation track from the speech track. Revocations tied to arrests are conceptually different from those tied to social media activity or political expression. Collapsing them into one bucket makes the aggregate numbers unintelligible and invites the suspicion that the criminal cases are being used to launder the speech cases.

Published, disaggregated data. How many revocations followed a conviction? How many followed an arrest without charge? How many involved no criminal process at all? Congress has asked; no answers have come. For South Asian students, who make up the single largest cohort of international enrollees in the United States, the practical effect is a risk premium that no policy document acknowledges. Families make six-figure education decisions under a rule set that can change without notice and be applied without explanation. Some are responding rationally — deferring, choosing Canada, the UK, or Australia, or staying home. Universities are already reporting the enrollment consequences.

The counterargument is that adding procedure invites litigation and slows enforcement. That is true at the margin. But the current design produces litigation anyway, just later and more expensively, and it produces something worse: a system whose legitimacy rests entirely on the assertion that it is getting things right, with no mechanism for demonstrating that it is. The question is not whether the United States may revoke visas. It plainly may. The question is whether a government that revokes thousands of them each year owes the people affected an explanation. On the current record, it has decided the answer is no. That decision is a policy choice, not a legal necessity — and it can be reversed without surrendering a single enforcement tool.

(TSAI Editorial Board)

South Asia Cannot Subsidize Its Way Through the Next Oil Shock

Brent is trading near \$85 with the Strait of Hormuz still closed, and the striking thing is how restrained that number looks. Analysts were forecasting \$150 or higher when the closure began. The market has absorbed more than it expected to. But the region's governments should not mistake a contained price for a contained problem — and they should be careful about what they do next, because the instinctive response is the wrong one.

That instinct is the subsidy. Pakistan has seen retail fuel prices rise more than 50 percent, with the pass-through landing directly on households. India has largely held the line at the pump, absorbing the difference through state oil marketing companies and excise adjustments. Bangladesh and Sri Lanka face the same choice with far less fiscal room. In each case the political logic is identical: fuel prices are the most legible economic signal a citizen receives, and a government that lets them float is a government that owns every rupee of the increase.

The economics point the other way, for three reasons.

First, subsidies are fiscally open-ended in exactly the scenario where fiscal space matters most. A price cap is a promise to pay an unknown amount for an unknown duration. If Hormuz reopens in weeks, the bill is manageable. If the closure persists into the winter — and Iran's stated conditions for reopening have not been met — the same promise becomes a multi-point-of-GDP liability arriving alongside a widening current account deficit and a weakening currency. India has been here before, in 2012–13, and spent years unwinding the damage. Second, subsidies are regressive almost by construction. Fuel consumption rises with income. A universal price cap delivers most of its value to the households best able to absorb the shock, while the poorest — who consume fuel indirectly, through transport fares and food logistics — receive the smallest share. The transmission that actually hurts them is the second-round one: diesel into freight into food. A pump subsidy addresses that weakly and expensively.

Third, price caps suppress the adjustment the shock is supposed to produce. Elevated prices are how an economy is told to conserve, to shift modes, to accelerate electrification, to fill strategic reserves opportunistically. Muting the signal preserves consumption at precisely the moment consumption is the constraint.

The alternative is not laissez-faire. It is targeting.

Cash, not caps. The region has spent a decade building the digital public infrastructure — Aadhaar-linked transfers in India, mobile money in Bangladesh and Pakistan — that makes a bounded, means-tested transfer administratively feasible. A fixed rupee amount to the bottom two quintiles costs a known sum, reaches the households that need it, and does not distort the pump price. This is the one shock where the DPI investment can demonstrably pay for itself.

Protect the freight channel specifically. Diesel-linked transport costs are the main inflation transmission mechanism. A time-limited, explicitly temporary intervention on commercial diesel — with a published sunset — is defensible in a way that a blanket petrol subsidy is not.

Buy the reserve on the dips, not the panic. Strategic petroleum reserves exist for this. India's are shallow relative to the IEA benchmark; Pakistan's are shallower still. The current price is not the peak-scenario price, which makes it a better filling opportunity than the market's fear premium suggests. Say out loud that it is temporary. The single most underrated fiscal tool is a credible sunset clause. Subsidies survive shocks because withdrawing them is politically costlier than introducing them. Announcing the end date at the start converts a permanent entitlement into a bridge. There is a version of this argument that overstates itself. A technocratic preference for targeting is easier to hold outside the finance ministry than inside it, and fuel riots have ended governments in this region. But the choice is not between subsidies and hardship — it is between subsidies that cost more and reach fewer, and transfers that cost less and reach more. South Asia imports roughly 85 percent of the crude it burns. It cannot price its way out of that. It can decide who bears the cost, and how transparently.

(TSAI Editorial Board)



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(Members of The South Asian Insider Weekly's Editorial Board are experienced and respected journalists, who offer reasoned opinions based on hard facts, to encourage informed/constructive debate about the issues facing South Asian community in the United States.)

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Seventy-Nine Years Free, and the Diaspora Is Still Deciding What August Means

There is a moment, every August, when Madison Avenue turns saffron, white, and green. The floats roll, the dhol players sweat through their kurtas, a film star waves from the grand marshal's car, and for a few hours New York belongs to India.

This week, the Federation of Indian Associations and many other organizations across the United States and Canada will stage India Day parades, as the tricolor rises over the Red Fort in New Delhi on August 15, 2026, marking India's 79th Independence Day. Some of these parades are older than many of the people marching in them. That fact alone is worth sitting with.

Seventy-nine years is long enough for freedom to become inheritance rather than memory. Almost no one at these parades will have lived under the British Raj. For the first generation who came here in the 1960s and 70s - the engineers, the physicians, the graduate students with eight dollars and a Pan Am ticket - August 15 was personal. They had parents who remembered the midnight hour Nehru spoke of; some had grandparents who never saw it. Independence was not an idea. It was the reason their passports said India.

Their grandchildren experience the day differently, and we should stop pretending otherwise. For a teenager in Manhattan, Bellrose, Hicksville, Edison or Fremont, August 15 arrives somewhere between the end of summer and the start of school, a weekend of laddoos and flag pins, a parade where Bollywood provides the soundtrack and the politics stay mercifully offstage — or don't. The

question the community has never quite answered is what, exactly, we are asking that teenager to feel. Gratitude? Nostalgia for a country she visits every other December? Pride in a nation whose independence struggle she encounters mainly through a textbook chapter and a Richard Attenborough film?

Here is one answer, and it is the wrong one: that August 15 is a loyalty test, a day to measure who is Indian enough. The diaspora has flirted with this temptation in recent years, importing the subcontinent's political quarrels into what began as a celebration. Parade floats have become flashpoints; community WhatsApp groups have become battlegrounds. Whatever one's politics — and this community holds every possible position, often at the same dinner table — a commemoration that requires ideological screening at the door has already lost the thing it was built to protect.

Here is a better answer. August 15 is the hinge of the Indian American story, the date that makes the rest of it possible. Every arc this community celebrates — the spelling bee dynasties, the CEOs, the members of Congress, the county cricket leagues, the aunties who built temples and gurdwaras and churches in strip malls — begins with the founding premise of 1947: that Indians would author their own future. The diaspora is not a footnote to independence. It is one of independence's

most improbable outcomes — a people confident enough in who they were to carry it across an ocean and plant it in the US soil.

That reading makes the day bigger, not smaller. It has room for the software architect who has waited fourteen years in the employment green card line and still takes his daughters to the parade. It has room for the retired professor who marched against the Emergency in 1975 and the young volunteer who has never voted in an Indian election and never will. It has room for argument — India's own founders argued ferociously, in public, and called it democracy.

And it asks something of us. Freedom, at seventy-nine, cannot only be commemorated; it has to be practiced. For Indian Americans, the practice looks like this: showing up in the civic life of both countries honestly. It means telling the second generation the whole story — the midnight speech and the hard parts too, because a community secure in itself does not need a sanitized past. It means the parade's organizers choosing, year after year, to keep the day open to every kind of Indian: every faith, every language, every region, every politics that fits inside a democratic frame. The tricolor's genius has always been that it belongs to no faction. The diaspora's Augusts should meet that standard.

There is also, this year, an unavoidable American context. The

community gathers under an immigration regime growing colder by the month — stricter filing rules that took effect this month, a harsher public-charge test arriving in September, more than a million Indians aging in the green card backlog. Some at these parades are citizens of three decades; others check a case-status portal every morning. August 15 does not solve any of that. But it offers a useful reminder: this is a community descended, culturally if not literally, from people who out-waited an empire. Patience, organization, and stubborn confidence in one's own worth are the family trade.

Seventy-nine years ago, at midnight, a nation awoke to life and freedom. The wager of 1947 was that Indians could be trusted with their own destiny. The Indian American century since has been a quiet, spectacular vindication of that wager — made in laboratories and operating rooms, school board meetings and small businesses, and once a year, loudly, on Madison Avenue and elsewhere around the US.

So go to the parade. Bring the teenager. When she asks what the day means, tell her the truth: it is the anniversary of the decision that she gets to decide — and that deciding what August means, generation after generation, in Delhi or in Queens, is not a crisis of identity. It is the identity. It is what free people do.

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Sunny Sharanjit Thind

The Mecca Pact Is a Message to Washington, Not a Noose Around Delhi

On August 7, in Mecca, Turkey, Saudi Arabia and Pakistan signed a joint defence agreement declaring that an armed attack on any one of the three constitutes an attack on all. The framework covers intelligence sharing, defence-industrial cooperation, capacity building and energy. It arrives with the Strait of Hormuz closed and the regional security order visibly in flux.

Indian commentary has moved quickly to the alarmed reading: a Sunni military bloc, an Article 5 for Pakistan, nuclear guarantees extended westward, and the encirclement of India by a coalition of consequential states. The alarm is understandable. It is also, on the available text and the observable capabilities, premature.

Start with what the pact does not resolve. Collective defence clauses are worth precisely what their members' willingness to fight makes them worth, and these three signatories have sharply

divergent threat perceptions. Turkey's preoccupations are in its own neighbourhood and within NATO, of which it remains a member. Saudi Arabia's are Iran and the Red Sea corridor. Pakistan's are India and Afghanistan. The pact's stated logic is deterrence against contingencies arising from the current Gulf conflict. Nothing in the public framing suggests Riyadh or Ankara has agreed to treat an India–Pakistan crisis in Kashmir as a *casus belli*, and there is no plausible reading of either capital's interests in which they would.

Second, the pact is better understood as addressed to Washington than to Delhi. Its three members share a common recent experience: dependence on American security guarantees that they no longer regard as reliable. Saudi Arabia watched US commitments prove conditional; Turkey has spent a decade in a fractious relationship with its own alliance; Pakistan's relationship

with Washington has been transactional for longer than that. A hedging arrangement among three states that have each concluded the US umbrella is leaky is a statement about American credibility. It is not primarily a statement about India.

Third, the capability picture rewards caution in both directions. The pact's much-discussed asymmetry — Pakistan's nuclear arsenal alongside Saudi financing and Turkish defence industry — is real, and India should not pretend otherwise. Turkish drone and naval technology paired with Gulf capital is a meaningful industrial combination, and a formalised Turkey–Pakistan defence-industrial channel has direct implications for the platforms India may face. But formalising an alignment that already existed in practice is different from creating a new one. Turkey's tilt toward Pakistan was visible well before Mecca.

What follows for Indian

policy?

Do not overreact rhetorically. A loud Indian denunciation would help the pact's members consolidate a coalition that currently has real internal seams. Silence plus quiet bilateral engagement is more useful than a statement that hands them a shared adversary. Invest in the Gulf relationships that actually exist. India's ties with Saudi Arabia and the UAE — trade, energy, remittances, roughly nine million Indian workers — are dense, material and valued by the Gulf states themselves. That density is what makes it implausible that Riyadh would activate a defence obligation against India. Deepening it is a more effective response than counter-alignment. Watch the defence-industrial track, not the collective-defence clause. The clause is symbolic. Technology transfer, joint production and intelligence integration are not. That is where the observable change will occur, and where Indian planning should focus. Ac-

cept that hedging is now the regional norm. India hedges too — buying Russian systems, trading with Iran, deepening ties with Washington, all simultaneously. It is not entitled to treat other states' hedging as betrayal.

There is a serious counterargument. Alliances written for one contingency have a habit of being invoked for another, and a formal mutual-defence text creates political pressure in a crisis that informal alignment does not. If a future India–Pakistan confrontation escalates, the pact's existence changes the diplomatic terrain even if no ally deploys a single aircraft. That is a real cost, and it should inform Indian escalation management.

But it is a cost to be managed, not a siege to be broken. Delhi's advantage in the Gulf is economic, demographic and durable. Panic would be the one response capable of eroding it.

(TSAI Editorial Board)

Anti-Indian Hate Went Online First. Our Response Can't Stay Private

The numbers in Carnegie's 2026 survey of Indian Americans are not ambiguous. Half of the 1,000 respondents reported experiencing discrimination since the start of 2025. One in four had been called a slur. Nine percent had been physically threatened; six percent had property damaged. Forty-eight percent said they encounter racist posts targeting Indians very or somewhat often.

The most revealing figures, though, are the behavioural ones. Thirty-one percent now avoid discussing politics on social media. Twenty-one percent avoid leaving and re-entering the United States. Nineteen percent avoid wearing Indian clothing in public.

That last cluster is what a chilling effect looks like when it is measured rather than asserted. A community that is materially successful by most conventional indicators — income, education, professional representation — is quietly editing its public presence. And it is doing so largely in private: individually,

household by household, without a corresponding public response.

There is a reason the response has stayed private, and it is worth naming honestly rather than moralising about. Indian American civic life has been organised for decades around a particular theory: perform excellently, avoid political friction, let outcomes speak. That theory produced real results. It also produced a community with comparatively thin infrastructure for the specific task of contesting a public narrative — few dedicated civil-rights organisations, limited hate-crime documentation capacity, and a habit of treating incidents as personal misfortunes rather than data points.

Meanwhile the hostility organised itself very effectively. The pattern documented over the past two years is not diffuse prejudice; it is a coordinated online production system, with recurring accounts, recycled

formats, and reliable amplification — the H-1B debate laundered into replacement rhetoric, service-industry stereotypes packaged as humour, hundreds of millions of views on content whose entire function is dehumanisation. It moved from platform to podcast to political speech in under a year, which is the ordinary pipeline by which online material becomes offline consequence.

Four things follow, and none of them require abandoning the community's institutional caution.

Document systematically. The single largest gap is data. Hate-crime reporting against South Asians is undercounted, inconsistently categorised, and frequently folded into other classifications — and Sikh, Muslim and Hindu South Asians are targeted in overlapping but distinguishable ways that aggregate figures obscure. A shared incident-reporting infrastructure with published quarterly output

would do more than a dozen statements. Other communities built exactly this; it is the foundation everything else rests on. Respond in public, not just in the group chat. The privatisation of the response is itself a cost. When 19 percent of a community stops wearing its own clothing in public and no one says so out loud, the silence is read — correctly — as an absence of cost to the harasser.

Keep the domestic and the geopolitical separate. This is the hardest discipline, and the most necessary. Anti-Indian hate in America is a civil-rights matter concerning American residents and citizens. Fusing it with defence of any Indian government's policies converts a broad coalition into a narrow one, and hands opponents a change of subject. The strongest version of the argument is the narrowest: people living here are being threatened and harassed here.

Build coalitions on the sub-

stance, not just sympathy. The replacement-theory rhetoric aimed at Indian professionals is structurally identical to what has been aimed at Jewish, Chinese and Latino Americans. That is a factual observation with coalition implications.

The obvious objection is that visibility invites backlash — that a community which raises its profile becomes a larger target. It is not a frivolous concern, and the survey data showing people avoiding political speech suggests many have already made that calculation. But the alternative on offer is not safety. It is the same exposure, borne individually and without documentation, and therefore without recourse. Half of a community reporting discrimination in a single year is not a series of unfortunate personal experiences. It is a condition. Conditions get addressed when someone counts them, names them, and says so where it can be heard.

(TSAI Editorial Board)

VIKSIT BHARAT 2047: A ROADMAP TO BECOME A DEVELOPED NATION

It is creditable that the Government of India has set for itself and the nation a crucial goal: That India should become Viksit Bharat by 2047, which would be the one hundredth year anniversary of India's independence. While there is general agreement that the term Viksit Bharat denotes a developed country, it is still necessary for public policy purposes to break the concept down to know what it entails. What follows is an attempt to do so.

A 10 trillion-dollar economy: While India can be legitimately proud of being the fourth largest economy in terms of Gross Domestic Product (GDP) in the world, the fact remains that for a population that is approaching 1.5 billion, the present GDP of \$4.5 trillion is a little below par. So, if India must become "Viksit" in the real sense of the term, the GDP must grow significantly to attain the figure of at least 10 trillion dollars. This is entirely achievable if we can do a couple of things. First, 40 per cent of our GDP is foreign trade, so our share of international trade must simply double. In particular, our share of global exports, which hovers around 2 per cent, should rise to 10 per cent. Second, our Foreign Direct Investment (FDI), which for the latest year is a little short of \$ 100 billion, must also grow manifold. In order for the above two things to happen, Government of India must carry out deep seated economic reforms in areas such as land, labour, power, agriculture, infrastructure and regulatory obstacles.

Inclusive Economic Growth: While there is no question that the GDP must accelerate, as mentioned above, that alone is not enough. Growth must be inclusive which is to say that it must percolate to the downtrodden people who are at the bottom of the pyramid. The government has conceived excellent schemes such as the Pradhan Mantri Garib Kalyan Yojana. But going beyond that, job creation for the youth must become a national mantra for both the Central and State Governments. Since it is not possible for the Government alone or even the organized sector to provide all the jobs that are necessary, it is vitally important to enable an ecosystem where the youth become entrepreneurs and job creators rather than be mere job seekers. Present levels of economic inequality are unsustainable and efforts must be made to make the society much more egalitarian.

Skilling: It is well recognized that our education system relies heavily on rote learning and it churns out thousands of graduates every year who may not be immediately employable. In this context, skilling and re-skilling of graduates becomes crucial. The idea of vocational training, industry-academic collaboration and imparting tech skills (including Artificial Intelligence) for our graduates must assume mission-mode importance. Spending on education, in both the public and private sector must increase exponentially, especially in states that lag the national average. In parallel, Research and Development must be given prime importance in all relevant institutions. It is indeed true that a population that is close to 1.5 billion can be a demographic dividend for India. But that is true only if the population is skilled enough to face the challenges of a knowledge economy.

Health: India's healthcare system is undergoing dramatic

transformation, driven by digitalization and by infrastructure expansion. But challenges remain on account of rising medical costs and a growing chronic disease burden. Government has undertaken significant efforts such as Ayushman Bharat and Ayushman Arogya Mandir schemes which have made a big impact on providing healthcare in the country. Medical college seats have more than doubled since 2014, in an attempt to bridge the doctor-patient gap. Successful attempts have also been made to promote India as a global hub for medical tourism. Despite all this, serious challenges remain.

Public spending on healthcare still lags desired levels. India also runs the risk of becoming the global capital for heart disease and diabetes. India therefore needs to continue its massive transformation of public health infrastructure to make it accessible, affordable and quality-driven for the vast majority of its population. The National Health Mission is doing a commendable job.

It simply needs to be strengthened and streamlined.

Sustainable Development: India must not emulate the ways of either the industrialized countries which followed a high-carbon pathway to development or indeed that of China, which even today burns more coal than the rest of the world put together. India is the only major economy today which potentially has the possibility of following a low-carbon pathway to a high-income economy based on sustainable development. And India must do it not just because the world wants it to, but because the people of this country deserve it as a matter of right.

Conclusion: India is indeed well positioned to become Viksit Bharat by 2047. But the country needs to be on mission-mode and a whole-of-government approach is required to make sure that no stone is left unturned in this national endeavour. By any reckoning, the next twenty years will be the most crucial period in India's history.

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The Beginning

MAD MEN
OF
NU WAY ADVERTISING

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The Beginning

MAD MEN OF NU WAY ADVERTISING

Sharanjit Thind Singh

The Beginning

A True Story of the iconic rise of an
Indian American Advertising Agency in
Manhattan, New York in early 2000

Sharanjit Thind Singh



MAD MEN
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India's Paper-Leak Epidemic Is a Jobs Crisis Wearing an Exam Costume

NEET-UG was cancelled this year after a handwritten "guess paper" surfaced with questions matching the live exam. Bihar police documented a leak allegedly sold for ₹32 lakh. The education ministry denied the leak; the exam was scrapped anyway. Roughly two million aspirants had their year rearranged.

It would be comforting to read this as a testing-administration failure — a National Testing Agency problem, solvable with better logistics, biometric verification, and encrypted question banks. That reading is not wrong. It is just far too small. More than 90 exam leaks and irregularities have been documented across India in two decades, from Vyapam to SSC to state constable recruitment to teacher eligibility tests. A failure that recurs for twenty years across a dozen agencies and most major states is not an administrative

accident. It is a market responding to incentives.

The incentive is arithmetic. When a recruitment exam draws millions of applicants for tens of thousands of posts, the ratio itself creates the leak market. A candidate facing a one-in-two-hundred chance at a stable, pensioned government job — in an economy where the formal private sector offers few comparable alternatives — is facing a lottery, and lotteries invite rigging. The price of a leaked paper is not arbitrary. It is the discounted present value of a government salary, and as long as that value dwarfs the cost of corrupting a printing press or a transport contractor, someone will attempt it.

This reframes what "fixing exams" means. Every proposed remedy that operates only on the exam — more secure printing, staggered administration, computer-based testing,

harsher penalties under the Public Examinations (Prevention of Unfair Means) Act — raises the cost of a leak. None of them lowers the return. Raise costs against a sufficiently large prize and you get a more sophisticated, better-capitalized leak industry, not an honest one. India has run this experiment repeatedly and observed exactly that result.

Three structural points deserve more attention than they get. The queue is the real institution. A meaningful share of India's exam aspirants are repeat candidates, cycling through coaching centres in Kota, Patna, Delhi and Prayagraj for years. Their time is a real economic cost — human capital parked in a waiting room. The coaching economy has become a substantial industry built on that queue. It is worth asking what fraction of the country's most motivated young people are

spending their most productive decade preparing for exams they will not pass.

Cancellation has victims too. Scrapping a compromised exam is often the right call, and the honest candidate who prepared for eighteen months pays for it regardless. There is no clean remedy after the fact. This is an argument for investing far more in prevention and far less in post-hoc heroism — and for building a standing, statutory investigative capacity rather than assembling a CBI probe after each scandal reaches the front page.

Verification is a solvable sub-problem. Even holding the applicant-to-post ratio fixed, India could substantially shrink the leak window: fully computer-adaptive testing with per-candidate item randomisation, decentralised secure delivery, and — critically — an independent audit body with the power to publish,

not merely report. The current arrangement, in which the agency that administers the exam also assesses whether it was compromised, is a governance design that would not survive scrutiny in any other regulated sector. But the durable fix is on the demand side. That means formal-sector job creation at a scale that makes the government exam one option among several rather than the option. It means recognising that the paper-leak story and the unemployment story are the same story, told in different registers. And it means that a minister who denies a leak while the exam is being cancelled is defending the wrong institution. Two million young people did not lose a year because a printer was insecure. They lost a year because the thing they were competing for is scarce enough to be worth stealing.

(TSAI Editorial Board)

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The Wall No One Voted On: How Paperwork Is Quietly Shrinking Legal Immigration

The most consequential immigration restriction in the United States right now was never debated in Congress, never appeared on a ballot, and has no name. It is the queue.

As of April 2026, US Citizenship and Immigration Services was sitting on roughly 11.6 million pending applications, with nearly 250,000 more cases in the frontlog before processing even begins.

Employment authorisation documents now take six to twelve months or longer. Adjustment of status runs two to four years. Naturalisation, which is largely ministerial once eligibility is established, takes eighteen to twenty-four months. Asylum cases exceed five years. A family petition can take over two years just to reach initial approval. None of this required a statutory change. Legal immigration in the United States has been reduced substantially without amending a single eligibility criterion — by lengthening the wait, raising the

price, and multiplying the documentation.

The mechanism deserves precise description, because its diffuseness is what makes it politically durable. Three things are happening at once. Staffing has fallen while caseloads have not. Security and vetting requirements have expanded, adding steps to files that previously moved. And officers are issuing far more Requests for Evidence — each of which pauses a case, shifts the burden to the applicant, and adds months. An RFE is not a denial. It does not appear in any denial statistic. It is simply a way of making a file take longer, applied at scale.

Layer the fee structure on top. The \$100,000 H-1B supplemental fee — enjoined, then reinstated on appeal, and currently in force — is the visible example, though the early data is instructive: the cap was still reached. What the fee changed was not the volume but the composition. A six-figure

charge is trivial for a large technology firm and prohibitive for a startup, a hospital system in a rural county, or a university. The policy did not reduce H-1B usage. It redistributed it toward the largest employers — very nearly the opposite of what its proponents argued for.

For South Asian applicants, the burden is compounded by the per-country cap. Indian nationals in the employment-based categories already face backlogs measured in decades. Adding two years of administrative delay to a queue that was already generational is not a marginal inconvenience; it is the difference between a US-born child ageing out of dependent status and not. These are not abstractions. They are the specific, mundane, life-structuring facts of hundreds of thousands of families.

What makes this a governance problem rather than merely a policy disagreement is accountability. A statutory cut to legal

immigration would be debated, voted on, attributed, and subject to electoral consequence. A processing slowdown is attributable to no one. Every individual delay has a defensible-sounding explanation — additional vetting, resource constraints, a complex file. The aggregate effect is a substantial reduction in legal immigration that no elected official has to defend.

Some reasonable rejoinders exist. Vetting genuinely does take time, and the security environment has changed. Agencies genuinely are under-resourced, in part because Congress has not funded them adequately — USCIS is largely fee-funded, which creates its own perverse dynamics. Backlogs predate the current administration by years. All true. But none of it explains why an agency facing a record backlog would simultaneously expand the documentation burden on routine cases, or why processing-time targets are not pub-

lished and enforced.

The remedies are unglamorous and available. Publish statutory processing-time targets with mandatory reporting against them. Restore premium processing availability across categories rather than treating speed as a purchasable luxury. Audit RFE issuance rates by office and adjudicator and publish the variance — a fifteen-fold difference between service centres, which has been documented before, is a quality-control failure, not a security posture. Recapture the roughly 200,000 employment-based green cards lost to administrative failure in prior years, which requires no new admissions. The United States is entitled to decide how many people it admits. It is a legitimate question with legitimate answers on several sides. What it should not do is decide by attrition, then decline to admit that a decision was made.

(TSAI Editorial Board)

The Monsoon Doesn't Recognize the Line of Control

Pakistan has accused India of exacerbating this year's flooding. India has rejected the accusation, using Pakistan's own hydrological data to do it, and reaffirmed that the Indus Waters Treaty remains in abeyance until Islamabad "abjures support for cross-border terrorism." Both governments are, in their own terms, being consistent. And the water is still rising.

The treaty's suspension has produced a specific and under-discussed casualty: routine flood telemetry. Under the 1960 arrangement, India transmitted flood data on the western rivers to Pakistan during the monsoon — gauge readings, discharge figures, the unremarkable operational traffic that lets a downstream district administrator decide when to evacuate a village. With the treaty in abeyance, that transmission became discretionary. India has stated it is sharing high-flood data on humanitarian grounds. Pakistani officials and inde-

pendent hydrologists say the flow of information has been irregular and insufficient for planning.

Both sides have incentives to overstate.

Pakistan's stronger accusation — that India is manufacturing floods — does not hold up well. The run-of-river projects India operates on the western rivers have limited live storage; they cannot impound and release water at the volumes required to generate a monsoon flood. Amplifying upstream culpability also displaces attention from domestic failures: encroached floodplains, unmaintained embankments, and a disaster management apparatus that has underperformed in successive seasons.

India's position is also weaker than it sounds. The core justification for suspending the treaty is leverage — the argument that a durable concession extracted through water pressure is worth the disruption. But leverage requires that

the pressure be convertible into the outcome sought, and there is no evidence that it has moved Pakistani policy on the underlying issue. What it has demonstrably done is degrade a functioning information channel. And the timing is unhelpful: with the treaty framework unsettled, India has fewer instruments to raise its own concerns about Chinese dam construction on the Brahmaputra, where India is the downstream party. A state arguing that upstream position confers discretion is building a precedent it will have to live under.

The distinction that matters here is between water allocation and water information. Allocation is genuinely contested, genuinely zero-sum in dry years, and reasonably subject to renegotiation — the 1960 treaty was designed for a hydrology and a population that no longer exist, and India's case for revisiting its terms is not weak. Information is different. Sharing a gauge

reading costs the upstream party nothing. It confers no strategic advantage on the recipient. Its only function is to let people move before the water arrives.

Which suggests a narrow, achievable proposal: decouple the two. Restore automatic, unconditional transmission of hydrological and flood-warning data through a technical channel — ideally routed through a third party such as the World Meteorological Organization or a regional body, so that neither government has to characterise it as a concession — while leaving every allocation question exactly as contested as it currently is. This is not normalisation. It does not require either side to soften a stated position. It requires only agreeing that drowning is not a bargaining chip.

There is a hard-nosed objection: that any restored cooperation, however technical, dilutes the pressure the suspension was designed to create, and that carving out

humanitarian exceptions is how leverage erodes. The objection is coherent. The response is that the leverage does not appear to be working, and that its cost is being paid overwhelmingly by people in Punjab and Sindh who have no influence over the policies at issue — and, in the flood-prone districts of Indian Punjab and Jammu, by people on the other side of the line as well.

The 1960 treaty survived three wars. It did so because both states concluded that predictable water was worth more than the ability to threaten each other with it. That calculation has not actually changed. What has changed is the willingness to say so.

Rivers are indifferent to the arrangement. They will keep arriving on schedule, and the only variable either government controls is whether the people downstream know they are coming.

(TSAI Editorial Board)

Pakistan's Punjab Deports 140,468 Afghans as Pakistan's Total Nears 2.7 Million Rights groups say forced returns violate international protection standards

Pakistan maintains the drive is a lawful immigration enforcement measure and says registered refugees are not its target. Aid agencies report reception facilities on the Afghan side remain badly overstretched.



(TSAI News Bureau) Pakistan's Punjab province has deported 140,468 Afghan nationals since the start of its repatriation drive, the provincial home department said, as the nationwide figure approached 2.68 million. Officials said 39 holding centres are operating across the province, with 188 Afghans currently in custody awaiting documentation. Those cleared for removal are handed to Afghan authorities at the Torkham crossing. The department said police continue to conduct sweeps of residential neighbourhoods and markets, and that Afghans living without valid

visas are in breach of national policy. The scale of the expulsions has drawn sustained criticism. Human Rights Watch has documented a surge in arrests, detentions and forced returns, warning that many of those sent back face persecution under Taliban rule, particularly women, journalists and former government employees. Refugees International has called on Islamabad to halt the deportations outright, arguing the campaign amounts to refoulement and that returnees are arriving in a country unable to absorb them.

Dhaka Hires Eight Global Firms on "No Win, No Pay" Terms to Chase Siphoned Assets Bangladesh Bank targets 42 defaulters with holdings across 12 countries



(TSAI News Bureau) Bangladesh Bank has engaged eight international law and forensic accounting firms to trace and recover assets moved abroad by 42 major loan defaulters, each carrying non-performing loans above Tk200 crore. The firms include Grant Thornton, Baker McKenzie with PwC, DLA Piper with Kroll, EY with Dentons, Rahman Ravelli with Interpath, BCG with HHR, RI Consortium and Animus Associates. The engage-

ments are structured as risk-free contracts. The firms fund the investigations themselves and are paid an agreed share of whatever is recovered, an arrangement officials describe as no win, no pay. Assets are being traced in the United Kingdom, United States, United Arab Emirates, Canada, Singapore, Malaysia, Belgium, New Zealand, Hong Kong, China, Thailand and Australia. Arief Hossain Khan, executive director at the central bank, said identifying an asset was only the first step. "Once located, we must secure freezing orders in the courts of the host country according to local laws," he said. The exercise follows an earlier round of appointments covering assets linked to the deposed Awami League government. Regulators expect any recovery to ease pressure on bank balance sheets and lower the sector's non-performing loan ratio.

Seattle DJ Seized by ICE at Logan Airport Freed After Three Weeks David Ardila says he never missed a court date and his asylum claim is still pending

(TSAI News Bureau) A Seattle-based DJ detained by immigration agents at Boston Logan International Airport has been released after three weeks in custody. David Ardila, a Venezuelan national who came to the United States in 2017 and settled in Seattle in 2020, was arrested on July 10 and freed on July 31. Video recorded by bystanders showed Ardila being led through the terminal in handcuffs after an agent approached him and asked his name. Immigration and Customs Enforcement said he was in the country illegally because his temporary protected status had lapsed. Ardila's lawyers noted that his asylum application remains pending with a hearing already scheduled, and that a lapsed TPS designation does not extinguish a live asylum claim. "I have maintained legal status in the country, have not missed any court dates, have had everything straight since I've been here," Ardila said after his release.

He has returned to Seattle, where friends set up a fundraiser to cover his legal costs. His arrest came during a period of intensified ICE activity at Logan, where several travellers were detained in July.

Rahmnan-Modi Meeting Could Reset India Bangladesh Ties

(TSAI News Bureau) India's High Commissioner to Dhaka, Dinesh Trivedi, has said a face-to-face meeting between Bangladesh Prime Minister Tarique Rahman and Indian Prime Minister Narendra Modi could resolve much of what currently divides the two neighbours. Trivedi made the remarks after calling on Rahman in Dhaka and subsequently briefing Modi in New Delhi.

The envoy's comments come at a strained moment. Delhi's handling of former prime minister Sheikh Hasina, including her public appearances in India, has irritated Dhaka, where extradition demands remain unresolved. Border management, water sharing and trade access are also unsettled.

Rahman has been invited to the BRICS summit in New Delhi on September 12 and 13, though it remains unclear whether he will attend. Officials on both sides have floated the summit as a possible venue for a bilateral pull-aside. Trivedi struck an optimistic note publicly, describing the relationship as one built on geography and shared history rather than any single government. Bangladeshi officials have been more guarded, indicating that any leaders' meeting would need to produce movement on extradition and border killings to be politically saleable at home.

US Judge Ends Bribery Case Against Gautam Adani, Rebukes Justice Department Garaufis calls the dismissal irregular and demands answers on remaining defendants

(TSAI News Bureau) A federal judge in Brooklyn has dismissed the foreign bribery and obstruction charges against Indian billionaire Gautam Adani, ending a prosecution brought in 2024 that alleged a scheme to pay Indian officials for solar power contracts.

US District Judge Nicholas Garaufis granted the Justice Department's request to drop the case but used a 47-page opinion to criticise how the decision was reached. "The irregularities in the decision to dismiss the indictment are concerning," he wrote. The judge singled out Trent McCotter, principal associate deputy attorney general, saying the

dismissal was arranged in consultation with defence lawyers while the FBI and Securities and Exchange Commission investigators and the line prosecutors who built the case were bypassed. Garaufis declined to dismiss two counts against other defendants in the indictment, giving the department until August 31 to explain its reasoning. Adani welcomed the outcome. "I welcome the US court's decision with humility and deep respect for the judicial process," he wrote on social media. The Adani Group had denied wrongdoing throughout. A parallel civil enforcement action brought by the SEC has not been resolved by the ruling.

Parliamentary Panel Finds All Three Charges Proved Against Justice Yashwant Varma Inquiry stops short of declaring the judge owned the cash found at his residence

(TSAI News Bureau) A three-member inquiry committee has held that all three articles of charge against Justice Yashwant Varma stand proved, with its report laid before both Houses of Parliament on August 12. The case stems from March 2025, when firefighters responding to a blaze at the judge's official Delhi residence found large quantities of partly burnt currency in a storeroom. The panel found that substantial unexplained cash in Rs 500 notes was present on premises under Justice Varma's control, and that he failed to



furnish a satisfactory explanation of its presence, source or ownership. It did not conclude that he personally owned the money in the criminal law sense.

The second charge concerned failure to preserve evidence, the committee noting the storeroom was disturbed before it could be sealed and inspected and that the notes later disappeared unexplained. On the third, it held his responses lacked "the candour, transparency and institutional responsibility expected" and remained evasive. More than 200 MPs had signed a removal motion. Justice Varma, moved from the Delhi High Court back to Allahabad, has since tendered his resignation, which the Law Ministry has yet to formally notify.

Seattle DJ Seized by ICE at Logan Airport Freed After Three Weeks David Ardila says he never missed a court date and his asylum claim is still pending

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being led through the terminal in handcuffs after an agent approached him and

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country illegally because his temporary protected status had lapsed. Ardila's

lawyers noted that his asylum application remains pending with a hearing already scheduled, and that a lapsed TPS designation does not extinguish a live asylum claim. "I have maintained legal status in the country, have not missed any court dates, have had everything straight since I've been here," Ardila said after his release. He has returned to Seattle, where friends set up a fundraiser to cover his legal costs. His arrest came during a period of intensified ICE activity at Logan, where several travellers were detained in July.

Imran Khan Death Claim Retracted After Army Rebuttal Journalist says his sources feared the worst but never confirmed a death; PTI warns of mass mobilisation

(TSAI News Bureau) Speculation over the condition of jailed former Pakistani prime minister Imran Khan intensified after journalist Wajahat Saeed Khan said sources at army headquarters in Rawalpindi believed the PTI founder had died. He later walked the claim back, saying his sources had never confirmed a death and had instead expressed what he described as a profound, paralysing fear that the worst may already have happened or was likely to. The journalist said he had spoken to three senior officers from the

General Staff, Military Intelligence and C4I directorates, along with a junior com-



missioned officer. The Inter-Services Public Relations directorate issued a rare denial dismissing the reporting as

false. Wajahat Khan welcomed it. "I am glad that the ISPR has responded, fake or whatever, because that means Imran is alive," he said. Relatives of Bushra Bibi said they had seen Khan on prison CCTV during a recent visit, walking unaided, though they reported deteriorating vision and blood pressure problems. PTI leaders, who have not been granted a direct meeting for weeks, warned that two million supporters were prepared to take to the streets if proof of life was not produced.

FBI Warns Hackers Are Stealing and Selling Victims' Explicit Images

(TSAI News Bureau) The FBI's Internet Crime Complaint Center has issued a public service announcement warning that criminal actors are breaking into personal online accounts to steal explicit photographs and videos, then posting or selling them on illicit marketplaces. The alert, numbered I-081026-PSA and issued on August 10, says both adult and underage victims are being targeted.

Three methods dominate. The first is high-volume credential stuffing, using username and password combinations exposed in earlier data breaches. The second is impersonation, in which actors pose as platform customer support and ask victims to hand over verification codes. The third is phishing through emails carrying malicious links dressed up as official platform notices. Stolen material is frequently circulated on criminal forums alongside victims' names, dates of birth, email addresses, phone numbers and social media handles, exposing them to sustained harassment and repeat extortion. The bureau advised against storing sensitive media on internet-connected platforms, urged the use of multi-factor authentication with unique passwords, and warned users never to share access codes. Victims can report incidents at ncii.ic3.gov or through local FBI field offices.

New Mexico Court Fines Meta Additional \$567 Million in Child Safety Case

(TSAI News Bureau) A New Mexico court has ordered Meta Platforms to pay an additional \$567 million over

harm to children on its services, taking the total penalty in the case to \$942 million after a \$375 million award in March. The company has said it will appeal. The court



found Meta's platforms constitute a public nuisance in the state, concluding that significant numbers of New Mexicans suffer harm from the products through risks of sexual exploitation, disruption to education and adverse mental health outcomes. Beyond the money, the ruling imposes operational changes within New Mexico. Meta must hide visible Like counts from users under 18 unless a parent consents, suspend push notifications to minors between 10 pm and 7 am, and cap youth use at 90 hours a month, roughly three hours a day. Attorney General Raul Torrez said the decision forced accountability for damage done to children and families. A Meta spokesperson said the company works hard to keep people safe and has been transparent about the difficulty of identifying and removing bad actors. The ruling follows a March loss in Los Angeles and lands as Meta faces a consolidated action by 33 states.

Trump Demands Compensation From Iran as Hormuz Talks Stall, Keeping South Asia's Fuel Lifeline in Limbo

President Trump said Monday he will require Iran to pay compensation for American losses as a condition for continuing negotiations over reopening the Strait of Hormuz, after Tehran set its own conditions for restoring passage through the waterway that carries roughly a fifth of the world's oil. Oman-mediated talks that had produced cautious optimism last week are now clouded, and oil held a three-day gain as traders priced in the risk of a prolonged standoff. Iran's armed forces separately warned that "all American, non-American" energy infrastructure in the region is at risk if the conflict resumes. For South Asia — which spent the spring rationing LPG in Nepal, closing universities early in Bangladesh, and working four-day weeks in Sri Lanka during the war's fuel crisis — every week the strait stays contested is a week of imported inflation, and millions of Gulf-based South Asian workers remain in the potential line of fire.

India Says It Is 'Examining Implications' of Saudi-Turkey-Pakistan Defence Pact as the Mecca Agreement Takes Shape

New Delhi delivered its first extended response Monday to the Mecca Joint Defence Agreement signed August 7 by Saudi Arabia, Turkey and Pakistan, with the External Affairs Ministry saying India is "closely following" the pact and "examining its implications" for national security. The agreement — struck in the shadow of the US-Israel war on Iran and Iranian strikes on Gulf energy infrastructure — binds NATO's second-largest military, the world's top oil exporter and the only nuclear-armed Muslim-majority state into a mutual defence framework. Analysts are already debating which countries might join next and whether the pact amounts to a new regional security order that routes around Washington. For India, the discomfort is specific: its largest Gulf trade partner and host to over two million Indian workers has now formalized a military relationship with Islamabad.

Indian Envoy Briefs Modi After First Meeting With PM Tarique Rahman, as Hasina's 'Homecoming' Vow Strains the Reset

Indian High Commissioner Dinesh Trivedi met Bangladesh Prime Minister Tarique Rahman in Dhaka on August 10 — their first encounter — and briefed Prime Minister Modi in New Delhi the following day, in a visible push to steady relations before September's BRICS summit. The fence-mending follows a turbulent week: Sheikh Hasina, sentenced to death in absentia last November for the killings of over 1,400 people during the 2024 uprising, used a virtual address to New Delhi's Foreign Correspondents' Club to vow a December return to Bangladesh, saying she accepts she "may be sent to prison." Dhaka called her a "convicted mass murderer," accused India of playing "the Hasina card," and renewed its extradition demand; India's MEA insisted it had "no involvement whatsoever" in her address. Rahman's office says he seeks a "conducive environment" to reset ties with Delhi.

State Department Says It Has Revoked More Than 175,000 Visas This Year, Including Some 6,000 Student Visas

The State Department announced August 10 that it has revoked over 175,000 visas since January — a dramatic escalation of the administration's immigration crackdown. Officials say the majority involve criminal conduct such as DUI, assault and theft, but the total also includes roughly 6,000 international student visas, revocations over social media posts, and cancellations on foreign-policy grounds. The announcement lands alongside a quieter but far-reaching USCIS change effective August 5: officers may now deny applications outright for missing initial documentation, without first issuing a Request for Evidence, while the agency's pending caseload sits at a record 11.3 million cases. Indian nationals — the largest group of international students and the dominant H-1B cohort — are heavily exposed to both the revocation push and the processing squeeze.

Mecca Defence Pact Redraws the Map Around India as Iran Bristles and Delhi Watches

Three days after Saudi Arabia, Pakistan and Türkiye signed the "Mecca Joint Defence Agreement" — a collective-defence pact declaring an attack on one an attack on all three — the diplomatic fallout is still widening. Iran's foreign ministry pointedly remarked Sunday that regional countries have realized "security is not a commodity that can be bought from false security brokers," while Ankara insisted the pact is not aimed at Tehran. India's Ministry of External Affairs has so far said only that it is "closely following" the development, echoing its guarded response to the 2025 Saudi-Pakistan bilateral pact. Analysts are openly debating whether the arrangement, struck amid the ongoing US-Iran conflict and a Houthi strike on a Saudi oil facility this weekend, marks a durable new security architecture or a hedge against an unreliable American umbrella.

Netanyahu Rejects Trump's 15-Point Gaza Plan, Opening a Rare Public Rift With Washington

Israeli Prime Minister Benjamin Netanyahu on Sunday rejected President Trump's 15-point Gaza peace plan, saying Israeli forces will not withdraw from Gaza until Hamas fully disarms — directly contradicting the sequencing in the plan Trump had billed as historic. The rejection followed a weekend of deadly Israeli strikes and days of conspicuous silence from Netanyahu's office after the plan's release. The break stokes open tension between the two governments and leaves the plan's Arab and international backers in limbo. For Washington, it lands in the middle of an already combustible regional moment: an active US-Iran conflict and Houthi attacks on Saudi oil infrastructure.

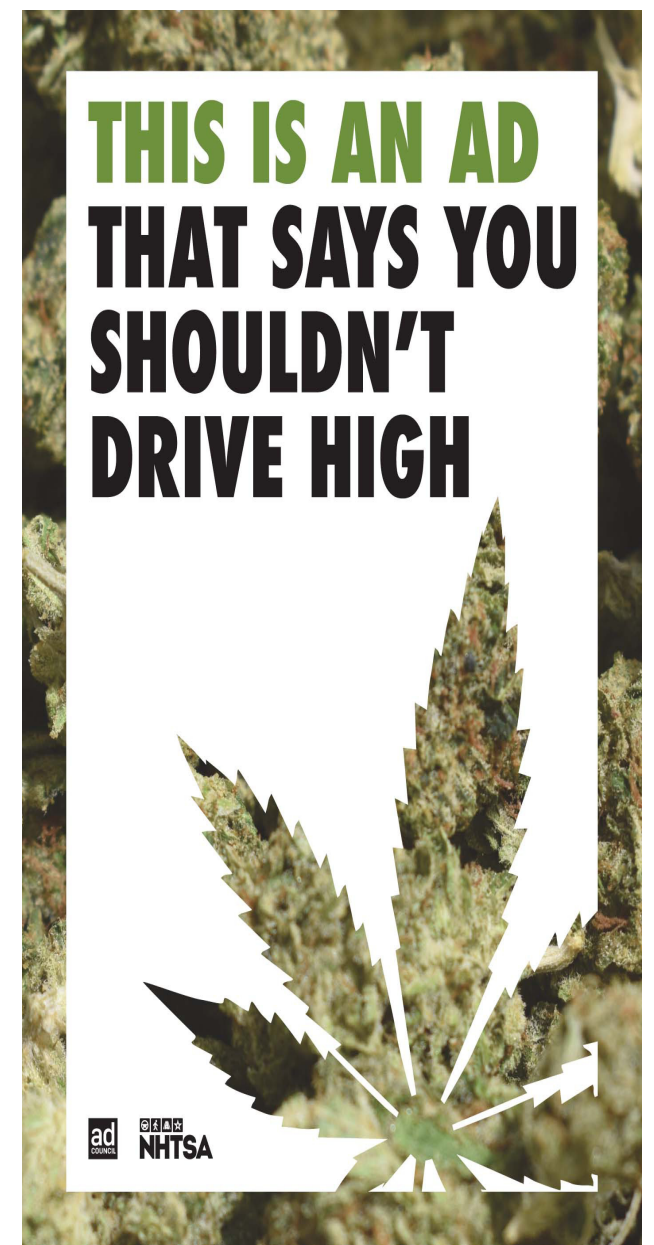
Green Cards Get Harder: USCIS Can Now Deny Without Warning as Public-Charge Test Returns

Sept. 18

As of August 5, USCIS may deny immigration applications outright for missing documentation without first issuing a Request for Evidence — ending a safeguard that gave applicants a chance to cure defects. On September 18, a revived and broadened public-charge rule takes effect, letting officers weigh use of means-tested benefits such as Medicaid and SNAP against green-card applicants. The changes land on top of a record 11.3 million pending USCIS cases, with average processing times nearly doubled to 18.6 months and denial rates rising in the employment-based EB-1 and EB-2 categories that Indian nationals dominate. Immigration attorneys are urging families to file complete applications now, before the September deadline.

One Monsoon, Three Emergencies: Amarnath Yatra Halted, Sri Lanka Floods Kill 7, Tarbela Dam Hits Capacity

Torrential monsoon rain is producing simultaneous emergencies across the subcontinent. In Jammu & Kashmir, authorities suspended the Amarnath Yatra on both the Pahalgam and Baltal routes amid heavy rainfall, landslides and flash-flood risk, with officials signaling the pilgrimage may not resume this season. In Sri Lanka, floods and mudslides have killed at least seven people and forced nationwide school closures. In Pakistan, the Tarbela reservoir — the country's largest — reached maximum storage capacity Monday on heavy rain and snowmelt, raising downstream flood management concerns even as brick-kiln workers labor through extreme heat.



India's Clean Energy Leadership in Green Hydrogen

India has become a global leader in making progress on clean energy: by the end of December 2025, non-fossil fuel sources accounted for 51.93 per cent of India's installed power capacity, crossing the 50 per cent mark set by India's second Nationally Determined Contribution. According to IRENA's Renewable Energy Statistics 2025, India ranks fourth globally in total installed renewable energy capacity.

India's energy transition must be understood in relation to its development needs. The country has not yet reached peak energy demand, and energy access, affordability and security remain central to its development pathway. Its development strategy therefore combines renewable energy growth, energy efficiency, nuclear power, green hydrogen, carbon sinks and carbon markets with industrial competitiveness and job creation.

Green hydrogen has emerged within this as an important facet because it can support decarbonisation in sectors where direct electrification may not be sufficient. Green hydrogen is both a fuel and an industrial feedstock and its production using renewable energy can replace fossil fuel-derived inputs in petroleum refining, fertiliser production, steel manufacturing, and other hard to abate sectors, while also supporting the decarbonisation of long-haul automobiles, railways and marine vessels. The Indian Railways has recently demonstrated the capacity to run hydrogen fuelled trains.

The National Green Hydrogen Mission provides the central policy framework for scaling this opportunity linking energy transition with industrial policy and external economic opportunity. It targets a production of 5 million metric tonnes of green hydrogen annually by 2030. Production capacity of 862,000 tonnes per year has already been allocated to 18 companies, while 15 firms have been awarded 3,000 MW of annual electrolyser manufacturing capacity. Three green hydrogen hubs have also been identified at Deendayal Port Authority in Gujarat, V.O. Chidambaram Port Authority in Tamil Nadu and Paradip Port Authority in Odisha.

A sectoral focus is connecting green hydrogen with concrete industrial use cases. In fertilisers, data indicates an aggregate procurement capacity of 7.24 lakh metric tonnes per annum of green ammonia at ₹ 55.75 per kg. In petroleum refining, green hydrogen is being used to reduce the carbon footprint of the industry, while in steel, five pilot projects with public and private producers are testing green hydrogen for iron reduction and other process applications under Indian operating conditions.

India's green hydrogen strategy also has a clear international dimension with India



looking to use voluntary cooperation under Article 6 of the Paris Agreement on Climate Change. This international orientation is consequential because green hydrogen is expected to become part of future clean energy trade. Thus India's green hydrogen effort not only responds to domestic decarbonisation needs, but also positions the country to contribute to the rules, markets and supply chains of a future low-carbon economy in the world.

India is also positioning itself in emerging international hydrogen platforms and partnerships. It entered the international hydrogen community at the World Hydrogen Summit in Rotterdam in 2024 with its first India Pavilion. Cooperation is expanding under the EU-India Trade and Technology Council, where more than 30 joint proposals have been received on hydrogen production from waste. India and the United Kingdom have engaged on hydrogen standardisation, and work is being undertaken with the Germans on market-based mechanisms and joint tender designs for exports. Moreover, Indian companies have secured long-term offtake agreements with Japanese companies for green ammonia and green methanol.

India has been in the forefront of pushing solar energy in the global south not only through its promotion but by the demonstrative effect of its domestic action. Its pro-active actions on green hydrogen would have a similar hugely positive effect in the global south.

Ambassador Manjeev Singh Puri is a former Indian diplomat who has served as Ambassador to the European Union (EU), Nepal, Belgium and Luxembourg. He has

been India's Ambassador & Deputy Permanent Representative to the UN.

By Ishita Srivastava, Research Associate

**Ambassador Manjeev Singh Puri,
Distinguished Fellow
THE ENERGY AND RESOURCES
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India: The Trusted First Responder

When a giant wave of sea-water struck Chennai's Marina Beach on the morning of 26 December 2004, pulling in its wake fisherfolk and a group of children playing cricket, little did their brethren know that an entire region had been struck and that, across the Bay of Bengal, local people and foreign tourists on Thai and Indonesian beaches had also been swept away.

The Indian Ocean Tsunami of December 2004 was a natural catastrophe of a magnitude not experienced by humanity in recent times. It resulted in the death of almost a quarter million people and displacement of a couple of million people in 14 countries of the Indo-Pacific.

It also marked the coming of age of India's HADR (Humanitarian Assistance and Disaster Relief) institutional capacity. India not only dealt with death and destruction in its mainland, particularly in the coastal states of Andhra Pradesh and Tamil Nadu as well as major devastation in its island territories of Andaman & Nicobar (A&N) islands but also provided speedy assistance to countries in south and south-east Asia including Sri Lanka, Maldives, Thailand and Indonesia. Simultaneously, India launched five HADR operations, two national and three international - Operation Madad (coastal south India), Operation Seawaves (A&N), Operation Castor (Maldives), Operation Rainbow (Sri Lanka) and Operation Gambhir (Indonesia). These involved the three defence services and the Indian coast guard - more than 40 ships, several transport aircraft and helicopters as well as more than 20,000 military personnel were deployed.

India's actions led to its recognition as a credible first responder in the Indo-Pacific region. Soon thereafter, the Disaster Management Act of 2005 was adopted by the Indian parliament providing the legal and institutional framework for disaster preparedness, mitigation and response, a three-layered structure at the national, state and district level and the establishment of a dedicated force, the National Disaster Response Force (NDRF) to respond to such calamities.

The 2004 Tsunami also saw the coming together of the navies of four countries - Australia, India, Japan and the US - to coordinate the delivery of assistance in a collaborative effort that eventually evolved into the Quad.

India has handled several major natural disasters in the last few decades both in its immediate



neighbourhood as well in distant lands.

In December 2014, India undertook one of its most complex humanitarian missions, Operation Neer, to supply drinking water to the Maldives after that country's only desalination plant broke down. Indian Air Force aircraft and Indian naval ships worked round the clock to supply more than 1,500 tonnes of drinking water to the Maldives becoming the first country to respond to the request from the Maldives.

In April 2015, when a massive earthquake hit Nepal, India launched a comprehensive rescue and relief mission in the form of Operation Maitri within six hours of the initial tremors. Several thousand stranded Indians and foreign nationals were evacuated by air and land routes and hundreds of tons of essential material were delivered. Several field hospitals were set up. After the relief operations were completed, India launched a major rehabilitation and reconstruction package of around USD 2 billion for Nepal.

Following a devastating earthquake that struck Myanmar in end March 2025, India launched Operation Brahma, a huge tri-services combined with NDRF mission that supplied over 750 MT of materials and equipment including essential medicines and food aid. Field hospitals were set up in Mandalay, while engineering teams were deployed for reconnaissance and assessment of structural damage. Op Brahma was

a classic whole-of-government HADR endeavour by the Government of India.

In end 2025, India provided massive support under Operation SagarBandhu to Sri Lanka that was hit by cyclone Ditwah. Food, equipment, medicines and other essential items were provided and more than 1000 tons of dry rations were supplied. Beyond its immediate neighbourhood, India also responded with alacrity to requests from Türkiye and Syria when they were struck by earthquakes in 2023. Under Operation Dost, India was a first responder sending large Search and Rescue (SAR) teams of more than 250 personnel along with medical teams and dog squads to both countries as well as materials support.

In March 2019, India provided HADR to cyclone-hit Mozambique and in 2023 provided assistance to Malawi which was affected by a tropical cyclone.

Recently, on 26 June, 2026 India undertook its most ambitious HADR initiative when 30 tons of humanitarian relief materials accompanied by a 41-member team comprising experienced rescue personnel and medical professionals arrived in two C-17s to earthquake hit Venezuela.

During the Covid-19 pandemic, India supplied 300 million doses of vaccine to 99 countries and 2 United Nations entities under the Vaccine Maitri initiatives since January 2021, along with essential medicines and medical support.

For India, HADR has moved from being an episodic activity to a continuous global engagement. It is an essential feature of India's foreign and security policy that was formally enunciated in the Security and Growth for All in the Region (SAGAR) doctrine announced by Prime Minister Modi during a visit to Mauritius in March 2015 which underpins India's approach to the Indian Ocean Region; it became an intrinsic part of our Indo-Pacific Vision and Indo-Pacific Oceans Initiative (IPOI) announced in 2019 and evolved into the MAHASAGAR vision outlined by PM Modi in March 2025.

India's approach is not merely reactive. It has also put in place frameworks for international cooperation in the area of prevention and mitigation through contributing towards the setting up of an international tsunami warning system as well as the launch of the Coalition for Disaster Resilient Infrastructure (CDRI). The CDRI (comprising 60 member states) works with 25 small island developing states to build disaster resilient infrastructure including schools, hospitals and homes.

By providing need-based and rapid assistance during emergencies and through its efforts to develop capacities for mutual benefit, India is seen as a reliable first responder and a force for global good.

Suchitra Durai
Former Ambassador of India to
Thailand and
Former High Commissioner of
India to Kenya

Securing the Maritime Commons

India's Peninsular geography provides a long coastline extending to the Persian Gulf in West Asia and towards South East Asia in the East. Unarguably, this was an impetus to explore the vast waters surrounding the Indian Peninsula because it provides easy access to the maritime domain.

THE INDIAN PENINSULA

India's maritime tradition is the world's oldest, with an unparalleled continuity since the Neolithic Age [9th Millennium BCE]. *Golbai Sasan*, a Neolithic site on the east coast of India in Odisha state, has provided invaluable archaeological evidence of ship-building activities and sea faring forays.

During the *Sindhu-Saraswati era* [3300-1300 BCE], India had developed a mature sea-faring tradition based on maritime trade. The ancient port of *Lothal* in Gujarat, constructed around 2300 BCE, is an outstanding example of maritime infrastructure. It had docks, tidal locks and jetties for ships. Sophisticated trade networks and infrastructure linked India with contemporary civilizations in Mesopotamia, Egypt and China.

Vedic era, texts and archaeological evidence suggest early boat-building activities for coastal fishing and commerce. The *Rig Veda* mentions about *Sataritara* or the galley with hundred oars. This sea-faring tradition helped develop cartography and study of monsoon-based sailing, using stars for navigation.

This rich maritime tradition was consolidated during the Mauryan Empire (324–187 BCE) which institutionalized maritime administration by setting up a Department of Waterways and Navigation, headed by the *Navadhyaksha* (Superintendent of Ships) who regulated shipbuilding, sea trade, and port operations. Ancient India's greatest strategic thinker Kautilya, wrote a whole chapter in the *Arthashastra* dedicated to maritime affairs, underlining its strategic importance. In the post-Mauryan period, Roman records show extensive trade with new ports in southern India. Around 30 inscriptions in Tamil-Brahmi, Sanskrit and Prakrit have been identified inside the rock-cut tombs in Egypt's Valley of the Kings in Luxor, from the 1st and 3rd centuries CE. Indian merchants left graffiti as evidence. Hoards of Roman gold coins have been discovered in various sites in southern India.

The Delhi Sultanate, established by Muslim invaders, maintained limited naval forces, for riverine warfare and coastal operations rather than large-scale oceanic campaigns. The Mughal rulers also continued to maintain a navy primarily for security and support to the territorial military. The focus was inwards for the empire's expansion.

During the 13th century CE, India's maritime power and commerce reached a peak during the *Pala* Empire in East India and the *Cholazh* empire in South India. Under the Chola dynasty [9th–13th century CE], large fleets sailed to Sri Lanka, the Maldives and parts of Southeast Asia, including ports in the Srivijaya Empire in Indonesia, spreading Indian religion and cultural influence in South-East Asia.

The advent of the Europeans led to the marginalization of India's maritime control and commerce. Despite British colonial

rule, India retained its shipbuilding tradition and continued to build ships. By the 19th century CE, the British monopolized sea-borne commerce, controlling key ports like Bombay (Mumbai) and Calcutta (Kolkata). India became a source for manpower and material. The Royal Indian Marine [1892 CE] and the Royal Indian Navy (1934 CE) developed with Indian sailors manning both Navy and Merchant ships.

Upon gaining Independence in 1947, India inherited a meagre 33 ships and 538 naval officers to protect a coastline of 7,517 kms, 1,280 islands, 14,500 kms of potentially navigable waterways. India's geographical location makes it proximate to major Sea Lanes of Communication (SLOCs) in the Indian Ocean. With limited maritime capabilities, India avoided entanglement in the bipolar world order and promoted the concept of the India Ocean as a Zone of Peace. After independence, India gave priority to coastal defence and integration of the Princely States.

Burdened with land wars in 1948, 1962 and 1965, India was forced to divert resources to the Army and Air Force at the expense of the Navy. India began gradually rebuilding its maritime sector and shipbuilding industry. As India's economy grew, more resources were provided to the Navy and development of ports, vital for maritime commerce and national security.

By the 1990s, the Indian Navy was deployed for UN peace-keeping operations, evacuations of Indian nationals during the war on Iraq and anti-piracy operations in the Arabian Sea. The Navy's blue-water capabilities expanded to support maritime security and international sea-borne commerce, aiming to secure the maritime commons.

Currently, the maritime arena faces a wide array of challenges - climate change threats, cyclones, sea level rise, human security challenges such as illegal migration, trafficking, piracy, illegal fishing, pollution and sea-bed mining.

The strategic overhang of the maritime factor has driven India's maritime strategy, providing security to around 90% of India's sea trade. The ongoing war in Iran has highlighted the effort to weaponization of international shipping channels - Hormuz - in violation of the United Nations Convention on the Law of the Sea III [UNCLOS].

Almost one-third of sailors in the global shipping industry are Indians. Some have lost their lives in the indiscriminate attacks on ships transiting the Hormuz and Bab-al-Mandab. Providing security to international shipping will require diplomacy and dialogue and also a more powerful Navy, to shape a more cooperative geopolitical order.

India's indigenous shipbuilding capabilities have been ramped up. India's maritime strategy is focussed on the Indian Ocean Region (IOR) which is critical for global trade flows - two-thirds

of the world's oil shipments, one third of its bulk cargo and half of its container traffic. 40 nations are on its littoral having nearly 40% of the world's population. Despite the importance of the maritime commons, there are limited security structures that can police this space. Naval ships are bound by restrictions to act against offending or rogue merchant vessels.

In 2015, India adopted the SAGAR doctrine [Security And Growth for All in the Region]. This strategy seeks to enhance India's role as a net security provider in the Indian Ocean Region [IOR] and a first responder in humanitarian and disaster related assistance. India has gone further from SAGAR to MAHASAGAR (Mutual And Holistic Advancement for Security And Growth Across Regions), which extends the maritime domain from the regional and security approach into economic diplomacy, technological connectivity and environmental sustainability and maritime domain awareness.

MAHASAGAR aims to support technological connectivity in the Indo-Pacific region, relying on joint Naval exercises, sharing data and encouraging peaceful settlement of maritime disputes. Supporting these policy moves is SAGARMALA which supports port-led development initiative to modernize and build ports and manage the shift to more efficient transport coastal and waterway networks to trigger industrial growth, job creation, and sustainable coastal development.

To enable international and regional cooperation to secure the maritime commons, India organized the 2016 International Fleet Review (48 navies participated) and biennial MILAN exercises (47 nations participated in 2024) to build cooperation and interoperability. The IOR is monitored by the Information Fusion Centre [IFC] and naval operations across several maritime theatres have helped in combatting piracy, providing safe passage to international cargo ships humanitarian operations. 28 partner nations and international organizations have joined India in tracking maritime traffic, piracy, and illegal activities in the IOR.

This strategic shift bolsters maritime security, utilizing the Indian Navy's growing blue water deployments. Joint exercises with different navies for maritime security, like the annual Malabar exercises with QUAD partner countries Australia, Japan and USA are conducted periodically. The Indian Navy has spearheaded maritime diplomacy through capacity building, joint exercises, plurilateral conferences, Humanitarian Assistance and Disaster Relief (HADR) and Search and Rescue (SAR) activities [Tsunami and Earthquake].

Big power competition is increasing in the IOR, requiring greater vigilance on maritime security. To avoid conflict, India has advocated "A free, open,

secure and safe Indian Ocean" as a shared goal for securing the maritime commons, as envisaged in the United Nations Convention on the Law of the Sea III [UNCLOS].

Currently, Despite military strikes, commercial navigation through Hormuz remains closed. Iran has weaponized its geography to disrupt one of the world's most important energy chokepoints, keeping global energy markets under constant pressure and prolonging a worldwide economic shock. Post-Iran war, global power equations will shift decisively to the maritime domain - an interconnected world depends on maritime routes, energy corridors, digital infrastructure and financial systems. Nations would now also attempt to control digital nodes, cable landing stations, undersea cable runs, data centres and satellite networks.

India's comprehensive plan to strengthen its maritime sector was long overdue. India's vast coastline and strategic location in the IOR creates vulnerabilities and exposes it to maritime security threats. India's maritime reforms and modernization drive mark a pivotal step toward achieving Maritime India Vision 2030 and aligning with SDG 9 (Industry, Innovation, and Infrastructure) and Sustainable Development Goals 14. India has tasked its Navy through *Operation Sankalp*, to provide escorts for merchant vessels, conduct maritime surveillance across the Arabian Sea and Gulf of Aden, and protect sea lines of communication [SLOC] vital to India's economy and energy security. India will have to undertake autonomous actions and where ever possible and synchronize actions to secure SLOC. *Operation Sankalp* is focussed on protecting Indian shipping, preserving freedom of navigation for India's supply lines and avoiding any regional involvement. India's policy of strategic autonomy precludes joining any formal coalitions, keeping diplomatic channels active with individual countries in the conflict region.

To upgrade its capacity to secure the maritime commons, India is addressing infrastructure gaps, sustainability challenges, workforce inequities and building a truly blue water Navy, with nuclear deterrence capabilities. India aims to become a global maritime hub and a leading maritime power in the next 2-3 decades, to enable it to play a significant player in ensuring the security of the maritime commons.

By Amb Pinak Ranjan Chakravarty

[The author, a retired diplomat, served as Secretary in the Ministry of External Affairs; earlier he served as India's High Commissioner to Bangladesh and Ambassador to Thailand.]

How Mojtaba Khamenei's hardline appointments raise the stakes for Trump

Mojtaba Khamenei has appointed a loyal hardline team to lead Iran's military and security bodies. The reshuffle points to tougher bargaining and a longer confrontation with the US and Israel.

Mojtaba Khamenei has not been seen in public since succeeding his assassinated father, Ayatollah Khamenei, as Iran's Supreme Leader five months ago. He didn't even attend the funerals of his wife and father, prompting speculation about his health. Yet he has still taken major decisions on the war with Israel and the US.

In recent days, he has issued his first military decrees, announcing a series of appointments that put his stamp on Iran's security policy and tighten his grip on the country's power structure. The appointments suggest that he is preparing Iran for a prolonged confrontation with the US and Israel, dampening hopes of a peace deal desperately sought by President Donald Trump and anxiously awaited by India and others affected by the conflict.

Six top appointees announced on Monday are Ali Abdollahi, the new chief of staff of the armed forces, with Kioumars Heydari as his deputy; Ahmad Vahidi, commander-in-chief of the Islamic Revolutionary Guards Corps (IRGC), with Mostafa Izadi as his deputy; Ali Azmaei, commander of the navy; and Hossein Taeb, the former intelligence chief of the IRGC, as head of the Basij paramilitary force. All are close to Khamenei, who himself is a former IRGC commander. Among the six, Vahidi and Taeb stand out.

Hardliner Vahidi has been temporarily running the IRGC since Mohammad Pakpour was killed in an Israeli-US air strike. He has now been confirmed in the position and promoted to Major General. Vahidi has opposed reopening the Strait of Hormuz and any deal with the US unless it includes major concessions.

The appointment of Taeb, a former head of the IRGC intelligence, as head of the Basij paramilitary is a strong signal to opponents of the regime in the country. Taeb also led the Basij during a bloody crackdown on protests in 2009 and is thus feared by Iran's people.

HEAD OF TOP SECURITY BODY

But the most significant appointment came a day earlier, on Sunday. Khamenei appointed his military adviser, Mohsen Rezaei, aged 71, as secretary of the Supreme National Security Council and as his representative on the council.

This body oversees Iran's most important military and diplomatic issues.

At 27, Rezaei was appointed by the country's revolutionary leader, Ayatollah Khomeini, as Commander-in-Chief of the IRGC in 1981, a post he held for 16 years. He also unsuccessfully contested Iran's

presidential elections several times.

He has extensive experience in military and political affairs. Rezaei has replaced Mohammad Bagher Zolghadr, who was appointed after the killing of Ali Larzani.

Like other hardliners, Rezaei opposed Tehran's agreement with the US signed in June.

Even Khamenei, who approved President Pezeshkian's signing of the agreement, later said in a message that he opposed the deal but accepted it because it was approved by the Supreme National Security Council.

With Rezaei now heading the body, those who favour a negotiated settlement with the US, such as Pezeshkian, Foreign Minister Araghchi and Parliament's speaker, Ghalibaf, will now struggle to be heard.

NEW DIRECTION?

There is no doubt that Khamenei is asserting his authority over the system by appointing an experienced and loyal group to run the country's security structure. But he appears to be giving it a new direction as well.

In his appointment decree for Vahidi, Khamenei called for strengthening the IRGC's capabilities for "maximum deterrence" and for maintaining readiness to carry out "powerful offensive operations against the enemy."

A prominent hardline Iranian MP, Ebrahim Rezaei, has described the new appointments as "basically an indication of the fact that the Islamic Republic is moving toward a more offensive military structure."

This is new.

Iran's military approach under Mojtaba's late father, Ayatollah Khamenei, was defensive and cautious. He allowed his government to negotiate and sign a deal in 2015 with the US and other powers over the nuclear issue.

Even after Trump pulled out, Khamenei allowed further negotiations.

Under his leadership, Iran assumed it could indefinitely sustain a no-war, no-peace standoff with the United States and Israel. But last year's attacks by Israel and the US proved his approach wrong. After that, he asked his military to prepare for a war that came only months later.

Lessons learned after the 12-day war in 2025 helped Iran to take on the US and Israel effectively. Iran under Mojtaba Khamenei is more daring and is not hesitant to adopt an offensive approach.

The latest appointments, including the elevation of Abdollahi and Heydari from the Khatam al-Anbiya Central Headquarters to the two highest positions in the Armed Forces General Staff, suggest that the Supreme Leader is reshaping how Iran's military is run.

The General Staff is Iran's highest military coordinating body, whereas the Khatam Central Headquarters has a more operational wartime role, coordinating military activity across different branches.

TALKS AT OWN TERMS

But this doesn't mean Iran will abandon talks altogether in favour of a military solution. Khamenei and his advisors know

leverage it doesn't want to lose and views as a source of revenue. Trump's hopes were revived last week when Iran held talks with Oman.

Although the US was not involved in the talks, Trump was preparing to declare victory -- even setting aside the issue of nuclear enrichment, according to US media.

But Iran had other ideas. It was talking to Oman not to fully reopen the waterway, but to agree on a shipping route.

PLAYING HARDBALL

To make things even more difficult for Trump, Iran has now set a new price for reopening the Strait of Hormuz. The demands include lifting the US naval blockade and sanctions on Iran, withdrawing American forces from across the country, paying war reparations, releasing frozen Iranian assets, and ending attacks on Iran's allies in the region. Iran wants these demands met in advance. Even a desperate Trump cannot meet them. With some US military equipment running critically low, a full-scale resumption of war is not an option he wants to pursue. So he is doubling down on the economic weapon and sanctions.

But Iran has endured sanctions for decades. It also has a history of prolonging conflicts.

The Iran-Iraq war in the 1980s lasted eight years. In the past two weeks alone, Iran has hit two dozen ships. As attacks by Iran's proxy, the Houthis, in the Red Sea have shown, it's ready to prolong the conflict.

But Iran is losing more than \$400 million per day as a result of the blockade in the Strait of Hormuz. So this can't sustain for long, even with Iran's higher threshold for pain.

The Islamic regime hopes that Trump, whose Republican Party faces difficult mid-term polls in November, can be forced to make further concessions.

Mojtaba Khamenei's newly appointed team will do its best to apply greater military and political pressure to secure those concessions.

Trump's approval ratings are now at an all-time low. Only 28 per cent of Americans approve of his handling of the Iran conflict, according to the latest AP-NORC poll.

Iranians know that. If they don't get major concessions, the conflict is likely to continue at least until the result of those elections.

(Naresh Kaushik is a former editor at the BBC and Associated Press. He is based in London.)



Lessons of the Iran war

The Iran war showed how technology has stretched the battlefield across distances, without making geography irrelevant. For India, the lessons from the war lie in survivability, air defence, and the ability to fight without dependence.

All wars are unique. The history of the geopolitical conflict that precedes them and the compulsions that drive them, the geography over which they are fought, the force levels involved, the main protagonists in the political and military arena that give the conflict its direction, the strategy employed, and the technology used; all of these differ from one case to the next. Which is why every war is dissected: lessons are drawn out by strategic analysts, commented upon by critics, and studied by military professionals.

On February 28, 2026, the United States and Israel launched military operations against Iran, codenamed Epic Fury and Roaring Lion respectively. This article offers the perspective of a military professional on what that conflict has revealed. It sets out my views, not all views.

Three caveats are in order. First, the guns have barely fallen silent, and much of what follows rests on open-source reporting that will be revised as fuller accounts emerge. Second, a war fought between a superpower, a technologically advanced regional state and a sanctioned, largely isolated adversary cannot be transplanted wholesale onto other theatres. Third, the focus here is deliberately narrow: the military and strategic dimensions; this article leaves aside the economic and diplomatic threads that will ultimately decide how this war is remembered.

With those caveats entered, one conclusion stands out and shapes everything that follows: this was the first war in history fought almost entirely without contact between opposing forces, and that fact alone should reorder how we think about distance, defence, and deterrence.

NON-CONTACT WAR

In the history of warfare, most wars have been contests between neighbouring states. Very few commanders of the ancient and medieval periods fought wars in distant lands; Alexander and Genghis (Changez) Khan stand out. Even in their case, however, the firm base from which the invading armies fought their decisive battles ended up adjacent to that of the adversary. Essentially, the contact battle decided the outcome of these wars.

In modern times, amphibious and airborne forces have been applied to overcome the spatial distance between two warring sides. Such operations were part of a larger design to surprise the adversary by adopting the strategy of an indirect approach. Ships, aircraft, and helicopters became the means of carrying troops. This helped achieve strategic surprise. But here again, the most decisive phase of such operations was the contact battle that followed the amphibious or

airborne landing. Normandy in 1944, Inchon in 1950, and the Falklands in 1982 all illustrate the pattern: the landing bought access, but the issue was settled by the fighting ashore.

The Iran-US-Israel war stands out because it was fought in its entirety, between belligerents separated by vast swathes of land and maritime geography. This was possible due to the availability of long-range vectors: drones and loitering ammunition and ballistic, cruise and hypersonic missiles, apart from traditional fighter aircraft.

This, in the truest sense, is the first non-contact war fought in its purest form. Modern technology now allows force to be applied across distant geographies. This opens up numerous new scenarios and possibilities for the initiation of future conflicts. The adversaries of the future will no longer be restricted to bordering nations.

Technology can now create new vulnerabilities at great distances. Geography and distance are no longer an insurance against the offensive actions of an adversary. Like technology, geopolitics also opens up new possibilities for the expansion of the battle space. Iran relied on its non-state allies, the Houthis and Hezbollah, to create new vulnerabilities in the Red Sea and the Mediterranean. As far as Iran was concerned, this was a manifestation of a non-contact war in the geopolitical domain.

TECHNOLOGY AND STRATEGY

In modern wars, technology decides the outcome of most engagements. It has an overriding influence on who wins and who loses at the tactical and operational levels. Ideally, the sum of all tactical and operational battles should decide the victorious and the vanquished of the war. Unfortunately, that is not always so. The outcome of a conflict still depends, in significant measure, on the strategy adopted and on the geography of the battle space.

Going by open-source accounts, the US and Israel flew more than 800 and 400 sorties per day, respectively, in the opening days of the conflict. The Wall Street Journal reported that the US and Israeli forces had carried out more than 16,000 strikes against Iranian targets in the first three weeks of the conflict.

Air strikes of this scale, supported by air-to-air refuelling aircraft, AWACS (airborne surveillance aircraft) deployments, analysis of satellite imagery for targeting data, and airspace coordination with several nations, would be a complex operation by any standard. They would not have been possible without sophisticated enablers such as data analytics and artificial intelligence (AI), and

without highly skilled military professionals to employ them. There is no doubt that the US and Israel won all but a fraction of these force-on-force engagements.

Iran leveraged the maritime geography of the Persian Gulf, especially the Strait of Hormuz, for strategic purposes. The closure of the Strait shifted global focus onto the chokepoint rather than the high-tech American operations. Hormuz became the dominant narrative of the war and left AI-based targeting by the US far behind in catching the attention of the world. Iran thereby enlarged the scope and range of conflict. While the US and Israel's military operations remained focused on Iran's geography, Iran shifted the strategic centre of gravity outside its own territory.

The point is not that technology failed; it did not. The point is that winning every engagement is not the same as controlling the war. Technology decided the engagements; geography and strategy decided what the war came to be about. A weaker power unable to contest the air can still choose the ground on which the contest is judged.

ANTICIPATION AND PREPAREDNESS

Iran anticipated this war and knew that such a conflict was coming. It had decades of warning time, and it prepared accordingly. Iran's readiness to risk escalation underscored its preparation for the conflict and the confidence it placed in its distributed command architecture. Some of the preparatory work that the Iranian regime undertook is described below:

(a) Underground Infrastructure: It was well known that Iran had housed some of its nuclear facilities in underground shelters. While global attention remained riveted on Iran's nuclear infrastructure, its conventional capability escaped scrutiny. Iran's long-range vectors were well dispersed and housed in underground tunnels, bunkers, and caverns. This increased the survivability of its missile launchers and long-range drones. Airstrikes destroyed most of Iran's above-ground military capability, but its long-range strike vectors survived and continue to be a major source of worry for the US and Israel. (b) Missiles and Drones: Iran knew it would not be able to match up to its adversaries in airpower. It invested in long-range strike drones and missiles. For navigation, Iranian drones use the Chinese BeiDou constellation rather than the GPS, a deliberate choice that placed their positioning, navigation, and timing beyond the reach of the adversary who owns the alternative.

(c) Mosaic Defence: Israel opened Operation Roaring Lion with decapitation strikes, eliminating the top leadership of

Iran in a highly coordinated operation. Iran appears to have anticipated such a contingency. It had built a distributed command architecture, also called Mosaic Defence, to prosecute the war even in the absence of its top political and military leadership. Iran's ability to sustain the war at an undiminished tempo even in the absence of top leadership was probably a greater surprise than the US-Israeli strike, albeit with a more lasting impression. It demonstrated that decapitation does not dismantle a system that has been designed to survive it.

AIR DEFENCE

The air defence infrastructure of most nations is optimised to counter combat aircraft, and its sensors are calibrated to the speed and radar cross-section of that target set. In the last few years, the air domain has witnessed the introduction of varied and diverse aerial platforms for combat, and this has expanded the boundaries of traditional airspace.

The lower airspace is crowded with loiter munitions and drones of every hue and type. These are difficult to detect by conventional means such as radars, which are optimised for detection of aircraft. Hence, these are also difficult to interdict. At the upper end lies near space, which is being exploited by hypersonic and ballistic missiles besides Intelligence, Surveillance, and Reconnaissance (ISR) platforms such as High-Altitude Platform Stations, Balloons, and Unmanned Aerial Vehicles.

There is, at present, no foolproof solution for a comprehensive air defence (AD) that can counter all types of threats. Israel, with its compact geography, is comparatively far easier to defend against aerial threats. It also fields one of the most modern air defence systems in the world, a system that operates at multiple levels: Iron Dome against short-range attacks, David Sling against medium-range missiles, and the Arrow Missile Defence System to defend against long-range ballistic missiles.

Yet Israel's air defences were repeatedly breached by Iranian missiles and drones. The utility of these new weapons of war has not been lost on other nations. Their proven track record against the US and Israel will accelerate the proliferation of drones, missiles, and related technologies. This may become the single biggest strategic concern for nations in times to come. There is a second, less visible lesson buried in the air defence account. An interceptor costing a million dollars or more expended to destroy a drone costing a few thousand, is a tactical success and a strategic liability. No ammunition magazine, however deep, survives that arithmetic indefinitely. Affordable effectors, electronic warfare,

and directed energy and gun-based terminal defence, are no longer a supplement to interceptor-based air defences. They are the condition on which air defence remains sustainable.

NATIONAL RESILIENCE AND NUCLEAR DETERRENCE

The US is a nuclear weapon state, while Israel is widely believed to possess nuclear weapons. These two nuclear-empowered states were imposing their will by force of arms on a nation ironically trying to acquire nuclear capability. The nuclear capability of these nations did not deter Iran. In theory, nuclear weapons are instruments of deterrence rather than of war fighting; in this conflict they proved to be neither, functioning largely as symbols of power and prestige. They exerted no discernible influence on Iran's conduct.

Iran has withstood the unrestricted use of air power by a regional power and the only superpower against it. It may have lost a functional air force, navy or army but has demonstrated the will to survive and fight back. The resilience demonstrated by Iran and its people indicates that deterrence by conventional means has its limitations. The contest of opposing wills in this war may have strengthened the concept of national resilience but may equally have also lowered the threshold for the use of nuclear weapons.

LESSONS FOR INDIA

The lessons of the US and Israel's war against Iran cannot be applied universally. One thing, however, is certain. The current

geopolitical flux and atmosphere of uncertainty are likely to prevail. The shape and contours of the future global order are difficult to discern. The threats and challenges to national security may appear from an unexpected quarter, direction, or altogether in a new dimension. It would therefore be prudent to be prepared for all contingencies and keep one's powder dry. The more important lessons India can take from this war are given in the paragraphs that follow.

Underground infrastructure: Given the ubiquity, range, and diversity of modern sensors, it is becoming difficult to conceal capability on the surface. Survivability can be assured only in sub-surface infrastructure. The Indian armed forces have little option but to invest in underground infrastructure.

Sudarshan Chakra: While there is no foolproof defence against aerial threats of the future, lack of preparedness against them opens up the risk of blackmail. Mission Sudarshan Chakra offers the framework for a comprehensive solution. Fielding a fully operational air defence system will take considerable time, but the effort must begin without delay.

Integration: Integration of communication architecture, ISR networks, intelligence platforms, data centres, and administrative backbone is essential for battlefield transparency and real-time situational awareness. Warfare is rapidly transforming from Net Centric to Data Centric and Intelligent Warfare.

We must lay a clear pathway for this transition.

Rebalancing: Following the 2020 crisis on the northern borders along with China, the defence forces, especially, had carried out a major rebalancing of their force array. The Ukraine and Iran wars make a compelling case to review our R&D projects. Conceived a long time ago, some of these may have lost their relevance. Similarly, all planned defence procurements also need re-prioritisation, if not a review.

Focus on new domains: While there is certainly a need to build capabilities in new domains, the expansion of the domains themselves needs to be taken into account. These include underwater, sea bed, near space, and sub-terrain warfare.

Geographical choke points: The Iran war has brought to fore the importance of geographical choke points. India must build capabilities to influence these choke points. It will provide us geo-strategic leverage in both peace and war.

Energy and sea lanes: No country had more at stake in the closure of Hormuz than India. A substantial share of our crude and gas moves through that channel, as do the remittances and safety of a very large diaspora in the Gulf. Strategic petroleum reserves, diversified sourcing, flagged tanker capacity, and naval escort capability are not commercial questions. They are elements of war preparedness and should

be planned as such.

Sovereign positioning, navigation and timing: Iran's shift to BeiDou is a reminder that positioning, navigation, and timing form a dependency an adversary can switch off. NavIC must be expanded, hardened and made the default across our munitions and platforms rather than a fallback of last resort.

CLOSING THOUGHT

Four threads run through this war. Distance no longer confers safety. Survivability is now bought below ground and through dispersion rather than through mass. No air defence yet built is foolproof against the full spectrum of aerial threats. And the will of a society to endure remains a strategic asset that no targeting cycle can destroy. Each of these bears directly on India.

As a civilisational state, Bharat is unique. It would not be prudent for India to build a national security architecture that is dependent on a network of friends and allies; this war showed how quickly coalitions form, and how selectively they hold. We need to be self-reliant. Sovereign capabilities, built and sustained at home, are what convert strategic autonomy from an aspiration into a fact. That, more than any tactical lesson of this war, is the one worth acting upon.

(The author retired from the Indian armed forces as the Chief of Defence Staff. Views expressed are personal)

Published By: Dev Goswami

Democrats no longer have the No. 1 weapon to keep their socialist wing in line

DNC is broke and relying on outside groups for midterm help while socialist candidates win races

American politics is an ever-changing game of power and big money. For the modern Democrat Party, that means being challenged and sometimes eclipsed by the Democratic Socialists of America (DSA) – and there is little to nothing the Democrat Party can do about its rise.

The United States has had many political parties in its history. They include everything from the Federalists (1789) and the Whig Party (1830) to the Libertarian Party (1971) and the Green Party (2001).

The current Democrat Party (1828) is the longest reigning major political party in American history. The role of the many lesser-known parties in American history has been to chasten the then-dominant parties and/or to champion particular issues – such as the Greenback Party (1874), which fought for paper money in the late 1800s. While that Greenback Party is no more, paper money has replaced gold as the dominant American currency.

Of course, the shortcomings of the Whig party resulted in the rise of the Republican Party.

Today, the dominance of the Democrat Party is being challenged by the Democrat Socialists of America – a modern version of the Socialist Party that

began in 1901, or, perhaps, the American Communist Party that started in 1919.

DSA candidates are loudly fielding candidates across the country with no greater success than New York Mayor Zohran Mamdani's victory.

The establishment Democrats are raising their voices in alarm, garnering such headlines as these:

"A Small Band of Socialists Is Sowing Panic in the Democratic Party," from the Wall Street Journal

And this from NBC News, "Slumping Democratic establishment takes another blow with Abdul El-Sayed's Michigan win." Recently, Van Jones, a former adviser to President Barack Obama, warned that the DSA was "hijacking" the party. Other Democrats welcome the DSA, stating that the Democrat Party is a "big tent" party. After all, as I wrote recently, the DSA and the Democrats are solely aligned on the major issues such as the Green New Deal, taxation, government healthcare, defunding the police and more.

The plain truth, however, is that the Democrat Party has no control over the DSA and, more importantly, cannot stop it from claiming its members are "Democrats" and redefining the Democrat

Party.

That is so because, 20 years ago, the mother's milk of politics – money – escaped the clutches of the tight-fisted control of the major parties.

In the olden days, before 2010, the political parties dominated the selection of candidates through fundraising, endorsements, and expenditures on behalf of candidates. In the process, their preferred, if not chosen, candidates almost always won Democrat primaries.

That power is nearly gone.

Today, we live in the Age of the Super PAC, which, in any given race, can wield power that overpowers a major party.

Starting in 2010, one outcome of the Supreme Court's decision in Citizens United v. FEC, was that a PAC could raise and spend unlimited funds to support a candidate provided it does not coordinate with the candidate it supported.

As the former chairman of the California Republican Party, I can tell you that before Citizens United, the political parties were the super PACs. No more. For instance, "Elizabeth Simons, the daughter of the late hedge fund billionaire Jim Simons (d. 2024) who shares a \$32.5 billion fortune with her stepmother Marilyn and two siblings...

cut a check for \$250,000 to New Yorkers for Lower Costs, the main independent group," which branded itself as the "official support PAC to elect Zohran Mamdani as mayor of New York City."

Overall, New Yorkers for Lower Costs reported nearly \$2 million in donations, which it spent in support of Mamdani. It is doubtful he could have won without it.

Just as importantly, Mamdani, a member of the DSA, was free to enter the race for mayor of New York as a Democrat. There is no law preventing that. The truly socialist Sen. Bernie Sanders, I-Vt., has run as a Democrat for years.

Beyond that, consider the Democrat National Committee today. It is not the center of political fundraising for Democrats today. The party is broke, but the Democrats are not overly concerned. Instead, they will rely on super PACs to fight the midterms. That dynamic did not exist to any significant degree before 2010. Nor is it likely to end any time soon.

Call it the age of the Age of the Super PAC, and right now, the DSA is making the most of it, much to endanger the longest reigning major political party in American history, the Democrats.

(TSAI Editorial Board)

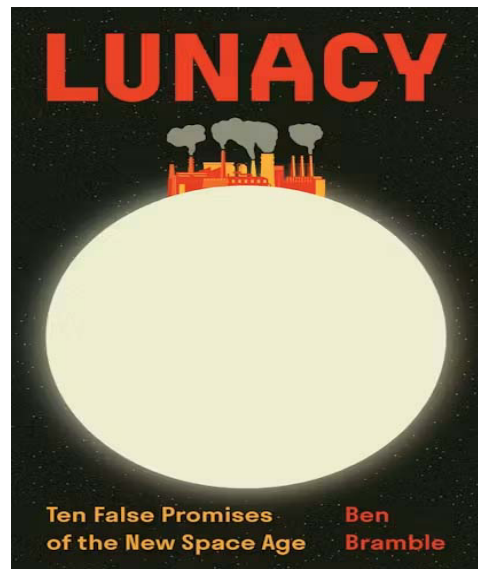
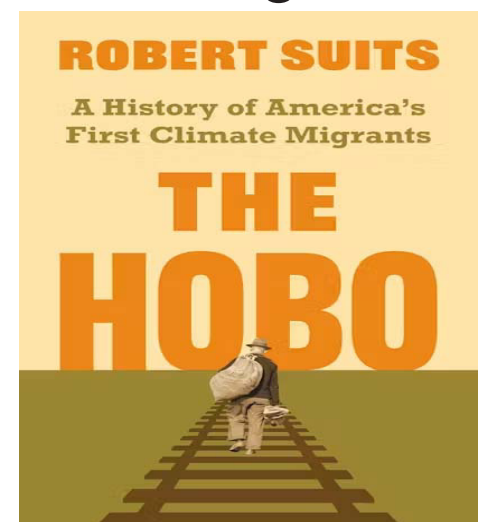
The Hobo: A History of America's First Climate Migrants

Robert Suits

A panoramic history of America's first climate migrants

From the mid-nineteenth century through the dust bowl years of the Great Depression, a new kind of migrant worker became a familiar sight in communities across America. The Hobo traces the journeys of these homeless men and women, showing how hobo work was an adaptation to energy transitions and a harsh and unpredictable climate, and how the hobo played a central role in the histories of industrialization and westward expansion.

Challenging common depictions of the hobo as a world-weary, bearded man in ragged clothes, Robert Suits reveals how these wandering laborers were often fastidious and heartbreakingly young. Forever on the move due to economic hardship and climate disaster, they chased harvests and took seasonal jobs in industries like logging and mining. Too often they couldn't find employment at all. Suits describes the difficult, dangerous, and highly unstable jobs they worked while shedding light on the hobo life and philosophy, from their techniques for stowing away on railroads to their unique blend of socialist, anarchist, and anti-work thought. He traces the emergence of the hobo to the advent of steam and the need for manual laborers in places where this new technology couldn't reach and describes how a growing reliance on the internal combustion engine brought an end to hobo work. Drawing on oral histories, environmental data, and cutting-edge digital methods, The Hobo paints an unforgettable portrait of an eclectic group of wandering radicals, troublemakers, poets, and writers, demonstrating how their experiences upend some of our basic assumptions about how environments and technologies shape society.



Lunacy: Ten False Promises of the New Space Age

Ben Bramble

Why we shouldn't colonize Mars or the Moon, or even vacation there

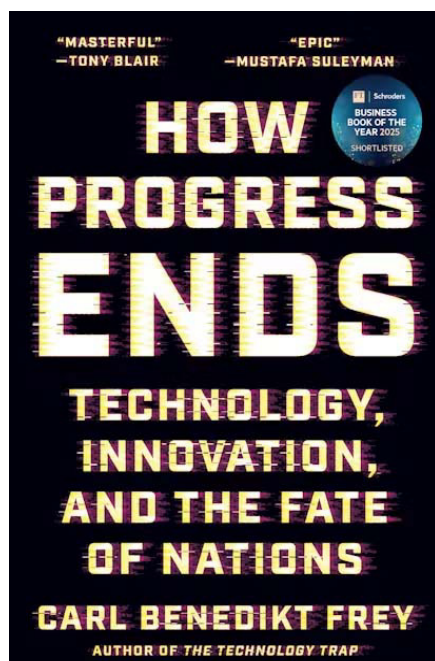
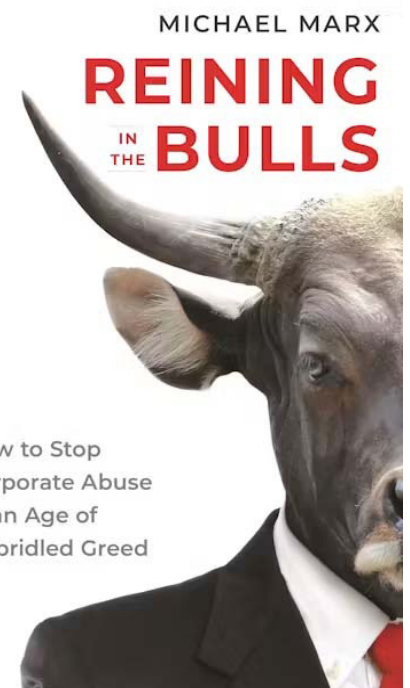
If certain business titans, corporations, and governments have their way, humans will someday be living, working, and vacationing in space. This is the much-vaunted New Space Age, and in Lunacy, philosopher Ben Bramble explains why it is a giant mistake. Bramble systematically refutes each of the ten most influential reasons given for this new generation of space exploration (and habitation), from the idea of Mars as a backup plan in case Earth meets an untimely end to the charms of friendship with extraterrestrials. Doing so, he reflects on deeper issues, exploring such questions as what the point of the human story is and what a good future for humanity would truly involve. (Spoiler alert: it includes solving problems on Earth.) Bramble does not think we should get out of space entirely. On the contrary, he thinks that there is an important and exciting future in space science. Our activities in space, he tells us, should be animated by a curiosity about space itself rather than narrow economic or military interests.

Reining in the Bulls: How to Stop Corporate Abuse in an Age of Unbridled Greed

Michael Marx

A comprehensive guide to planning and running effective corporate campaigns to pressure companies to do the right thing

Major corporations exercise enormous control over our lives. They influence how we think, what we buy, who we vote for, and how our society evolves. They are key drivers of the wealth that fuels our economic system, and their power insulates them from strict government regulations and accountability. In this setting, corporate abuses—pollution, toxic and inhumane work environments, defective products—go unchecked. When the government refuses to corral industry's misdeeds, advocacy groups turn to corporate campaigns to expose and change harmful behavior. Reining in the Bulls is the first comprehensive resource for professionals of nongovernmental organizations who want to understand, plan, and execute modern corporate campaigns. Michael Marx is a pioneer in this field and has led multiple high-profile campaigns, pressuring companies that were harming workers, communities, and the natural environment. He draws from his and other campaign experts' experience to highlight lessons from both US and international campaigns. Corporate campaigns are unique in that they require knowing how to pressure branded companies and understanding their inner workings to strategically target that pressure. The need for a comprehensive guide is growing. Few advocacy professionals receive training on how to conduct these campaigns effectively. Even those who have worked on corporate campaigns for a while need to evolve their strategies to incorporate advances in social media and the threats posed by new industries, such as AI. There is an urgent need to curb the destructive behavior of corporations, and this book gives advocates a powerful tool for holding companies accountable and protecting our social and environmental well-being.



How Progress Ends: Technology, Innovation, and the Fate of Nations

Carl Benedikt Frey

Shortlisted for the Financial Times and Schroders Business Book of the Year Award

How 1,000 years of global history show why technological and economic progress is often followed by stagnation and even collapse. In How Progress Ends, Carl Benedikt Frey challenges the conventional belief that economic and technological progress is inevitable. For most of human history, stagnation was the norm, and even today progress and prosperity in the world's largest, most advanced economies—the United States and China—have fallen short of expectations. To appreciate why we cannot depend on any AI-fueled great leap forward, Frey offers a remarkable and fascinating journey across the globe, spanning the past 1,000 years, to explain why some societies flourish and others fail in the wake of rapid technological change. By examining key historical moments—from the rise of the steam engine to the dawn of AI—Frey shows why technological shifts have shaped, and sometimes destabilized, entire civilizations. He explores why some leading technological powers of the past—such as Song China, the Dutch Republic, and Victorian Britain—ultimately lost their innovative edge, why some modern nations such as Japan had periods of rapid growth followed by stagnation, and why planned economies like the Soviet Union collapsed after brief surges of progress. Frey uncovers a recurring tension in history: while decentralization fosters the exploration of new technologies, bureaucracy is crucial for scaling them. When institutions fail to adapt to technological change, stagnation inevitably follows. Only by carefully balancing decentralization and bureaucracy can nations innovate and grow over the long term—findings that have worrying implications for the United States, Europe, China, and other economies today. Through a rich narrative that weaves together history, economics, and technology, How Progress Ends reveals that managing the future requires us to draw the right lessons from the past.

UPI became India's invisible lifeline. Now, who should pay for it?

UPI became so effortless that we stopped thinking about the machinery behind every payment. But now that the system is enormous, who should ultimately pay for it?

(By our staff reporter) You probably do not remember the last time you paid a fee for a UPI transaction. That is precisely what makes the current debate around UPI so interesting.

For millions of Indians, paying Rs 30 for chai, Rs 200 for groceries or sending Rs 500 to a friend has become so routine that the payment itself barely registers. You scan a QR code, enter your PIN and carry on with your day. The machinery that moves the money from one bank account to another is almost completely invisible. That invisibility is not a fluke. It is the result of a policy choice that helped UPI grow from a relatively small payment system into something that now looks more like public infrastructure.

And after a decade of keeping the basic payment experience free, India is beginning to ask a question that was always going to become harder to avoid as UPI grew: who should ultimately pay for the system that has made digital payments so cheap and easy? The immediate trigger is a change to the law that opens the door to charges on some digital-payment transactions. But if you are wondering whether your Rs 500 payment to a friend is about to come with a fee, the answer, for now, is no.

Finance Minister Nirmala Sitharaman has said consumers will not be charged for UPI transactions and that no final Merchant Discount Rate, or MDR, framework has been decided. The legal change is just an enabling provision, and it does not itself impose a UPI fee.

To understand why the government is even considering a change, though, it helps to go back to the beginning — to a time when UPI was not something you used to pay your neighbourhood shopkeeper, but a new system that only 21 banks had signed up for.

HOW UPI WENT FROM A NEW IDEA TO A DAILY HABIT

Unified Payments Interface or UPI was launched in April 2016 by the National Payments Corporation of India, or NPCI. There were 21 banks on the platform when it began, and its first month produced just 373 transactions. The numbers today almost make that first month look like a different



era. In May 2026, UPI processed 23.20 billion transactions worth Rs 29.90 lakh crore, with 720 banks live on the network.

Across FY2025-26, UPI processed about 24,162 crore transactions worth more than Rs 314 lakh crore. The government says UPI now accounts for around 85% of India's digital-payment volume, while more than 700 banks are connected to the system.

The remarkable part is not simply the scale. It is what that scale represents. A payment system that once had to persuade people to try digital payments has become so familiar that most of us no longer think of it as a separate piece of technology. You simply say, "I'll UPI it."

That tells you how completely the system has entered everyday life.

THE BACKBONE BEHIND YOUR UPI PAYMENT

There is a distinction worth making here because it explains much of what is happening behind that QR code on the counter.

PhonePe is not UPI. Google Pay is not UPI. Paytm is not UPI. They are apps through which you access UPI.

UPI is the underlying payment infrastructure that allows money to move between bank accounts in real time. NPCI built the system to allow different banks and payment applications to work with each other, rather than forcing

customers and merchants into closed networks.

India already had electronic payment systems before UPI. NEFT and RTGS were established bank-transfer mechanisms, while IMPS had brought instant interbank transfers to consumers. UPI built on that infrastructure but changed the experience of making a payment. You no longer needed to know a recipient's bank account number and IFSC code for a routine payment. A UPI ID, mobile number or QR code could do the job.

The less you have to think about a payment, the more likely you are to make it digitally. And then the QR code took that convenience from consumers to millions of small businesses.

THE QR CODE CHANGED SMALL SHOPS

Think about a roadside tea seller. A customer wants to pay Rs 20. A card machine would have been an expensive proposition for a transaction that small. A QR code changed that calculation. The merchant could simply display one and allow customers to transfer money directly through UPI.

That is one reason the system spread far beyond large retailers and urban consumers.

A 2026 assessment by the Department of Financial Services found that 94% of surveyed small merchants reported accepting UPI. About 72% were satisfied

with digital payments, while 57% said digital payments had increased their sales. Merchants also cited faster transactions, improved record-keeping and operational convenience.

The same report found that 57% of surveyed users preferred UPI as a payment mode, compared with 38% who preferred cash, while 65% of UPI users said they made multiple digital transactions a day.

So when we talk about UPI changing India, this is what we mean. It did not merely give people another way to pay. It made digital payments viable for transactions where the old alternatives often did not make much economic sense. A Rs 20 payment could be digital. So could Rs 50 or Rs 100. And once enough people started using it, the system acquired something even more valuable than technology: habit.

WHY GOVERNMENT KEPT UPI FREE

The next part of the story is MDR. Merchant Discount Rate is, broadly, the fee paid by a merchant to the payment ecosystem for processing a digital transaction. Card payments have traditionally operated with such fees. UPI, for bank-account-based merchant transactions, has largely operated without them. That distinction mattered enormously when UPI was trying

to build scale. If you are a large retailer processing a Rs 5,000 payment, a small percentage of the transaction may be manageable. If you run a small tea stall where customers are paying Rs 20 or Rs 30 at a time, even a small payment fee can eat into already thin margins.

India, therefore, made the decision to keep UPI payments free for merchants, while using government incentives to support the ecosystem.

Economist Ajit Ranade has described this as one of the reasons UPI became such a success. In a Mint column, he wrote that UPI's growth was helped by a "significant subsidy" that kept it "frictionless and free for the end user." That absence of a fee helped make UPI behave like cash for the user: you could make a small payment without stopping to calculate whether the method of payment itself was costing you money.

Dilip Asbe, NPCI's MD and CEO, said in 2024 that large merchants could eventually pay a "reasonable" charge for UPI while smaller merchants remained protected. The comment is worth revisiting now because it shows that the question of how UPI should eventually pay for itself is not new. Even as the system was expanding, its architects were aware that its economics could not remain an afterthought forever.

Boardroom deadlock, IPO row, stalled term: Why N Chandrasekaran quit Tata Sons

N Chandrasekaran's exit is only the visible outcome. Beneath it lies a much bigger Tata Sons battle over control, capital, the IPO and the group's future direction.

(TSAI News Desk) Six months ago, Tata Sons was preparing to consider a five-year extension for N Chandrasekaran as chairman. The proposal had the backing of the Sir Dorabji Tata Trust and Sir Ratan Tata Trust, as well as the Tata Sons Nomination and Remuneration Committee and the board.

Then came the February 24 board meeting.

The proposal to extend Chandrasekaran's tenure did not go through after one board member opposed it. Chandrasekaran chose to defer the decision, expecting the deadlock to be resolved. Six months later, it still hadn't been. On Wednesday, Chandrasekaran ended the uncertainty himself. He said he would not seek another term when his current tenure ends on February 20, 2027, though he will remain chairman until then.

In a statement, Chandrasekaran said Tata Sons needed clarity on its future leadership as several strategic projects were at critical stages.

That clarity had eluded the company for six months. The February deadlock had grown into a broader standoff over Chandrasekaran's future, the possibility of a Tata Sons IPO, capital allocation, the performance of businesses such as Air India and Tata Digital, board representation and the role of Tata Trusts, which owns about 66% of the holding company.

"It has been 6 months since that Board meeting, and no resolution has been reached till date," Chandrasekaran said. He added that Tata Sons was "a very large institution" with "many strategic projects" at critical stages of execution, making leadership clarity important for "employees, investors, partners and other stakeholders".

The IPO emerged as one of the sharpest fault lines in that wider dispute, but it was never the only issue.

WHERE THE DEADLOCK BEGAN

Chandrasekaran's current term was due to end only in February



2027. Yet the Tata Sons board had begun discussing his reappointment well in advance. At the February 24 meeting, Noel Tata, chairman of Tata Trusts, raised a series of concerns around Chandrasekaran's continuation. These included concerns over losses at some group companies, capital deployment and financial discipline. Noel was also opposed to a Tata Sons listing and wanted a commitment that the holding company would remain unlisted. Chandrasekaran, according to reports, was unwilling to make such a permanent commitment because regulatory requirements could ultimately determine what Tata Sons would have to do.

The decision was deferred.

Chandrasekaran's own statement adds another important detail. He said the Sir Dorabji Tata Trust and Sir Ratan Tata Trust had "unanimously resolved and recommended" the extension of his next term for five years. That recommendation, he said, was then recorded and recommended by the Tata Sons Nomination and Remuneration Committee and the board.

But when the proposal came before the board on February 24, it failed to secure unanimous support. Chandrasekaran did not name the dissenting member in his statement, but reports at the time identified Tata Trusts chairman Noel Tata as the director who opposed the reappointment. The result was a leadership decision that simply would not move.

WHY DID THE TATA SONS IPO BECOME SUCH A BIG ISSUE?

The Tata Sons listing debate actually predates the Chandrasekaran succession fight.

Tata Sons is the principal holding company of the Tata Group. It controls stakes in more than 30 companies, including Tata Consultancy Services, Tata Motors and Air India. Tata Trusts owns roughly two-thirds of Tata Sons, while the Shapoorji Pallonji Group owns about 18%.

The IPO question gained urgency because Tata Sons had been classified by the Reserve Bank of India (RBI) as an upper-layer NBFC, bringing it under a regulatory regime that can require such companies to list.

Tata Sons subsequently took steps to avoid that outcome, including reducing debt and pursuing changes to its regulatory status. But the listing question did not disappear.

By February, it had moved from a regulatory issue into a boardroom issue. News agency Reuters reported that Noel Tata wanted an assurance that Tata Sons would never be listed. Chandrasekaran was not prepared to make one. The disagreement was not simply about whether Chandrasekaran personally wanted an IPO. It was about whether the Tata Sons chairman could commit the company to never going public when the regulatory position remained unsettled.

The IPO had therefore become a proxy for a much bigger question:

what should Tata Sons look like in the future, and who should decide that?

There was another complication. The people who control Tata Sons were not completely united on what its future should look like. In April, it was reported that support for a Tata Sons IPO was growing within Tata Trusts. Trustee Venu Srinivasan backed a listing, while Vijay Singh also supported the idea, arguing that the group's expansion into capital- and technology-intensive businesses warranted a rethink of the long-standing preference for keeping Tata Sons unlisted.

That made the dispute more complicated than a simple Noel Tata versus Chandrasekaran contest.

There were differing views within the shareholder structure itself. Some saw a listing as potentially useful for raising capital and increasing transparency. Others preferred to preserve the existing private structure and avoid bringing the group's central holding company under public-market scrutiny.

THE SP GROUP FACTOR

The Shapoorji Pallonji Group or SP Group has a very different reason to care about the future of Tata Sons. It owns roughly 18% of the holding company, making it the largest minority shareholder. The problem is that Tata Sons is unlisted, making it difficult for the SP Group to unlock the value of its holding. A listing would create a public market for the stake.

The SP Group has, therefore,

supported the idea of a Tata Sons IPO, while also exploring other ways to monetise or restructure its holding.

That meant the listing debate was pulling in several competing interests at once. Tata Trusts was concerned about retaining control over the group, while some trustees saw a listing as a way to bring in capital and greater transparency. For the SP Group, it could unlock the value of its stake; for Tata Sons, the regulatory question remained unresolved.

THE AIR INDIA TEST AND OTHER FACTORS

This is where the story becomes more complicated.

Under his leadership, Tata has made some of its biggest bets in decades. Air India, electronics manufacturing, semiconductors, digital businesses and other newer ventures require substantial capital and, in several cases, years of investment before meaningful returns can be expected.

That strategy has also raised a more immediate question inside Tata Sons. Are these bets delivering enough for the money being poured into them?

That question was particularly visible at a Tata Sons board meeting in May, when the performance of several newer businesses came under scrutiny. Air India and BigBasket faced questions over losses, investment and capital allocation, while Tata Electronics received a more positive assessment because of its strategic importance to the group's semiconductor and electronics ambitions.

Notably, the potential Tata Sons IPO did not come up at that meeting. That was revealing. It suggested that the disagreement inside the boardroom had moved beyond the question of whether Tata Sons should eventually go public. The bigger debate was increasingly about how the group's capital should be deployed, which businesses deserved more patience and where the line between long-term ambition and financial discipline should be drawn.

India's top family businesses worth more than Saudi Arabia's GDP; Ambanis lead

The Ambani family stayed firm on the top spot, with Reliance Industries recording a 10% year-on-year rise in value to Rs 28.23 lakh crore, per the 2025 Barclays Private Clients Hurun India Most Valuable Family Businesses List.



(TSAL News Desk) India's biggest family-run businesses have grown into an economic force worth more than the economies of several major countries.

The country's top 300 family businesses are collectively valued at \$1.46 trillion, or around Rs 138 lakh crore, according to the 2026 Barclays Private Clients Hurun India Most Valuable Family Businesses List. If the group were a country, it would rank as the world's 18th-largest economy by GDP, ahead of the Netherlands, Saudi Arabia, Switzerland and Poland. The scale of these businesses has also grown sharply.

The top 300 added an average Rs 4,076 crore in value every day over the past two years, taking their combined value nearly Rs 30 lakh crore higher than in the 2024 edition and Rs 1.23 lakh crore above the 2025 edition.

At the top of this sprawling family-business empire is Mukesh Ambani. The Ambani family retained the No. 1 position for the third consecutive year, with Reliance Industries valued at Rs 25.8 lakh crore. But its valuation fell 8.5% over the year. Even after that decline, Reliance remained worth more than three times the second-ranked family business.

AMBANIS LEAD, BUT THE GAP BELOW THEM IS SHIFTING

The top three family businesses — the Ambanis, the Kumar Mangalam Birla family and the Jindals — are together worth Rs 42 lakh crore, or about \$444 billion. That is nearly 9% of India's total listed market capitalisation, according to the report. The threshold for entering the top 10 has also risen nearly 14% over the

past year to Rs 2.5 lakh crore.

The Birla family moved into second place, with the Aditya Birla Group valued at Rs 8.14 lakh crore, up 26% from the previous year. That was the biggest gain among the top five families.

The Jindal family climbed to third with JSW Steel valued at Rs 8.02 lakh crore, up 40%. The Bajaj family slipped to fourth, with the Bajaj Group valued at Rs 7.7 lakh crore, down 3.9%.

The Mahindra family remained fifth, with Mahindra & Mahindra valued at Rs 5.15 lakh crore, down 5.4%.

ANIL AGARWAL FAMILY MAKES BIGGEST TOP-10 JUMP

The sharpest rise among the top 10 came from the Anil Agarwal family.

The family climbed three places to sixth, with Vedanta valued at Rs 4.45 lakh crore, up 75% over the previous year. Hurun attributed the jump to the demerger of Vedanta into five separately listed entities. The Murugappa family ranked seventh, with Cholamandalam Investment & Finance Company valued at Rs 3.06 lakh crore, up 4.7%.

The Nadar family slipped to eighth, with HCL Technologies valued at Rs 2.91 lakh crore after a 38% decline.

The Premji family ranked ninth, with Wipro valued at Rs 2.72 lakh crore, down 2.3%.

The Dani, Choksi and Vakil families completed the top 10, with Asian Paints valued at Rs 2.48 lakh crore, up 12%.

The decline at HCL Technologies stands out even more over a longer period. The Nadar family recorded the steepest three-year decline on the list, losing Rs 1.39 lakh crore in value, or 32%.

TOP 10 FAMILIES CONTROL MORE THAN HALF THE VALUE

The concentration of wealth is striking. The top 10 family businesses together are valued at Rs 70.5 lakh crore, up slightly from Rs 69 lakh crore last year. That means they account for about 51% of the total value of the 300-family list.

The gap between the leader and the rest is particularly wide. Reliance's Rs 25.8 lakh crore valuation is more than three times the Rs 8.14 lakh crore value of the Aditya Birla Group.

At the same time, 230 families are now worth at least \$1 billion, 48% more than last year.

THESE FAMILIES ARE ALSO MAJOR EMPLOYERS AND TAXPAYERS

The 300 families collectively employ more than 5.4 million people, more than the entire population of New Zealand. They generate Rs 56 lakh crore in revenue and Rs 5.6 lakh crore in net profit, giving the group a combined net margin of around 10%.

They also contributed Rs 1.9 lakh crore in taxes, equivalent to about 17% of India's corporate tax collections.

Anas Rahman Junaid, founder and chief researcher at Hurun India, said the list had grown despite the broader stock market being weaker over the same period.

The total value of the list rose 27.5% from the 2024 edition, even as the Nifty 50 declined 1.1% and the Sensex fell 3.7%. "The top 300 families added INR 4,076 crore of value every single day over the past two years," Junaid said, describing the businesses as "working engines of the economy".

INDIA'S FAMILY BUSINESS WEALTH IS CHANGING

The list also captures a shift in where India's business wealth is being created. For the first time, the report separately tracks 100 first-generation family businesses. Together, they are valued at Rs 77.8 lakh crore, nearly 62% of the value of the top 100 established family businesses.

The Adani family leads this first-generation group with Rs 19.6 lakh crore, followed by the Sunil Bharti Mittal family at Rs 12.1 lakh crore and the Dilip Shanghvi family at Rs 4.55 lakh crore.

Together, the established-family and first-generation lists cover 400 families and represent Rs 215.8 lakh crore in value.

Junaid said the rise of first-generation entrepreneurs showed that wealth creation in India was expanding beyond the traditional business families.

The number of families worth \$1 billion or more has risen sharply, while cities such as Hyderabad, Chhatrapati Sambhajinagar and Thrissur are seeing newer businesses outpace established family enterprises.

JINDALS HAVE CREATED THE MOST VALUE IN THREE YEARS

Looking at the last three years rather than just one, the Jindal family has created the most value in absolute terms. Its value rose by Rs 3.3 lakh crore to Rs 8.02 lakh crore, a 70% increase.

The Anil Agarwal family added Rs 3.03 lakh crore, while the Kumar Mangalam Birla family added Rs 2.75 lakh crore. The Mahindra family added Rs 1.69 lakh crore. The fastest percentage growth came from smaller businesses.

The love and marriage myths Indian divorcees want you to stop believing

Eight in ten divorced women say that they spent more time on planning a perfect wedding than having checked compatibility with their partners. A new survey looks at the love-and-marriage myths they only began questioning after their first marriages ended.



(TSAI News Desk)

Can love conquer all?

Indian divorcees say not really, and they probably learnt it the hard way.

Most people have an idea of marriage for themselves. A dreamy wedding, a sunset varmala, unique wedding favours, matching ensembles and more. And amidst all of this, nobody thinks about "agar shaadi toot gayi toh?" If anything, one envisions what their happily-ever-after will look like. According to a survey by matchmaking app Rebound, many respondents said that their experiences had

made them rethink some of the most familiar ideas around love and marriage. And it in no way means maligning the idea of love. Apart from the idea that viral Reels or Bollywood sells, love comes with heavy responsibilities that no one talks about or prepares you for. Rebound's founder and CEO, Ravi Mittal, said, "The myth that everything gets magically solved by love is one of the leading reasons for marriages and relationships to fail. Most of our users said that they entered their first marriage expecting love to do all the heavy lifting. In the

majority of cases, there were always some telltale signs, but they ignored them, believing the narrative that when love is strong, all else will eventually work out." The survey involved 9,684 divorced and separated singles between the ages of 28 and 45, from Bengaluru, Mumbai, Kolkata, Delhi, Hyderabad, Kochi, and other tier 2 and 3 cities who said that "after their marriage failed, they realised that there are several myths attached to marriage and love that need to be questioned."

Not asking the right questions. Among 3,746 divorced women surveyed, eight in 10 said they had been so caught up in the idea of the wedding and being the "perfect couple" that they overlooked some important questions: Are we emotionally mature enough for this? Are we financially compatible? Can we actually communicate when things get uncomfortable? And, perhaps most importantly, are there unresolved issues we are hoping marriage will magically

fix?

When you think you know your partner too well

The survey also found that 43 per cent of divorced singles aged 30 to 40 felt that assuming they already knew everything about their partner could lead to a loss of curiosity. Conversations, they said, can slowly turn from "Tell me more" to "Did you pay the electricity bill?"—efficient, perhaps, but not exactly the stuff of a great love story.

Abhilash, a 34-year-old divorcee from Indore who participated in the survey, shared how he stopped asking his ex-questions about herself and everything became just logistical conversations. "I believe that it played a role in my marriage ending. I kept relying on the outdated version of her, when she was changing, as is natural. It was that idea instilled in me that I know my partner that led to this communication issue."

Love is enough?

Divorced singles have second thoughts about the romantic

cliche - love can suffice for anything and everything. About 39 per cent of participants opined that decisions made in the name of love can eventually build resentment, especially for the one who makes the most compromises. Love is not necessarily evidence of a successful relationship and, to strike a balance, compromises have to be made on both ends equally. Just because you do or ask someone to do everything because of love, constant compromises can inevitably lead to sacrifices, resentment and silent scorekeeping. The divorcees surveyed aren't saying love is a bad idea. They are simply saying that, after experiencing marriage the hard way, they have learnt to look beyond the butterflies. They believe in asking the right questions and having uncomfortable discussions that can strengthen relationships. And maybe this iconic song, Gallan Goodiyan served the idea way before with the line: "Pyaar karne se bhi mushkil hai nibhana ho."

The new way to support a friend who is starting over after a divorce

It may sound unconventional, particularly in a country like India where divorce can still carry a heavy social stigma. But could something as simple as a wishlist for home essentials change the way we think about the end of a marriage?

(TSAI News Desk) Picture this: The doorbell rings and a 34-something, divorced mother receives a parcel. There is no familiar name on it. Curious, ofcourse, she opens it.

Then, inside it was a small card that read, "You have got this. Cheers to new beginnings 2.0." And when she finally unboxes her present, it turns out to be a set of nice linen bedsheets for her new home. She smiles. She understood that a kind stranger had sent her a gift from her divorce registry online.

Yes, a divorce registry. Nope, it's not any legal stress. It's a curated wishlist for someone whose marriage has ended. Will come to the details in a minute.

It's well established that divorce — be it a grey divorce or people separating a year after their marriage — has become common. It's not just separation from a partner, but also separation from a home you build together. And in the middle of all the paperwork, the emotional roller-coaster one undergoes, there's one thing that is not talked about as often: the logistics of a life coming apart at the seams.

And that's where the West came up with the idea.

What is a divorce registry?

Divorce also means starting over for many people. Maybe someone has to figure out where they're going to live. Someone has to buy new bedsheets for the kids. Someone needs to invest again in cutlery, perhaps. Finances are a big part of separation. And via such registries, friends and family can help out beyond sending flowers and comfort food.

People can browse through the list created by the person about things they need then and simply send over things that fits their budget. The idea is inspired by a wedding registry or a baby shower registry. For the unversed, a wedding registry is a curated list that saves couples from receiving five air fryers and gifts that they may never use. In the West, it is a very common concept. They also have similar registries for baby showers.

Even Priyanka Chopra famously put up a wedding registry in 2018. And even in India, there are a few sites that can actually help you do this. Coming back to

divorce registries. It may sound funny, even a little bizarre. But hear this out.

A case for divorce registry

Wedding registries may not be an everyday thing in India, but you'd be lying if the thought of putting up a UPI QR code at your wedding for shagun and gifts hasn't crossed your mind. The idea is to spend money on what can be useful to start a new life and not on something that only gathers dust. All the unused cookers and silver cutlery is looking at you.

Practical, right? A divorce registry isn't all that different.

The central idea remains the same. You find a way to help someone rebuild their life the way they want.

In the US, people are already doing it. There are even websites like Fresh Start Registry, where strangers too can contribute anonymously and buy something for someone who is in need. Yup, pretty much like crowdfunding.

And there is something refreshing about being able to help in a way that feels tangible. You don't have to find the perfect words. You don't have to ask a hundred

questions. You simply look at the list and say, "Okay, I can do this."

Maybe it also helps the person receiving it feel a little less lonely. And sometimes, strangely enough, asking strangers for help can feel easier than asking the people who know you best.

Can it work in India?

There's no denying that marriage in India is considered sacred and divorce still carries weight here — social, familial, emotional. But there's a slow-paced change too. Now, there are stories about people celebrating divorce. Just a few days back, a video went viral of a man bathing in milk and later cutting a cake. Why? He was celebrating his separation. Earlier, a father, too, celebrated his daughter's divorce with dhol. While some of the ways of celebration may be questionable, the underlying theme is how, in India, people are slowly accepting change. Which means the cultural permission to celebrate the end of a marriage — to treat it as a transition rather than a failure — is already emerging. The divorce registry is simply a practical extension of that same idea.

Is jalebi not Indian? The sweet's history is as complicated as its shape

Jalebi, often seen as a quintessential Indian sweet, may not be Indian actually. Surprised? Let's tell you more about this sweet's history.



appearing in Indian literary references.

The Priyamkarnpakatha, a Jain text composed around 1450 CE, mentions it in the context of a merchant's dinner. And India, as it often does with food, made the sweet its own. And guess what, even in India the same jalebi has been interpreted in different ways.

Same, same but different

If you have a sweet tooth and love trying delicacies from across the country, you will notice that several states have similar sweets which have different names but the compositions and ingredients are the same. In these cases, it becomes really difficult to track down their origin. For example, imarti is known as amriti in West Bengal and jalebi is called jilipi.

"In Bengal, Jilipi can be of multiple varieties. But a thicker batter (with a different recipe) and more complex method is used for making amriti," says Kolkata-based food writer and blogger

Indrajit Lahiri, popularly known as Foodka.

"If someone uses chhena base as the batter, it's named as chhenar jilipi," Lahiri says. Fried in ghee, he describes it as a delicacy that is now harder to find in Kolkata's sweet shops. It looks like a jalebi, but the colour is somewhat dark brown. In Narajol in Midnapore, meanwhile, jilipi is also made with moong dal or split green gram and is known as moong jilipi or papri.

Then there is imarti. What the North commonly calls imarti is known as jangiri or jangri in parts of South India. Chennai-based food expert Shabnam puts it simply: "Imarti is called Jangiri here. We in south have our version and people in north have their own."

Imarti is made differently from jalebi, traditionally using urad dal batter and producing a thicker, flower-like shape. It is often linked to Mughal-era kitchens, and one popular story says it

was created for Prince Salim, later Emperor Jahangir, giving rise to the name Jangiri. But this remains an origin story rather than an established historical fact; there are multiple versions of how the sweet got its name and form.

That distinction matters because jalebi and imarti may look like close cousins, but they are not simply regional names for the same thing.

So, is jalebi Indian?

Its ancestry appears to be West Asian; its Indian identity is undeniable. The jalebi that Indians know today is the result of centuries of adaptation. Its shape, texture, batter, syrup and the ways it is eaten have developed within the subcontinent. Today, it is served at festivals, weddings, religious occasions and even breakfast tables in parts of India. Perhaps that is the more interesting story than arguing over whether jalebi is "Indian" or not. Food rarely stays where it starts.

(By our staff reporter) Who can resist the lure of piping-hot jalebi with samosa or pakora on a rainy evening? Add some garam-garam cutting chai to the mix, and you are all set (Digene can take care of the acidity). When Domino's pizza and Singapuri chowmein did not exist, jalebi did, and it has a certain nostalgia attached to it that Gen Z and Gen Alpha can never understand. But what if we told you that jalebi does not actually belong to India and has its roots elsewhere? How shocked would you be? The sweet's older history can be

traced to West Asia, where similar fried sweets were known as zalabiya or zulabiya. Recipes for zalabiya appear in medieval Arabic cookbooks, including the 10th-century Kitab al-Tabikh by Ibn Sayyar al-Warraaq. A later 13th-century cookbook by Muhammad bin Hasan al-Baghdadi also records the sweet. **So how did a West Asian sweet become one of India's most recognisable mithais?**

Over time, the recipe travelled and was adapted in the Indian subcontinent. By around the 15th century, jalebi was already

How To Make Indian Ingredients Shine In A Cocktail? This Recipe Turns Tamarind Into A Local Hero

(By our staff reporter) Love sipping on a cocktail when you go out to a bar? The experience is truly unmatched. But if you thought that you couldn't recreate the same vibe at home, minus the ordeal of getting ready to go out, travelling in the city's traffic and paying for an overpriced drink, think again.

It is, in fact, very easy to create the same cosy atmosphere and cocktail at your home too. Dim the lights, prep your ingredients and get shaking, but not before inviting your family and friends to join you. Cocktails at home are best enjoyed with a strong pour and a side of company. This recipe, shared by Akash Kuriyawa, bartender, St. Regis Goa Resort, uses locally grown tamarind to create a depth of flavour that complements the dark rum used in this cocktail. Lately, bars across India have

begun to look inwards. They have been creating cocktails that explore locally sourced ingredients that can replace the conventional berries, flowers and herbs that turn into drinks that can be found anywhere across the world. When using traditional Indian ingredients like kokum, tamarind, curry leaves, Gondhoraj Lime, and more, the cocktail feels more personal and intimate.

In this cocktail recipe, tamarind is a tropical fruit easily found across India and it lends a bright, tangy complexity balanced by the earthy sweetness of palm jaggery. Finished with aromatic bitters and fresh lime, this cocktail is bold, sticky, and soulfully brown. For beautiful balance of sweet, sour, and spice.

Tamarind Trails Cocktail Recipe
Ingredients:

- 60 ml Dark Rum
- 25 ml Tamarind Reduction*
- 15 ml Palm Jaggery Syrup
- 20 ml Fresh Lime Juice
- 2 dashes Aromatic Bitters
- Ice cubes

To make Tamarind Reduction

- 100 g tamarind pulp
- 200 ml hot water
- 50 g brown sugar

Method:

Step 1: Make the tamarind reduction

Soak tamarind pulp in hot water for 15 minutes.

Strain through a fine sieve, extracting as much pulp as possible.

Combine with brown sugar in a saucepan.

Simmer gently for 10-12 minutes until slightly thickened.

Cool completely before use.

Step 2: Prepare the Glass

Fill an Old Fashioned glass with ice and set aside to chill.



Step 3: Build the Cocktail

In a cocktail shaker, combine:

- Dark rum
- Tamarind reduction
- Palm jaggery syrup
- Fresh lime juice
- Aromatic bitters

Step 3: Shake

Add ice to the shaker and shake vigorously for 12-15 seconds until thoroughly chilled.

Step 4: Strain

Discard the ice from the chilled

glass and refill with fresh large cubes. Double strain the cocktail into the glass.

Step 5: Garnish

Finish with a tamarind pod or dehydrated lime wheel. For an elevated presentation, lightly dust the garnish with palm sugar.

Step 6: Serve

Serve immediately and enjoy the layered journey of tropical sweetness, tart tamarind, citrus brightness, and rum-forward warmth.

Scam 2010 First Look: Siddharth Bodke To Play Businessman Subrata Roy In Upcoming Series

Scam 2010 follows the journey of the late businessman Subrata Roy, the founder of Sahara Group

(TSAI Bureau) The much-awaited first look of Siddharth Bodke from Scam 2010 is finally out. Backed by Birla Studios and Applause Entertainment, the show, directed by Hansal Mehta, is currently in production.

Sharing an update on Instagram, SonyLIV India unveiled a poster of the show, featuring Siddharth Bodke in the centre. "Scam 2010. A new chapter unfolds," the text on the poster read. Sharing the first look, SonyLIV India wrote in the caption, "LIGHTS. SCAM-ERA. ACTION. History has another story to tell. #Scam2010 is officially in production. Get ready for another gripping chapter. Streaming soon only on Sony LIV."

Hansal Mehta, who helms the third instalment of the show, has previously directed Scam 1992 and served as a showrunner on Scam 2003. According to a Variety India report, the upcoming instalment is expected to follow the journey of the late businessman Subrata Roy, the founder of Sahara Group, and is adapted from Tamal Bandyopadhyay's book Sahara: The Untold Story.

According to Mehta, "Scam 2010 is a story about ambition, influence and the arrogance that follows both. It looks at how one of India's largest business empires was built on belief – and what happened when that belief ran out. It tells



the fascinating story of the rise of an empire and the man who mistook it for invincibility."

As per the report, Siddharth Bodke, who steps into the lead role, spoke about his character and shared, "What floored me was the complexity of the lead's personality and the scale of the show. His

passion, power, flaws, rise and eventual downfall make him an incredibly fascinating character to portray. The experience has been nothing short of thrilling for me, and I have relished the opportunity to play such a layered character under the guidance of someone like Hansal Mehta."

Subrata Roy founded the Sahara India Pariwar conglomerate in 1978. He later came under investigation by the capital markets regulator, the Securities and Exchange Board of India (SEBI), for allegedly raising over Rs 24,000 crore from investors unlawfully, a dispute that turned into a high-profile legal battle.

Tabu Introduces Her 'Fierce, Ruthless' Character Gauri Hegde From Slum Dog– 33 Temple Road

(By our staff reporter) Tabu has introduced her character Gauri Hegde from the upcoming film Slum Dog – 33 Temple Road, directed by Puri Jagannadh. Sharing a video on social media, the actor gave fans a glimpse of the fierce and fearless character from the film starring Vijay Sethupathi. She plays a no-nonsense Income Tax officer who is not afraid to take on anyone in her way. For the film, Tabu also worked on her Hyderabad dialect, and the glimpse of her character has left fans impressed. "Introducing you all GAURI HEGDE," Tabu wrote. She described Gauri as someone who is "fierce, fearless and always ready to stand her ground." Tabu also spoke about the fun of getting the character's Hyderabad dialect right. "So much fun speaking the Hyderabad dialect!" she wrote in the caption of her Instagram post.

She thanked director Puri Jagannadh for creating such a distinctive character. She also thanked producer Charmme Kaur for being an important part of bringing the film's world to life.

The video introduces Gauri as a powerful officer and "devil in the department". She is described as "ruthless, merciless and courageous". The clip shows Gauri taking

on the bad guys. She is seen kicking and slapping them and getting into fights. In another scene, she is seen interrogating Vijay Sethupathi's character. The teaser ends with Gauri introducing herself. "Gauri Hegde, Deputy Commissioner, Income Tax," she says.

Fans Are Impressed

Charmme Kaur commnted on Tabu's post and wrote, "Can't wait to show your power in the film Cheers to the most versatile actor." Meanwhile, fans gushed over Tabu's powerful role. While one netizen commented, "Our fighter comes back woohoo," another one wrote, "The Hyderabad dialect??? Tabu, you're about to have us all obsessed again." A third comment read, "Absolute fire."

About Slum Dog– 33 Temple Road

Puri Jagannadh's Slum Dog- 33 Temple Road, starring Vijay Sethupathi in the lead, released its gritty teaser in June. The film also features Tabu, Samyuktha, Duniya Vijay Kumar, Brahmaji and VTV Ganesh. Produced by Puri Jagannadh and Charmme Kaur under Puri Connects, the film is expected to be a high-octane action drama. The release date is yet to be announced.



AAIFF49: A Celebration of Asian Cinema, Community and Stories That Cross Borders



By Raaj Raahi | Special Correspondent - Entertainment | South Asian Insider

New York, NY: As a filmmaker, film distributor and Special Correspondent for Entertainment at South Asian Insider, attending the 49th Asian American International Film Festival (AAIFF49) was more than simply watching a selection of films. It was an opportunity to experience the strength, diversity and growing influence of Asian, Asian American and diaspora storytelling.

Presented by Asian CineVision (ACV), the festival took place from July 30 through August 9, 2026, bringing audiences together across New York City and online. Known proudly as "The First Home to Asian American Cinema," AAIFF continues to hold an important place in American film history as the first and longest-running festival dedicated to showcasing moving-image work by artists of Asian descent and stories connected to the Asian diaspora.

Walking into the festival, I could immediately feel that AAIFF49 was not just about screenings. It was about community, identity, history and the continued struggle for independent voices to find their place on the screen.

AN OPENING NIGHT THAT SET THE TONE

The festival opened with the New York premiere of *LEVITATING*, directed by Indonesian filmmaker Wregas Bhanuteja. The supernatural drama had its world premiere at the 2026 Sundance Film Festival, where it competed in the World Cinema Dramatic Competition, and its New York showing at AAIFF49 offered a fasci-



inating opening to the festival.

What I particularly appreciated about the opening film was its willingness to combine the spiritual and supernatural with issues rooted in society and community. The story explores spiritual possession alongside resistance to gentrification, creating a film that moves beyond conventional genre expectations. For me, this was a strong choice to launch AAIFF49 because it represented exactly what international and diaspora cinema can achieve: using culture, mythology and local traditions to tell stories that still speak to universal concerns. The Opening Night Q&A and reception also created an opportunity for filmmakers, media professionals, industry members and audiences to come together. That personal interaction remains one of the most valuable aspects of attending a film festival in person.

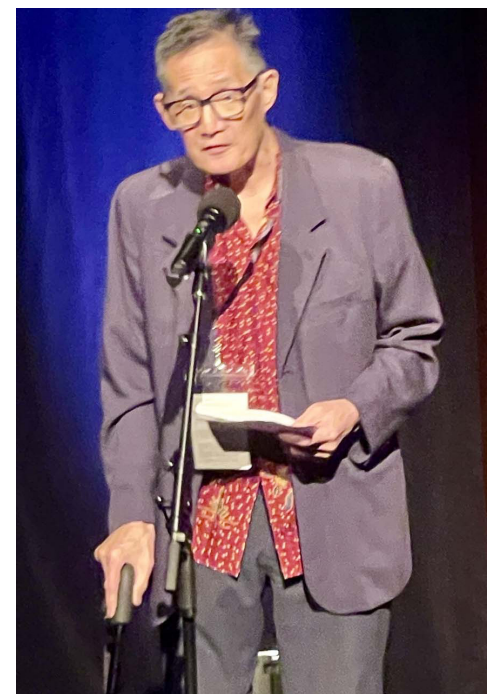
A FESTIVAL BUILT ON COMMUNITY

One of the strongest impressions I took away from AAIFF49 was the importance placed on the people behind the films. Asian CineVision has been supporting Asian and Asian American media artists for decades. As the organization approaches its 50th anniversary, this year's festival reflected on the filmmakers, organizers, volunteers and communities who have helped sustain this important cultural institution.

New York is one of the most important



AAIFF49: A Celebration of Asian Cinema, Community and Stories That Cross Borders



markets for Asian American communities in the United States, and AAIFF continues to bring together audiences from all five boroughs, the wider Tri-State area and international communities. As someone who has worked in film production, distribution and media, I believe festivals like AAIFF play a crucial role that goes beyond entertainment. They provide filmmakers with visibility, introduce audiences to stories they might not otherwise discover and create professional connections that can lead to future collaborations.

HONORING THE LEGACY OF CHRISTINE CHOY

One of the most meaningful elements of this year's festival was the tribute to the late Christine Choy, the Academy Award-nominated filmmaker and co-founder of Asian CineVision.

The Christine Choy Tribute and Retrospective reminded audiences of the importance of independent filmmakers who use cinema not only as entertainment but also as a tool to document history, challenge institutions and preserve cultural memory. Her legacy and contribution to Asian American independent cinema remain deeply significant. The retrospective screenings and discussions offered audiences an opportunity to reconnect with the work and spirit of a filmmaker whose

influence continues through generations of artists.

For a festival entering its 49th year, honoring its history while continuing to discover new voices was one of the strongest aspects of AAIFF49.

A CLOSING FILM WITH A SOUTH ASIAN CONNECTION

The festival concluded on August 9 with *HOOP LIKE THIS*, directed by Shubhangi Shekhar, a documentary centered around the world's first professional Indian basketball team.

As a South Asian journalist and filmmaker, I was particularly interested in seeing a South Asian story included as part of the Closing Night presentation.

What I liked about *HOOP LIKE THIS* was that the film uses sport as the entry point into a much larger conversation about community, migration, ambition and identity. Basketball may be the subject, but the story represents something much broader - the dreams of individuals and communities attempting to create their own place in an increasingly global world. The film was an appropriate closing choice because it carried the energy of sport while also remaining deeply connected to human experiences of belonging, aspiration and collective identity.

For South Asian audiences, stories like

this are especially important. We often see South Asian representation through familiar stereotypes or limited perspectives. A documentary that explores professional sports through an Indian lens offers another dimension to the diversity of stories emerging from our communities.

MORE THAN A FILM FESTIVAL

AAIFF49 also presented a wide range of narrative features, documentaries, short films, filmmaker conversations, panels and community events. A special 4K restoration screening of *LOVE MASSACRE*, directed by Patrick Tam and starring Brigitte Lin, further demonstrated the festival's commitment to preserving important works of Asian cinema.

For me, the overall experience of AAIFF49 reinforced an important message: cinema becomes stronger when different communities are given the opportunity to tell their own stories in their own voices.

The festival has survived and evolved for nearly five decades because of that belief.

As Asian CineVision moves toward its 50th anniversary, the 49th Asian American International Film Festival served as both a celebration of its extraordinary history and a reminder that there is still much more work to be done in supporting independent filmmakers and diverse

storytelling.

From the supernatural and socially conscious world of *LEVITATING* on Opening Night to the inspiring South Asian sporting story at the heart of *HOOP LIKE THIS* on Closing Night, AAIFF49 offered audiences a journey across cultures, borders and generations.

For me personally, attending the festival was an enriching experience - not only as a journalist covering the event, but as someone who has spent years working within the international film industry.

The conversations, films and creative energy at AAIFF49 demonstrated that independent cinema remains alive, relevant and necessary.

And as the festival prepares to celebrate its 50th anniversary, I look forward to seeing how the next chapter of Asian CineVision and Asian American cinema continues to inspire filmmakers and audiences in New York and around the world. AAIFF49 may have concluded, but the stories, conversations and creative connections generated during those eleven days will continue long after the final credits have rolled.

Loved House Of The Dragon Season 3? 7 Shows To Watch Next

If you loved the political rivalries, brutal battles and fantasy world of House of the Dragon, these seven shows could be your next binge-watch.



If you are already missing the dragons, royal rivalries and power struggles of House of the Dragon, there is no shortage of fantasy dramas to fill the gap. From the world of Game of Thrones to epic battles and complex kingdoms, these shows offer plenty of drama, adventure and intrigue.



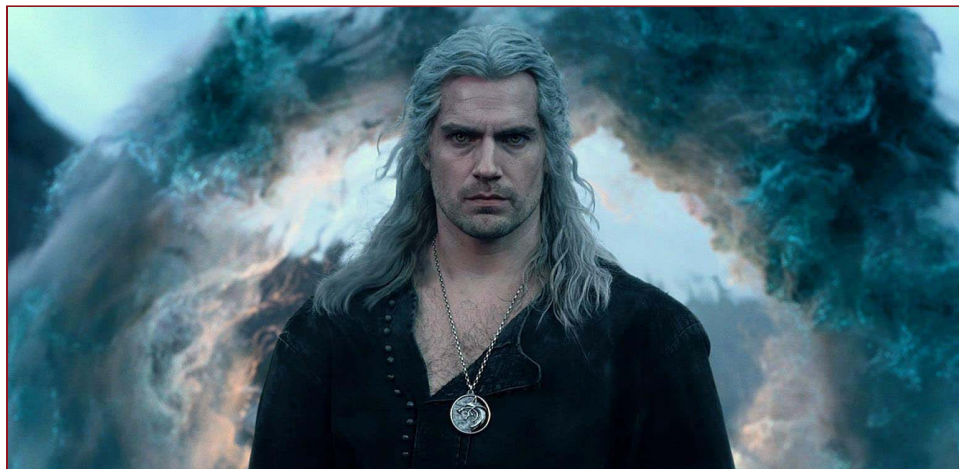
Game of Thrones The obvious choice is Game of Thrones, the series that introduced viewers to Westeros and the world that House of the Dragon is set in centuries before. It has political rivalries, family conflicts, battles, dragons and plenty of unexpected twists. If you enjoyed the Targaryen story, this is a natural next watch.



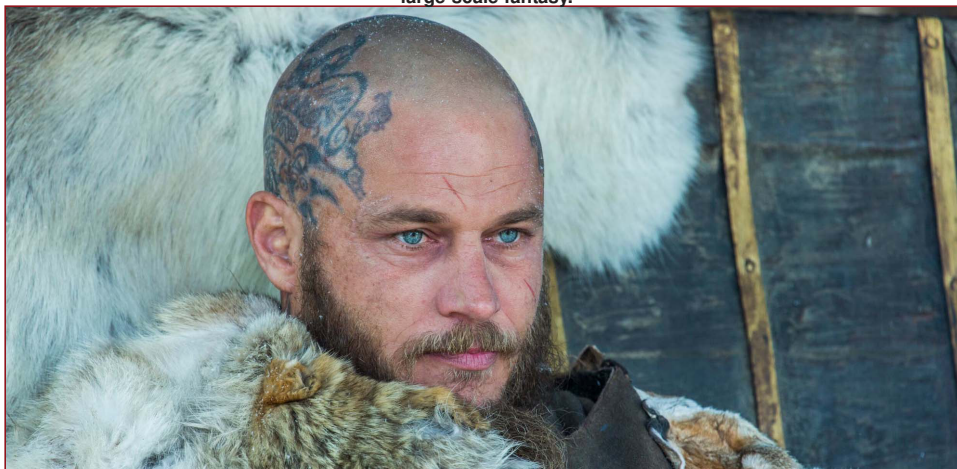
A Knight of the Seven Kingdoms If you want to stay in the world of Westeros, A Knight of the Seven Kingdoms is another option. The series is set about a century before Game of Thrones and follows Ser Duncan the Tall and his young companion, Egg. It offers another look at Westeros, although its story is more focused on adventure and character relationships than the sprawling Targaryen conflict.



The Lord of the Rings: The Rings of Power Based on the works of J.R.R. Tolkien, The Lord of the Rings: The Rings of Power takes viewers to Middle-earth long before the events of the original Lord of the Rings trilogy. It features kingdoms, powerful characters, ancient evil and spectacular fantasy landscapes, making it a good pick for fans of large-scale fantasy.



The Witcher The Witcher combines monsters, magic, political conflicts and warring kingdoms. At the centre is Geralt of Rivia, a monster hunter whose journey becomes increasingly connected to powerful political forces. The show offers plenty of action along with a sprawling fantasy world.



Vikings If the political battles and brutal warfare of House of the Dragon are what you enjoy most, Vikings is worth trying. The historical drama follows legendary Viking leader Ragnar Lothbrok and his family as they rise to power. It features battles, shifting alliances, betrayals and struggles for leadership.



Shogun For viewers who particularly enjoy political intrigue and battles for power, Shogun is an excellent choice. Set in Japan in the 1600s, the series follows a complex struggle involving powerful lords, political alliances and foreign influence. While it has no fantasy elements, its layered characters and tense power games can appeal to House of the Dragon fans.



The Last Kingdom Set in medieval England, The Last Kingdom follows Uhtred of Bebbanburg, a warrior caught between the Saxon kingdom where he was born and the Viking world in which he was raised. Like House of the Dragon, the series combines warfare, family loyalty, political manoeuvring and battles for territory.