

EDITORIAL HIGHLIGHTS

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GS 2: HEALTH THE HINDU PAGE: 7

GERD is more than just heartburn: why it is important to understand the difference

Athira Elssa Johnson

Hearthburn is commonly described as acidity and treated with antacids.

But gastro-oesophageal reflux disease (GERD) is not simply acidity. It occurs when the stomach contents repeatedly move into the oesophagus because the normal anti-reflux barrier does not function effectively.

"GERD is not simply a problem of producing too much acid," said Vishnu Abishek Raju, senior consultant, medical gastroenterology, Apollo Hospitals, Chennai. Heartburn, therefore, is a symptom, rather than a diagnosis. Some people living with reflux have visible inflammation of the oesophagus, while others have symptoms without any visible injury. GERD is common in India. A 2021 analysis of nine Indian studies involving 20,614 people estimated its pooled prevalence at 15.6%.

How reflux occurs

The lower oesophageal sphincter acts as a valve between the oesophagus and stomach. It can undergo brief, inappropriate relaxations, allowing stomach contents to move upwards.

A hiatal hernia can weaken the anti-reflux barrier by allowing part of the stomach to move above the diaphragm. Obesity, particularly excess abdominal fat,



A burning sensation may reflect acid reflux, heightened oesophageal sensitivity or another disorder, and persistent symptoms need to be assessed. GETTY IMAGES

increases pressure within the abdomen, while delayed gastric emptying can increase the volume and pressure inside the stomach.

The oesophagus also has protective mechanisms. Saliva helps clear refluxed material, while alkaline mucus helps limit acid-related injury.

"People may have acid reflux within a stipulated period. But if that goes beyond the protective mechanisms of the body, those defensive mechanisms fail and the food pipe can get damaged, a condition called oesophagitis," said Arul Prakash, clinical lead and senior consultant in medical gastroenterology, SRM Prime Hospital, Chennai.

The amount of reflux does not always correspond to the severity of symptoms.

"Some people have increased

sensitivity of the oesophagus, so even normal amounts of reflux can produce significant burning or chest discomfort," Dr. Abishek Raju said. This includes reflux hypersensitivity and functional heartburn. In reflux hypersensitivity, symptoms are linked to reflux events despite normal overall reflux exposure. In functional heartburn, symptoms occur without evidence that reflux is responsible.

"These are people who may feel a burning sensation with almost anything they eat because the nerves in the food pipe are very sensitive," Dr. Arul Prakash said. This is one reason why simply increasing acid-suppressing medicines does not necessarily resolve persistent symptoms.

A response to a proton pump

inhibitor (PPI) can support a diagnosis of GERD, but it does not prove that reflux is the cause.

When symptoms continue despite appropriately used treatment, doctors may need to investigate other causes, including oesophageal motility disorders and disorders of oesophageal sensitivity.

Endoscopy is particularly important when there are alarm symptoms such as difficulty or pain while swallowing, bleeding, unexplained weight loss, persistent vomiting or anaemia. It can detect oesophagitis, ulcers, strictures and Barrett's oesophagus.

A normal endoscopy, however, does not exclude reflux. In such cases, 24-hour pH-impedance monitoring can measure reflux episodes, distinguish acid from non-acid reflux and assess whether symptoms occur in association with reflux.

Lifestyle measures

Weight loss can reduce reflux symptoms in people who are overweight or obese. Avoiding food for about three hours before lying down can help, particularly with night-time symptoms.

Food triggers vary. Rather than eliminating multiple foods routinely, patients should identify those that consistently worsen their symptoms.

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GS 2: POLITY

THE HINDU PAGE: 8

The murky world of political party finance

One of the enduring ironies of the Indian political system is that political parties, which are considered the principal stakeholders of electoral democracy, do not find a mention in the Constitution, except in the Tenth Schedule. They exist as "associations" in furtherance of the fundamental rights under Article 19. No effort has been made to define and straitjacket their legal character to conform to being a company, trust, society, firm or a not-for-profit company. Even so, they continue to enjoy the benefit of income-tax exemption in an unprecedented and unparalleled manner, sometimes becoming mysterious receptacles of inexplicable monies. Just as there are shell companies that fulfil unstated purposes, there are shell political parties that serve an insidious intent. And thereby hangs a tale.

The mystery of political funding

That tale was partially unravelled by a recent BBC investigation that revealed extraordinary donations received by six Registered Unrecognised Political Parties (RUPPs). A well-known yet intriguing aspect of Indian politics – ugly and ubiquitous – stands exposed. Political parties and their benefactors thrive in this system, even if it appears reprehensible, unlawful and disturbing.

Earlier, the Association for Democratic Reforms (ADR) released a report on July 18, 2025, which found a 223% rise in the declared income of RUPPs in FY2022-23. It noted that, of the 2,764 RUPPs, only 739 had submitted their financial records for the year to the Election Commission of India (ECI), the sole custodian, under the law, of the fate and fortunes of political parties.

In a press note, "Cleaning up the Electoral System" (August 9, 2025), the ECI said it had 'delisted' 334 RUPPs out of 2,854 "as part of a comprehensive and continuous strategy...to clean up the electoral system." It would be interesting to see whether the six parties in question are part of the ECI's "continuous strategy".

On October 16, 1994, T.N. Seshan, then Chief Election Commissioner of India, issued an order under the Election Symbols (Reservation and Allotment) Order, 1968, in which he highlighted the "ad hocism" and the "sorry state of affairs prevailing in almost all political parties in the country, whether recognised National or State parties or registered-unrecognised parties". He observed, "I have yet to come across any party whose affairs are being run in accordance with the provisions of its constitution or rules and regulations." Through the order, T.N. Seshan put all political parties on "notice" to set their house in order, declaring that the ECI would not remain a "mute spectator". In subsequent guidelines prescribing the format for registration under Section 29A of the Representation of the People Act (RPA), 1951, the ECI stated in paragraph 3(xxiii) that a party seeking registration must declare in its constitution that it will contest elections within five years of registration and that, if it does not "contest elections continuously



Ashok Lavasa

Former Election Commissioner of India and a former Union Finance Secretary

for six years", it shall "be automatically taken off the list of recognised parties".

"Taking off" or 'delisting' does not mean deregistration, as the ECI is not generally empowered to deregister political parties. Similarly, even if RUPPs are 'unrecognised', they remain eligible to receive contributions under Section 29B of the RPA, while their tax treatment is governed by Section 13A of the Income-tax Act. "Recognition" is governed by Order 6 of the Election Symbols Order, which distinguishes between 'recognized' and 'unrecognized' political parties for the purpose of allotting symbols and lays down the criteria for their classification. T.N. Seshan amended the Symbols Order and introduced Order 16A, which empowers the ECI to "suspend or withdraw recognition of a recognised political party for its failure to observe MCC [Model Code of Conduct] or follow lawful directions and instructions of the Commission". That provision sits, rather harmlessly, in the statute book, empowering an ECI that has generally been reluctant to strike.

Hence, whether 'delisted' or 'unrecognized', the parties remain eligible to receive contributions. It is a matter for investigation whether such donations continued to qualify for tax exemptions, given that the intent behind the delisting was to disqualify them.

The scale of 'political wealth'

A paper published by Venkatesh Nayak, a senior researcher at the Commonwealth Human Rights Initiative (which was also reported by a leading media site), revealed that 22 political parties collectively had ₹18,742.31 crore at their disposal for the 2024 general election. This included funds in their kitty when the election was announced and ₹7,416.31 crore in donations raised between the announcement and the completion of the election. After the election, these parties had ₹14,848.46 crore remaining in their custody, including cash in hand, money held in bank accounts and fixed deposits, after incurring ₹3,861.57 crore in election-related expenditure during the campaign period, according to the accounts submitted to the ECI.

The study found that, over the last decade, the exchequer 'lost' ₹11,813 crore in taxes due to exemptions for political donations, with individual donors and Hindu Undivided Families overtaking corporates in donating to political parties. In FY2022-23, individual donors claimed exemptions worth ₹2,275.85 crore, dwarfing corporate claims of ₹514.4 crore and those of firms and associations, at ₹115.71 crore. Declared donations to political parties increased from ₹714 crore (43 parties) in 2015-16 to ₹7,203 crore (27 parties) in 2023-24. Yet, only 41.76% of total donations, amounting to ₹28,287 crore over nine years, were claimed as tax-exempt, raising questions about the remaining 58%. Mr. Nayak asks: "What incentives are driving them to donate without tax relief? The lack of transparency obscures answers."

What added the thickest layer of secrecy was

the so-called reform of electoral bonds introduced by the ruling party in 2018, which made the entire business of political finance murky. Although the scheme was declared unconstitutional by the Supreme Court of India in 2024, the details of the donations subsequently disclosed raised questions that remain unanswered. Most RUPPs were not eligible to receive electoral bonds, as they were restricted to parties that had "secured at least 1% of the votes in the latest Lok Sabha or State Legislative Assembly elections". Who, then, made these contributions, and why?

The top court and ECI must act

Political parties have shown scant interest in transparency. They united in resisting the 2013 order of the Central Information Commission (CIC) bringing them under the Right to Information Act. Interestingly, besides the CIC, neither the ECI nor the Supreme Court has shown any inclination to enforce it. The Income-Tax Department and the Enforcement Directorate might not consider it a priority to scrutinise the accounts of political parties as they do those of ordinary taxpayers. The ECI lacks the mandate, intent or wherewithal to question the accounts mechanically submitted by political parties. Submission of the accounts is enough to comply with the letter of the law, even if its spirit gasps. How will that spirit be revived, and who will revive it?

It is incumbent upon the Court to order a court-monitored probe into the saga of electoral bonds and the alleged *quid pro quo* in the petitions pending before it. The probe should also examine the phenomenon of 'insignificant' RUPPs receiving and spending huge contributions without participating in the electoral process in any substantial manner. Surely, such "shell" parties cannot justify spending crores as "administrative expenses".

Exercising its powers under Article 324 – described by the Court in the landmark judgment of *Kanhiya Lal Omar vs R.K. Trivedi and Others* as a "reservoir of authority" for the ECI – the ECI should order political parties to have their accounts audited by the Comptroller and Auditor General of India or its nominee. It should also consider imposing a limit on expenditure by political parties during elections, a measure it has recommended repeatedly. Tax exemptions on donations should be limited to the prescribed expenditure limit. All other donations that enrich the parties should be fully taxed.

The ECI should establish an automatic procedure to 'deregister' any RUPP that does not contest elections in accordance with its guidelines and develop a centralised digital portal where all registered parties can upload their financial data in standardised formats.

Let the ECI spend its energy and authority on 'purifying' the electoral environment rather than on chasing genuine electors off the electoral rolls. Until then, "We the People" must continue to scream "*Hami yaha chhau* (we are here)".

The Election Commission of India should scrutinise political parties and political finance rather than legitimate voters

GS 2: POLITY

THE HINDU PAGE: 8

Policing the line between publicity and justice

Within minutes of an arrest anywhere in India today, a face – handcuffed, flanked by policemen, sometimes garlanded with placards cataloguing the crime – starts circulating on social media, often before the accused is produced before a magistrate. A Supreme Court of India PIL, seeking a nationwide media protocol/police media briefings has forced a question that Indian policing has quietly avoided: under what law do we do this, should we do it, and where should it stop?

Photographs of wanted persons and reward notices have solved crimes, helped recover missing children, and brought fugitives to book years after trails went cold – the public, alerted, has done what a thinly stretched police force alone could not.

The justification is strong; the legal architecture is weak. What is needed is a clear legal basis, not a habit inherited from mere precedent.

Current law and practice

No single statute permits or prohibits police from publishing photographs of accused persons. What exists is a patchwork of colonial-era regulations, an identification statute and the general architecture of criminal procedure.

Section 84 of the Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023 (Section 82 of the Code of Criminal Procedure or CrPC) allows courts to proclaim absconders and publish proclamations in newspapers. It says nothing about photographs, but attaching one has become settled practice because it serves the purpose of securing the person's appearance. This judicial process is triggered only after a warrant fails; it does not, however, provide a basis for publicity at the investigation stage.

Publication at the investigation stage rests instead on the general powers of an investigating



Rupin Sharma
IPS officer who is the Director General of Police, Nagaland

Before releasing the photograph of a person accused, arrested, but not yet tried, police must ask whether the investigation requires it

officer (to): every person must assist the police in preventing and investigating offences, and an Io may examine anyone with relevant information. Publishing photographs on social media to solicit identification, trace absconders or find witnesses is a digital-age extension of the old "Hue and Cry Notice", in State Police Manuals – provisions that predate Independence and whose language ("description of the subject") is broad enough to plausibly cover photographs and rewards.

Reward announcements stand on firmer, narrower ground, typically governed by State Police Regulations under the Police Act, 1861, which vest sanctioning authority in a hierarchy ranging from the Station House Officer (SHO) to the State government. No prior warrant or proclamation is required; it is an exercise of administrative discretion, not a judicial precondition. The Criminal Procedure (Identification) Act, 2022, governs the taking, storage and use of measurements – including photographs – for identification, but is often wrongly cited as enabling their publication. It says nothing, however, about circulating them.

Constitutional limits

Article 21, jurisprudence has sharpened, not softened. Presumption of innocence remains central to criminal justice, and courts increasingly recognise that broadcasting an arrested person's face as a fait accompli of guilt, before any charge is framed can cause real, irreversible harm. The Rajasthan High Court termed such practices "institutional humiliation" digital circulation is permanent, searchable and indifferent to later acquittal.

The Bureau of Police Research and Development prepared a draft manual on media briefings by police personnel and shared it with the Ministry of Home Affairs in July 2024. In January 2026, the Supreme Court said the *amicus*

had prepared a Police Manual for Media Briefing and directed the States to evolve appropriate policies based on it within three months. Some categories are already absolute red lines: a juvenile in conflict with the law cannot be identified except in the child's best interest and with the Juvenile Justice Board's permission; a sexual assault survivor's identity is protected by law. The intriguing debate concerns the ordinary adult – accused, arrested, but not yet tried.

The distinction that matters

Publication sits on a scale: at one end, legitimate investigative necessity – crime prevention, public order and law-and-order purposes; at the other, the showcasing of police achievements. Photographs released merely to showcase arrests serve police optics at the accused's expense and can prejudice public opinion before trial.

American law treats "wanted" notices as public-record exceptions to privacy law, but agencies are trained to frame them carefully – "alleged," "wanted for questioning" – to preserve the presumption of innocence even while seeking help. British policing, more conservatively, withholds arrested persons' identities altogether.

What is needed is not an outright ban on soliciting public assistance – that would be legally unwarranted and self-defeating – but a codified, uniform national protocol that distinguishes proportionate, need-based disclosure from prejudicial publicity; mandates blackout categories such as juveniles and sexual-offence complainants; requires time-bound review and takedown once the investigative purpose is served or an accused is discharged or acquitted; and applies uniformly across States.

One question before any photograph goes out could be a beginning: is the disclosure necessary to the investigation, or merely convenient to the narrative?

GS 2: INTERNATIONAL RELATIONS

THE HINDU PAGE: 09

Should permanent membership, veto powers of the UNSC be abolished?



Amitabh Mattoo
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Swaran Singh
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PARLEY

In the ongoing session of the UN General Assembly (UNGA), France has made a proposal to enhance the functioning of the UN, especially in dealing with collective security and the use of veto. France has been advocating that the use of veto in the UN Security Council (UNSC) be "regulated" when it comes to dealing with humanitarian crises such as in Sudan, Lebanon or in cases of genocide. France believes that the use of veto is not a matter of "privilege" but of "responsibility". So, should permanent membership and veto powers of the UN Security Council be abolished? Amitabh Mattoo and Swaran Singh discuss the question in a conversation moderated by Kallol Bhattacharjee. Edited excerpts:

Is it realistically possible to imagine an UNSC where veto would be "regulated" as the French proposal suggested?

Amitabh Mattoo: What Emmanuel Macron (President of France) articulated in the UNGA on September 22 is not entirely new. What we are seeing is really a renewed push behind what used to be called the French-Mexican initiative, first launched in 2015, under which permanent members of the SC would voluntarily refrain from using the veto in situations involving genocide, crimes against humanity, and large-scale war crimes. It's not an attempt to abolish the veto or amend the UN charter. It's essentially an exercise in self-restraint by the P5 (permanent members of the UNSC: U.S., U.K., France, China and Russia). What gives the initiative fresh significance is not just Mr. Macron's speech, but the political momentum behind it. France and Mexico both announced this week that 128 states now support the declaration, with 21 joining in the last four months. And the significant part is that the U.K., another P5 country, has now joined France in accepting the principle.

So for the first time, two of the five permanent members have committed themselves to this form of voluntary restraint.

But I think we should also distinguish between three different questions which are often conflated – the use of the veto, accountability for the use of the veto, and the much larger question of reform of the Security Council. Mr. Macron's initiative addresses only the first. It says in effect, even if the veto remains, surely there must be circumstances of exceptional human suffering in which a permanent member agrees not to exercise it. It is, as I said, a modest incremental proposition institutionally, but potentially significant



A general view of the UNGA in New York City, U.S., on September 22. REUTERS

normatively in terms of what we want the world to be like. It seeks to change the political behaviour of the five permanent countries without undertaking what seems to be the almost impossible task of rewriting the charter. So, it's a modest proposal and it has got some momentum, but whether it translates into reality, we'll have to wait and see.

Does the current situation in UNGA indicate that the P5 is now divided between the France-U.K. and Russia-U.S.-China factions on the use of veto?

Swaran Singh: Clearly, the U.K. and France are not the heavyweights among the P5. Therefore, I think it is easier for France and the U.K. to make that principled position saying that the P5, which wield veto power, should be able to better regulate or manage how fundamentally the power is utilised; to make sure that the UNSC is able to take action and that it does not get paralysed. In fact, the contradiction of 2013 itself was driven by the fact that in the civil war in Syria, Chinese and Russian vetoes were making it impossible for the UNSC to pass any resolution condemning Syria. After the August 2013 chemical weapons attack in Ghouta in September, the then French President Francois Hollande had in his speech proposed a 'code of good conduct' for the UNSC. This is where, for the first time, a kind of proposition was made that the P5 could voluntarily restrain the use of veto in cases of genocide, crimes against humanity or larger war crimes. I think the attempt was to skirt amending the UN Charter and still make it much more contemporaneous. None of the P5 are talking of eliminating veto power that they have. There are multiple versions among the five as to how they wish to reform the UN Security Council.

As an ideal, we believe that we live in a world



As an ideal, we believe that we live in a world of sovereign equality, but in reality, because of the way power is distributed, it is impossible for any international organisation to survive – not just become effective – but even survive if they happen to take a decision against any of the major powers.

SWARAN SINGH

of sovereign equality, but in reality, because of the way power is distributed, it is impossible for any international organisation to survive – not just become effective – but even survive if they happen to take a decision against any of the major powers. Incidentally, veto is not a word mentioned in the UN Charter and it was created through a separate mechanism. But the premise is that any international organisation must not take a decision against the fundamental interests of any major power if they wish to survive.

While doubts persist about the veto, the question is will veto continue to be extended to new members of the UNSC whenever they are inducted?

AM: Apart from Mr. Macron's or the France-Mexican initiative, there have been incremental reforms which fall short of trying to amend the UN Charter. There was an earlier Liechtenstein initiative, which was adopted by the UNGA in 2022, which took a different route. It did not prevent a permanent member from exercising the veto. Instead, whenever a veto was cast, the General Assembly would be convened within 10 working days to debate the issue. In other words, a veto will no longer be allowed to simply terminate the conversation. The permanent member concerned would have to explain and defend its action on the floor of the UNGA. That was one initiative which was passed by the UNGA. A third initiative, also similar to the French-Mexican initiative, is the 'ACT code of conduct' or the Accountability, Coherence and Transparency Initiative. This goes beyond the P5 and asks members of the Security Council, including the non-permanent members, not to vote against credible action designed to prevent or halt genocide, crimes against humanity and war crimes.

Again, its strength is moral and political rather than legally coercive.

So I would resist the debate as being simply 'retain or abolish the veto'. We now have several overlapping approaches – abolition, extension of the veto to new permanent members in the name of equality, voluntary restraint in case of

mass atrocities, political accountability after a veto is exercised, and the final question of broader structural reform of the Security Council itself. So my own analytical conclusion would be that Mr. Macron's proposal matters precisely because it is pragmatic, reformist rather than revolutionary. Formal abolition of the veto would ultimately require charter amendment and the consent of the very permanent members whose privilege is being removed.

Can you please explain the issue of accountability in the debate on veto?

AM: Short of an amendment of the UN Security Council, an amendment of the veto provisions, or the larger restructuring of the UN Security Council, I think there is great merit in the Liechtenstein initiative, whereby the debate would continue within the UNGA. It would not prevent or terminate the conversation from happening in the floor of the UNGA, where the permanent member which has exercised the veto would have to clearly demonstrate to the members of the UN what the reasons were behind the exercise of the veto, especially when it has vetoed an action designed to prevent or halt genocide or crimes against humanity.

Calling upon the permanent member to explain and defend its actions would not necessarily prevent anything when there is real national self-interest at stake, but at least it will make the permanent members, one of the P5 countries which has exercised the veto, become a little more cautious in the use of its power because it would know that it would need to justify and become accountable for its action.

Is the French proposal transparent or honest about the framing of certain conflicts that are going on such as the Israeli campaign in the Gaza Strip?

SS: I think words such as honesty and justice are most misused in international relations. There is no doubt that all the UN members, whether they are in the Security Council or in the General Assembly, come to the world's largest platform with their own interpretations, with their own understanding of each of these conflicts that you just listed. So in that sense, there is this important difficulty of word versus the spirit of various international law regimes or the Charter of the United Nations.



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GS 2: POLITY

THE HINDU PAGE: 10

The unbearable burden of freedom

Surinder Koli spent close to 20 years in prison before his convictions in the Nithari cases unravelled and the court acquitted him in 2025; his case shows the structural failure to support wrongfully convicted people after acquittal, including through psychosocial support, housing, employment and monetary assistance

LETTER & SPIRIT

Maitreyi Misra
Anup Surendranath

Surinder Koli was acquitted and released from prison in November 2025 by the Supreme Court after spending close to 20 years in prison, many of which were on death row. On September 18, he was found dead. Although an autopsy is awaited, early news reports described it as a suicide.

Accused of the infamous Nithari cases, at the time of his arrest in 2006 and over the next many years, Koli not only bore the brunt of the criminal justice system but also of wild public allegations. Referred to as 'the butcher of Nithari' and publicly accused of cannibalism, the media dredged up an image of Koli that became a frequent source of material fuelling the 'true crime' genre. Based on snippets from his 'confessions' (later found to be given under torture), the public discourse against Koli was so totalising as to leave no space for uncertainty.

The cases unravelled

Between 2009 and 2022, Koli was found guilty and sentenced to death by the trial court in 13 cases. One by one, the cases against him unravelled, as court after court found that there was no real evidence against him. In several cases, the Allahabad High Court characterised the investigation as botched up and an "easy course of implicating a poor servant of the house by demonising him, without taking due care of probing more serious aspects." When acquitting him in 2025 in the last case, the Supreme Court made it clear that the High Court's comments could not be dismissed as a 'rhetorical excess' and that the evidentiary basis for Koli's conviction was unreliable. Yet, Koli came close to being executed in



Surinder Koli. FILE PHOTO

2014. A stay on execution, issued by the Supreme Court just four hours before, averted that fate.

We mention these facts not to relitigate his case, but to remind ourselves of the mourning we owe Koli. He was publicly demonised, and so a public mourning. We remind ourselves of these facts because they also raise a question. What does a justice system owe to a person it has wrongly taken so much from?

For a person like Koli, whose name still conjured a particular and monstrous image, rebuilding his life posed additional challenges. According to news reports, Koli had adopted a different name to secure housing and employment. This may have been because of the stigma associated with his name and his fear of the public's reaction. Even after being acquitted, he was condemned by the same society he had to re-enter. The seriously botched investigation, however, has little bearing on public memory.

A structural failure

Koli's case is not a one-off. India has a serious wrongful convictions problem. An analysis by The Square Circle Clinic of 25 years of data on death sentences shows

that 40% of death sentences imposed by trial courts ultimately result in acquittals by appellate courts. That is a staggering number, made worse by the fact that individuals are made to live under a death sentence even when their convictions are barely sustainable. Once set at liberty, neither the State nor society provides them with adequate support to return and reintegrate, even as we may have subjected them to the full force of our vengeance.

There have been a few instances where the Supreme Court has explicitly recognised such travesties. It has awarded compensation in a few cases and, in 2025, recognised the need for a legislative response to wrongful convictions. But this barely skims the surface of a deep structural problem. As institutions, our prisons are far from being effective in preparing individuals for reintegration into society. Asking a prison to be interested in a category of prisoners the justice system has declared to be executed is being naive about the political and structural reality of our prisons.

These failures, which begin inside prisons, are only compounded outside. Prisoners, particularly those like Koli,

who are released after spending decades incarcerated, have to readjust to a world vastly different from the one they entered when they went to prison. This readjustment involves unlearning, relearning, and learning new things that a person, now much older and unaccustomed to such a stimulating environment, has to undergo. Life has to begin anew with livelihood and housing to be found, and relationships to be re-established. The immense cognitive, emotional, psychological, and physical reorientation required is difficult to imagine.

Beyond acquittal

The eagerness driving our collective retributive instinct appears missing when we are faced with the consequences of that bloodlust. The response to such injustice cannot be ad hoc sympathy but must be structural and underpinned by principles of integrity, accountability and remediation. The integrity of a justice system lies in a meaningful acknowledgement of wrongdoing when the wrong occurs. Psychosocial support to cope with the realities of their new world healthily; safe halfway homes which allow the person to slowly adjust to a constantly changing world; reconnection with the family that they left behind; and monetary support and employment schemes to allow them a chance at independent livelihood must be seen as an inalienable part of a harsh criminal justice system, and at minimum when it exercises its coercive powers wrongfully.

Over the course of 13 acquittals, Koli lost close to 20 years of his life to a justice system that never once acknowledged the harm it caused him. It is unlikely that the injustice to Koli will become the moral reckoning it ought to be. Absent any introspection, we condemn ourselves to see many Kolis.

(The authors are with The Square Circle Clinic, NALSAR University of Law. Views expressed are personal)

THE GIST

▼ The criminal justice system's handling of Koli's case raises questions about accountability when investigations and convictions cause grave harm

▼ Wrongfully convicted people released after prolonged incarceration face immense challenges in readjusting to society and rebuilding their lives

▼ The State's response to wrongful convictions must go beyond compensation or ad hoc sympathy to include meaningful acknowledgement, accountability and measures for rehabilitation and reintegration

GS 3: ECONOMY

THE HINDU PAGE: 10

What are the alternatives to the SWIFT payment system?

Why are countries looking beyond SWIFT? How are CIPS, SPFS and mBridge faring?

G R Rajeev

The story so far:

The New Delhi Declaration that came out of the recent BRICS Summit in the National Capital resolved to increase trade between member countries and payments in national currencies. Days before the summit, a report by the news agency Reuters quoted sources as saying that at the event, India would push to link central bank digital currencies (CBDCs) for cross-border payments across BRICS nations, despite political and technical hurdles that could limit progress. The proposal to link CBDCs would be part of the agenda for the leaders' meeting, the sources said, though the limited adoption of digital currencies globally could complicate implementation, the report added. The proposal was, however, not part of the Declaration.

Multiple wars and U.S. weaponisation of the dollar through financial sanctions are making countries in the Global South

think of bypassing the so-far universally accepted Belgium-based SWIFT system for inter-country payments. The attempts to do so have been patchy, but there is an increasingly felt need to have other options.

What are some of the alternatives to the SWIFT payment system?

Project mBridge is a group comprising the Bank of Thailand, the Central Bank of the United Arab Emirates, the Digital Currency Institute of the People's Bank of China, the Hong Kong Monetary Authority, and the Saudi Central Bank.

The Cross-Border Interbank Payment System (CIPS), a Reuters report said, is backed by the People's Bank of China. China launched the CIPS clearing and settlement services system in 2015 to internationalise yuan use. It allows global banks to clear cross-border yuan transactions directly onshore, instead of through clearing banks in offshore yuan hubs, the report said.

The System for Transfer of Financial

Messages, or SPFS, was developed by Russia in 2014 to bypass Western sanctions. In 2022, Russian banks were cut off from SWIFT, and the SPFS was of help.

SEPAMA, Iran's local interbank telecom system, has as many as 52 branches of Iranian banks and four unnamed foreign banks connecting with 106 banks using the SPFS, the Central Bank of Iran said in 2023.

How are these systems faring?

The Bank for International Settlements (BIS), an international financial institution owned by central banks to foster international monetary and financial cooperation, exited Project mBridge on October 31, 2024, after hand-holding it since 2019, when the Hong Kong Monetary Authority and the Bank of Thailand launched the system. The mBridge, a cross-bloc multi-CBDC platform with no Western bank, attained minimum viability status in 2024. It was envisaged for direct peer-to-peer CBDC

settlement without going through correspondent banks. The project team developed a new blockchain – the mBridge Ledger – custom-built by central banks to serve as a specialised and flexible platform for implementation of multi-currency cross-border payments in CBDCs, the BIS website says.

The BIS's exit came under a cloud, with media reports saying it was because mBridge could provide the basis for a BRICS initiative to circumvent sanctions on Russia. A May 2016 Forbes report said that by late 2025, mBridge was in practice "a renminbi-denominated wholesale settlement rail for trade between China and the Gulf, running outside the dollar correspondent system".

The renminbi's inclusion in the basket of currencies making up the Special Drawing Right, an international reserve asset created by the International Monetary Fund, has increased the acceptance of CIPS, said a November 2025 opinion piece in *The Hindu* by Biswajit Dhar, a trade economist and former professor at Jawaharlal Nehru University. The CIPS now has participants in more than 120 countries, including all BRICS members except India.

A *South China Morning Post* report says CIPS processed 679.8 billion yuan of transactions on average per day in 2025. "While the CIPS has gained ground, it remains far smaller in scale than established global systems, such as the U.S.-based Clearing House Interbank Payments System," it said. Beijing now

appears to be moving towards building CIPS into a global platform compliant with multi-currency settlements and other foreign payment channels, the report quoted a study led by Ju Jiandong, a chair professor at Tsinghua University's PBC School of Finance.

The SPFS, formed as Russian entities were banned from SWIFT, has grown at a record pace in 2023 as Moscow ramped up efforts to resolve financial shortcomings wrought by sanctions over the Ukraine war. Alla Bakina, director of the Russian central bank's national payment system department, said 50 new entities joined Russia's alternative system in 2023, taking the total to 440, of which more than 100 are non-residents.

How do India-Russia trade settlements happen now?

Russia and India, the second-largest importer of Russian oil, have built a functioning payments infrastructure using roubles and rupees, which now account for 96% of bilateral trade, Ivan Nosov, head of Sberbank in India, said. "I am ready to say that this is one of the best-established mechanisms for Russia's payments with other countries," he said.

According to official data, 22 Russian banks, including Sberbank, Russia's largest lender, which was tasked with developing the payments infrastructure, and 17 Indian banks are currently servicing bilateral trade, a Reuters report said.