EDITORIAL HIGHLIGHTS

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What happens when AI becomes first confidant in a mental health crisis

Athira Elssa Johnson

For some people, particularly youngsters, an AI chatbot is becoming the first place they turn to when they are distressed. It has its advantages: it is available at any hour, does not appear to judge them and can respond instantly. But when conversations involve thoughts of suicide, the limits of this interaction become consequential. Every conversation with an AI chatbot may not be harmful, but an apparently empathetic response could reinforce hopelessness, prolong rumination, or delay professional help in some people already at risk, say experts.

AI use for mental health support is now common. A U.S. survey of 1,009 people aged 12 to 21, published in *JAMA Pediatrics* found that 19.2% had used AI chatbots for mental health advice in 2025. Nearly 43% of these users did so at least monthly, while 5.8% used them daily or almost daily. Nearly two-thirds had not told anyone about this.

Another analysis of more than 6,20,000 publicly available ChatGPT conversations found that 4.9% could be classified broadly as involving mental health, although only 0.21% met a stricter definition involving an identifiable person explicitly seeking mental health help.

Changing times: For some people, particularly youngsters, an AI chatbot is becoming the first place they turn to when they are distressed. ISTOCKPHOTO

Studies have also found that chatbots are generally better at recognising very low- and very high-risk scenarios, but struggle to distinguish between intermediate levels of suicide risk.

This is particularly concerning for psychiatrists, as suicidal distress is rarely expressed in a single, explicit statement and often emerges through a combination of subtle or changing cues.

'Not always direct'

"Suicidal distress is not always direct; people may hint, use humour or gradually disclose their thoughts," said Mithun Prasad, consultant, psychiatry, SIMS Hospital, Chennai. Keyword recognition alone, he said, is therefore inadequate; the context and consistency of a conversation matter.

Sabaresh Pandiyan, consultant, psychiatry, Rela Hospital, Chennai, pointed to another issue: the 'internal loop', particularly among younger users, who may derive comfort from the empathetic part of an AI response, while ignoring advice to seek professional help. Repeated reassurance can also make suicidal thinking seem less urgent. "Talking about suicide or venting about suicide is not the problem, reinforcing hopelessness is," he said.

Nithya M., consultant psychiatrist, Apollo Speciality Hospitals, Vanagaram, Chennai, emphasised that AI could amplify existing distress, prolong rumination or substitute validation for intervention.

In clinical practice, psychiatrists see patients use AI to discuss relationships, workplace problems and other personal concerns before speaking to family or friends. Dr. Pandiyan said around 60-70% of patients in his setting discuss such matters with AI first. For some, this may help them recognise a problem and seek care earlier. Others may spend months trying to manage difficulties themselves before consulting a professional.

Dr. Nithya said warning signs can include patients quoting AI responses verbatim, withdrawing from human confidants, resisting professional help or developing a rigid view of themselves or their relationships based on chatbot responses.

Not a substitute for care

There may be limited situations in which patients use AI alongside clinical care. Dr. Prasad said some patients use chatbots between appointments to record medication effects or organise their thoughts, and later bring a summary to their psychiatrist. This can provide the clinician with information about what happened between consultations. But such use does not make AI a substitute for psychiatric assessment. A chatbot does not have access to a person's psychiatric history, personality, psychological defences, adverse life experiences, protective factors or current mental state. It may validate an emotion without recognising when urgent assessment is needed. This is particularly concerning when a person has psychosis, mania or distorted beliefs.

Psychiatrists call for mandatory safety audits, independent clinical assessments and clearer liability frameworks. Companies should be required to investigate and report serious safety incidents. Public education should also explain where AI is and is not appropriate.

Experts add that any response must also address the stigma that prevents people from seeking mental healthcare. Families and communities need to create safer spaces for people to talk about distress and seek help.

When a person is in a mental health crisis, experts said, the priority should remain timely human assessment and support. AI cannot take the place of that care.

(Those in distress can seek help by contacting: iCALL 91529 87821)

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GS 2: POLITY

THE HINDU PAGE: 10

How should RUPPs be regulated?

Why do some RUPPs remain active despite poor compliance? How can their misuse be curbed? What can be done to improve transparency? Should RUPPs face a vote threshold for tax breaks? How can the EC act against non-serious parties?

EXPLAINER

Rangarajan R.

The story so far:

A 'BBC News Hindi' investigation has revealed that six Registered Unrecognised Political Parties (RUPP), all based in Gujarat, had received donations of around ₹1,700 crores for the year 2023-24. This is higher than the total received by five nationally recognised political parties, except the BJP, for the same period, which stood at ₹1,480 crores.


GETTY IMAGES

What are registered parties?

Political parties are an association or body of individuals that can be formed by citizens. Section 29A of the Representation of the People Act, 1951 (RP Act) lays down the requirements for registration of a political party with the Election Commission (EC). After satisfactory scrutiny of the documents submitted, the EC registers a political party as a RUPP. The RUPPs enjoy the following benefits – (a) tax exemption for donations received under Section 12 of the Income Tax Act, 2025, (b) common symbol for contesting general elections to the Lok Sabha/State Assemblies, and (c) 20 'star campaigners' during election campaign. The RUPPs are required to maintain the details of individual donors above twenty thousand rupees in a financial year and submit them to the poll body every year. As per section 29C of the Representation of the People Act, failure to furnish these details will result in losing income tax exemption.

The RUPPs, under the Income Tax Act, 2025, are required to accept donations in excess of two thousand rupees only through cheque or bank transfers.

What are the issues?

As per the EC notification, India had more than 2,800 RUPPs as of July, but only around 750 contested the 2024 general elections. This has resulted in the moniker – 'letter pad parties' – for the rest of the RUPPs. The RP Act does not confer explicit powers on the EC to de-register a political party if it fails to contest elections, conduct inner-party elections, or lodge requisite returns. In the *Indian National Congress vs Institute of Social Welfare & Ors* (2002), the Supreme Court held that the EC does not have the power to de-register any political party under the RP Act. It may de-register only under exceptional circumstances, such as registration obtained by fraud, the political party ceasing to have allegiance to the Constitution, or being declared unlawful by the government. The EC periodically publishes the list of de-listed RUPPs. The October 2025 notification contains over 800 such parties.

However, the six RUPPs – Aam Janmat Party, Bharatiya National Janata Dal, Garib Kalyan Party, New India United Party, Satyawadi Rakshak Party and the Swatantrata Abhivyakti Party – remain on the list of active RUPPs as per the EC notification in October 2025. This is because they managed to field a total of 15 candidates during the 2024 Lok Sabha elections. The Association for Democratic Reforms periodically publishes reports on the status of submission of annual reports of RUPPs. In its July 2025 report, in which the annual reports of 2022-23 are analysed, it is stated that reports of only 26% of RUPPs are available in the public domain. Poor compliance with statutory requirements, coupled with a lack of transparency, results in these 'letter pad' parties being used as an opaque channel for tax evasion and money laundering.

What needs to be done?

The Law Commission, in its 255th report, had recommended amendments for de-registration of a political party if it fails to contest elections for ten consecutive years. The EC, in its memorandum for electoral reforms (2016), also suggested an amendment to the RP Act that would empower it to de-register a party. These are long-pending reforms that need to be carried out to empower the EC to act against non-serious parties, some of which are merely a façade for illegal financial transactions.

However, if parties contest elections merely to fulfil a statutory requirement, they could continue to misuse their tax exemptions and be used for money laundering and other nefarious activities. In the present digital world, it is not difficult for the Income Tax Department and other enforcement agencies to monitor the transactions of such parties and take strict action against any wrongdoing. This would act as a deterrent against the misuse of the benefits and exemptions available to political parties. The EC had also suggested that tax exemptions be provided only for political parties that win seats in Lok Sabha or Legislative Assembly elections. This can be viewed as an undemocratic and extreme measure, as there are parties that consistently contest elections without electoral success. Instead, similar to the 1% vote threshold for allotting common symbols to RUPPs, a suitable vote percentage threshold may be stipulated by law for RUPPs to avail of tax exemptions on donations received.

(Rangarajan R. is a former IAS officer Views expressed are personal)

THE GIST

- Six Gujarat-based RUPPs received about ₹1,700 crore in donations in 2023-24, raising concerns over opaque political funding
- Weak statutory provisions and poor compliance allow many non-serious RUPPs to remain active and potentially misuse tax exemptions
- The EC needs stronger powers to de-register such parties, while a suitable vote threshold could determine eligibility for tax exemptions

GS 2: INTERNATIONAL RELATIONS INDIAN EXPRESS PAGE: 12

25 years on, America's response to 9/11 is its biggest self-inflicted hurt

JONAH BLANK

IT WAS the most perfect September morning that Washington could serve up: Bright, sunny, just enough chill in the air to wash away the summer's humidity. I wasn't eager to spend the next few hours in a windowless basement for my intel briefing, and I wouldn't have to: The morning bottleneck at my office was all outgoing. I asked the guard what was happening, and he pointed to a pillar of smoke in the southwest sky. From what had, until about 10 minutes ago, been the exterior wall of the Pentagon.

Senators and staffers alike packed into any restaurant with a TV, to watch footage of planes crashing into the World Trade Centre. Only much later would we learn that we'd been the bullseye of the fourth plane, which passengers and crew intervened with to force it to crash in Pennsylvania. Its target had been the Capitol building itself, and the SCIF in which my briefing was scheduled was located directly beneath the rotunda.

Commentators would speak about the confusion of that morning, but at the time it was all quite clear: As soon as the second plane struck the South Tower at 9.03 am, there was no doubt that this was a terrorist attack. And from that fact, everything else was obvious: We had been struck by Al Qaeda, and the Bush Administration would use this as a pretext to invade Iraq.

I was the Senate Foreign Relations Committee staffer responsible for Afghanistan and counter-terrorism, so perhaps I had greater clarity than some of my colleagues. But this was not a difficult call: There was no other terrorist group with both the capability and the intent to stage such an operation. Al Qaeda had no ties whatsoever to Iraq, but the Administration had spent the past nine months openly beating its war drum. Bush would certainly use this unrelated atrocity as an excuse to do what he already intended.

Which was, of course, exactly how it turned out. Al Qaeda inflicted the greatest damage on America by any foreign adversary since Imperial Japan bombed Pearl Harbor. And in response, America inflicted the greatest damage on itself since the Civil War. We still haven't recovered from our response to 9/11 — and we're now replicating our worst mistakes. Some of our errors were those of law. We gave the government vast new powers to surveil and detain anyone. We sacrificed our core values by reintroducing torture as an accepted practice for military detainees. We created the Department of Homeland Security and ICE, and we turned neighbourhood cops into up-armoured shock-troops kitted out for urban combat.

But the greatest errors were those of policy: We launched two decades-long wars, at the cost of trillions of dollars and hundreds of thousands of lives. The overwhelming mass of the casualties were Iraqis and Afghans, but over twice as many Americans died in these futile wars as all those killed by Osama bin Laden.

The wars in Afghanistan and Iraq were not the same. Not even the most fervent war-hawk wanted to invade Afghanistan, but there seemed to be little alternative; I was involved with these deliberations, and I share in whatever blame must be apportioned. Even now, with the benefit of hindsight, I don't have a good answer for the question of how we should have handled Afghanistan. A 20-year occupation was definitely the wrong response, but it was a devil's dilemma that nobody sought out.

Iraq, however, was purely a war of choice. We marched in with our eyes wide open. Anyone who didn't know it would be a debacle was simply refusing to see.

Our current war on Iran is even more foolhardy than our invasion of Iraq. It has not (at least yet) resulted in the same level of bloodshed, because we have not (at least yet) introduced ground troops. But the Iraq fiasco was debated for nearly two years beforehand, and authorised by Congress — as is required by the Constitution. It had clear objectives, and achieved the most immediate of them (the removal of Saddam Hussein, and imposition of a regime acceptable to the US). The war on Iran was launched purely on the whim of a feckless president, with no strategic planning, and a constantly changing set of war aims that could never be achieved. This war was lost from the moment the first Tomahawk was fired.

> Adversity can be a superb teacher. But the greatest disaster of recent American history has taught us nothing. Are we safer than we were on September 10, 2001?

Adversity can be a superb teacher. But the greatest disaster of recent American history has taught us nothing. Are we safer than we were on September 10, 2001? Maybe safer from the specific terrorist menace that killed 2,977 of us. But safer from the huge range of other dangers that jeopardise the other 361 million? Pick your peril: Disease, climate change, mass impoverishment, AI apocalypse — what could that mountain of money and all those sacrificed lives have accomplished if devoted to any of the hazards that threaten Americans every day?

In the immediate aftermath of 9/11, Americans briefly came together in unity. There were exceptions, of course: The scapegoating of Muslims (or anyone mistaken for them), outbursts of misdirected anger, a pervading frustration at being shown that our nation was more vulnerable than we wished to know. But the overwhelming sentiment was one of solidarity. Americans of all political stripes felt a sense of kinship and community that we hadn't often experienced before, and certainly haven't in more recent times.

My children will never know the less embattled America that existed before 9/11. They'll never enter an airport or government building without a prison-style security screening, and maybe a bit of extra scrutiny because of their South Asian complexion. Is the marginal gain in safety from one (rather rare) threat worth the loss of so much else? Definitely not to me. But I hope my kids can someday experience the America that existed in the weeks after the attack. If we can recapture some of the social comradeship that we found in the depths of our worst tragedy, perhaps we'll have learned a lesson from 9/11 after all.

Blank is author of Arrow of the Blue-Skinned God: Retracing the Ramayana Through India *and* Mullahs on the Mainframe: Islam and Modernity Among the Daudi Bohras

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Forget BRICS, look West

SURJIT S BHALLA

INDIA HOSTS the 18th BRICS summit on September 12 and 13, and chairs the grouping this year. It's a good time to ask: In 17 years of summits, what has membership bought India?

Begin with the origin of BRICS. A marketing device for Goldman Sachs, and a very successful one, to persuade global fund managers to buy the stocks of four countries: Brazil, Russia, India and China. Politicians picked up the acronym at Yekaterinburg in 2009, and its author Jim O'Neill has since disowned it: "I never encouraged them to develop a political club."

Let us consider some facts. The Security Council. The Rio declaration of July 2025 had China and Russia "reiterate their support to the aspirations of Brazil and India to play a greater role in the United Nations, including its Security Council". Aspirations. To play a greater role. Then in September 2024, the BRICS foreign ministers, meeting in New York, failed for the first time ever to issue a joint statement: Two new members, Egypt and Ethiopia, would not endorse the paragraph supporting permanent seats for Brazil, India and South Africa, (hereafter B_I_S) because the group could not agree which African country should hold Africa's seat. Who acted against India's interest? Good question.

The New Development Bank. India paid in $2 billion of capital and pledged $8 billion more on call. Ten years on, it has approved about $40 billion for all members together — against the $81 billion the World Bank committed in fiscal 2025 alone. India committed a further $18 billion to the Contingent Reserve Arrangement, the 2014 answer to the IMF, on which no member has drawn a dollar in 11 years. A decade's cost: Capital tied up in a bank that does not lend at scale, and an insurance premium nobody has claimed.

So the delivery record is nil. But my objection is not just that BRICS underperforms; it is what it has become. India chaired BRICS in 2021; what came out of it — the now familiar trot: China and Russia reiterated support for B_I_S's "aspiration to play a greater role in the UN". Not our candidature. Our aspiration. In a year we chaired.

That is what the platform is for. Two of our partners carry the largest unanswered questions in the world: A war Russia began and has not ended, and China's silence on the origins of Covid and on its expansive mercantilism. On the second, I claim some standing. In a 1998 ICRIER paper, I argued that China's 50 per cent devaluation between 1990 and 1993 was a principal cause of the East Asian crisis; the IMF, the Federal Reserve and the World Bank all said it did not matter. The mercantilism has exploded, and no correction to undervaluation is in the offing. An overvalued currency corrects itself, because deficits must be financed; an undervalued one need never correct. BRICS has never asked that question of China, and will not ask it at a summit India chairs. We are not in that room to be heard. We are there as window dressing.

Look at what this club offers as a growth model. Viksit Bharat means a high-income India, and the World Bank's threshold from July 2026 is $14,375. Russia's income per head was $15,160 in 2013 and $15,330 in 2024 — 11 years and 11 dollars — and it re-entered the high-income group only on war spending. Brazil has fallen from $12,950 to $9,930, South Africa from $7,930 to $6,110, both down 23 per cent. China, at $13,660, did not cross the threshold this July; it refuses to lift consumption at home, which is 40 per cent of GDP against a world average of 64, because the mercantilist surplus is the strategy. India is at $2,550, and to be *viksit* by 2047 must raise income per head by about 10 per cent a year in dollars; over 11 years we have managed 4.9 per cent. The countries that have done what we are attempting — Korea, Poland, Vietnam climbing now — are not in the room.

Set against that, the American balance sheet. The United States takes a fifth of our goods exports and over half our software exports, sends 28 per cent of our remittances, holds $390 billion of Indian securities, and has put some $100 billion of direct investment into India. China's cumulative direct investment here is $2.5 billion, our deficit with it hit a record $112 billion in 2025-26, and it is the country that throttled our rare-earth magnets and pulled Foxconn's engineers from our iPhone plants. Russia sold us $47 billion of oil and bought $4.9 billion of everything.

What should India do to enhance our future? Forget BRICS. Our future is as a global partner of the West — Europe and the US. And note, and remember, who gains if India does not sign a trade deal with America.

The writer is chairperson, Technical Expert Group for the first official Household Income Survey for India. Views are personal

GS 3: SCIENCE AND TECHNOLOGY INDIAN EXPRESS PAGE: 14

● MERCURY'S SHRINKAGE MAY BE 30% GREATER THAN PREVIOUSLY BELIEVED — A LOSS IN DIAMETER OF AS MUCH AS 23 KILOMETERS

Mercury may be shrinking much faster than scientists expected

Marcia Dunn
Cape Canaveral, September 10

A NEW study shows that little, wrinkly Mercury may be shrinking faster than expected, the cosmos' version of a grape shriveling into a raisin under the sun.

Scientists from the German Aerospace Center's Institute of Space Research reported Thursday that Mercury's shrinkage may be 30% greater than previously believed — a loss in diameter of as much as 14 miles (23 kilometers).

That's significant for a planet barely 3,000 miles (4,900 kilometers) across.

Mercury's rough surface, continually reshaped by debris hurled from impact craters, may have hidden the true extent of the loss, according to the researchers whose findings appear in the journal Geophysical Research Letters.

The news comes one week after a pair of European and Japanese spacecraft shed its cruising platform and advanced toward Mercury.

Known as BepiColombo, the linked craft are expected to enter orbit around Mercury in November before splitting up for a fuller survey.

BepiColombo's laser instrument should confirm how much Mercury is withering as a result of internal cooling, said Gaku Nishiyama, the study's lead author who is taking part in the space mission.

Mercury as seen by NASA's Messenger spacecraft during a 2013 flyby. NASA,JOHNS HOPKINS UNIVERSITY APPLIED PHYSICS LABORATORY VIA AP

The shrinkage could be even more than his team is estimating based on measurements from NASA's Messenger spacecraft in the 2010s.

Only one other spacecraft has ever visited Mercury, NASA's Mariner 10 in the 1970s.

Our solar system's smallest and innermost planet has been shrinking ever since its formation 4.5 billion years ago. Its hot iron core — oversized for such a small world — cools and contracts along with the mantle and crust, tightening the surface like a girdle to fit its new slimmer self.

Nishiyama and his team compared maps showing faults and other geologic signs of contraction at Mercury with newer maps highlighting surface roughness.

They discovered that the roughest patches exhibited fewer shrinkage wrinkles.

The missing wrinkles could be buried under impact debris, they said.

After accounting for these obscured regions, the researchers provided a fresh take on Mercury's shrinkage that could shed light on other contracting worlds, said Nishiyama, who is affiliated with Hokkaido University in Japan.

"We are quite excited," Nishiyama said in an email, adding that it feels like "we are approaching the reality of Mercury's evolution." **AP**

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• GEOPOLITICS

The challenges for BRICS in a changing world order

20 years on, BRICS has emerged as a key global voice. But its expansion and evolving geopolitics have sharpened the faultlines over its direction

EXPERTS EXPLAIN

ANURAG BISEN & RAJ KUMAR SHARMA

INDIA IS set to host the 18th BRICS Summit in New Delhi on September 12 and 13 as the grouping marks 20 years since its formalisation in 2006. This anniversary is an occasion to assess whether BRICS has remained true to the concerns that brought it together, and how it must adapt to a rapidly changing global order.

BRICS vs G7: By the numbers

In 2000, Brazil, Russia, India and China together accounted for roughly 23% of global GDP on a purchasing power parity (PPP) basis, while the G7 held nearly 52%. By 2024, the positions had reversed: the expanded 11-member BRICS accounted for approximately 36.8% of global GDP (PPP), while the G7's share fell below 29%.

BRICS nations are projected to grow by an average 3.8% in 2025 and 3.7% in 2026, more than three times the G7 average. Yet the per-capita GDP tells a different story: the G7 averages around $53,000, while BRICS averages roughly $8,200. The bloc's aggregate weight is driven by population and resource scale, not by individual prosperity.

Vision and reality

BRICS began as BRIC — Brazil, Russia, India and China — in 2006, following a Goldman Sachs projection identifying these economies as future engines of global growth. It evolved from a foreign ministers' dialogue into a leaders' forum, with its first summit in Yekaterinburg, Russia, in 2009.

South Africa joined in 2010, and the grouping (now known as BRICS) expanded dramatically in 2024 with the addition of Egypt, Ethiopia, Iran, Saudi Arabia and the UAE. Indonesia became the 11th full member in January 2025.

What started as an economic grouping has become a geopolitical entity of considerable weight, increasingly presenting itself as a voice of the Global South. Yet its central grievance has changed remarkably little: global institutions have not kept pace with the redistribution of economic and political power. The first summit called for reform of international financial institutions and the United Nations, greater energy security, and a more democratic multipolar world order. Two decades later, these demands remain strikingly relevant.

BRICS members during the 2025 summit in Rio de Janeiro, Brazil. WIKIMEDIA COMMONS

India's strategic engagement

India's involvement in BRICS reflects its broader strategy of multi-alignment, underpinned by strategic autonomy.

New Delhi participates simultaneously in BRICS, the G20, the Quad and the Shanghai Cooperation Organisation without being tied to alliance commitments. BRICS emerged during an early phase of India-US strategic convergence, and India's multi-alignment has been less about choosing between competing power centres and more about creating room for manoeuvre.

India has made substantive institutional contributions. At the 2012 New Delhi summit, India proposed a BRICS development bank, which became the New Development Bank (NDB). By mid-2026, the NDB had approved approximately $44 billion across 141 projects. India's broader objective has been to shape debates on climate change, sustainable development and trade.

India's strategy of autonomy

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Divergences within BRICS

One of the most significant tensions within BRICS is the fundamental disagreement over its purpose. China and Russia increasingly position BRICS as a counterweight to Western dominance, a platform to challenge US-led institutions and the dollar's hegemony. Beijing has driven the bloc's expansion, viewing a larger BRICS as a vehicle to project leadership of the Global South. Moscow, excluded from the SWIFT banking system and facing sweeping sanctions, sees BRICS as a critical economic lifeline.

India and Brazil, in contrast, view BRICS primarily as an economic and reform-oriented grouping. The divergence was evident when Russia demanded in 2023 that India pay for oil in yuan — India refused, insisting on dollars or rupees only.

On opposing sides: Iran, UAE

BRICS expansion has introduced sharp geopolitical contradictions that test the grouping's cohesion. The most visible fault line emerged at the BRICS Foreign Ministers' meeting in New Delhi in May 2026, when members failed to agree on a joint declaration. The breakdown was driven by a direct confrontation between Iran and the UAE, two member states on opposite sides of an active conflict. India, as host, issued a chair's statement acknowledging "differing views among some members regarding the situation in West Asia". The episode exposed a structural vulnerability: BRICS operates on consensus, and expansion has made consensus on geopolitical crises far more elusive.

The dollar question

Western countries view BRICS with a mixture of concern and pragmatism, recognising it not as an immediate replacement for the existing international order, but as a platform capable of gradually reshaping the distribution of geopolitical power.

The sharpest clash has come with US President Donald Trump, who has threatened 100% tariffs on BRICS nations if they created a new currency or backed any other currency to replace the US dollar. The idea of a single BRICS currency has largely been shelved.

BRICS members have instead gravitated towards bilateral settlement of trade in national currencies, a more pragmatic, decentralised approach. Russia and China now settle over 90% of their bilateral trade in ruble and yuan. Russia and India have moved roughly 90% of direct payments to national currencies, facilitated by Special Rupee Vostro Accounts authorised by the Reserve Bank of India. India and the UAE have operated a rupee-dirham local currency settlement system since July 2023 while India and Indonesia operationalised a rupee-rupiah settlement framework in July 2026.

The BRICS Pay system, set to be unveiled at the 2026 summit, will link national payment rails — Russia's SPFS, China's CIPS, India's UPI and Brazil's Pix — allowing member states to settle trade without routing through dollar correspondent banks. This is "de-dollarisation" through the back-door. India's approach has been to push for interoperable central bank digital currencies (CBDCs) rather than a supranational currency.

Yet the limitations are real: the dollar still accounts for 57.13% of global central bank reserves (Q1 2026), and no BRICS member is building rupee, yuan or rand reserves at meaningful scale.

India's priorities

As host of the 2026 summit, India faces a demanding agenda. The conflicts involving Iran, Israel and the US, as well as the Russia-Ukraine war, will test India's ability to build consensus on a joint declaration. Chinese President Xi Jinping's visit to India and the presence of Russian President Vladimir Putin could create opportunities for high-level consultations.

Beyond geopolitics, the summit will focus on practical cooperation: resilient and diversified supply chains, reform of global financial institutions, strengthening the NDB and expanding intra-BRICS trade.

Over the next decade, India can contribute by preserving BRICS' original reform agenda while making the grouping more practical. Digital public infrastructure, climate finance, health cooperation, critical minerals, local-currency payments and inclusive connectivity can give BRICS a concrete developmental agenda.

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