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WITHOUT FEAR OR FAVOUR

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Dhangadi Jomsom

Forensic findings weaken basis for gang-rape charges in Inisha BK case

○ **JYOTEE KATUWAL** IN SURKHET & **TUFAN NEUPANE** IN KATHMANDU JULY 16

When the Surkhet District Government Attorney's Office filed a case on March 28 against four juveniles on charges of the gang-rape and murder of 16-year-old Inisha BK, the evidence considered definite in a case of this nature had not yet been produced.

Samples collected from Inisha's body and clothing, a condom recovered from the crime scene, and samples collected from the bodies and clothing of the four juveniles had been sent to the Nepal Police Central Forensic Science Laboratory in Kathmandu for examination. The 41-page charge sheet produced at the District Court listed 163 pieces of evidence. The laboratory's final DNA and serology reports arrived nearly two months later, on June 2.

The reports, obtained by Kantipur, show that only the main accused, identified by police as "Birendranagar Pa," had physical sexual contact with Inisha. They show no such connection with the three other juveniles, identified by police as "Birendranagar Pha," "Birendranagar Dha," and "Birendranagar Na", to protect their identities. Samples collected from their bodies and clothing did not match the samples collected from Inisha's body and clothing.

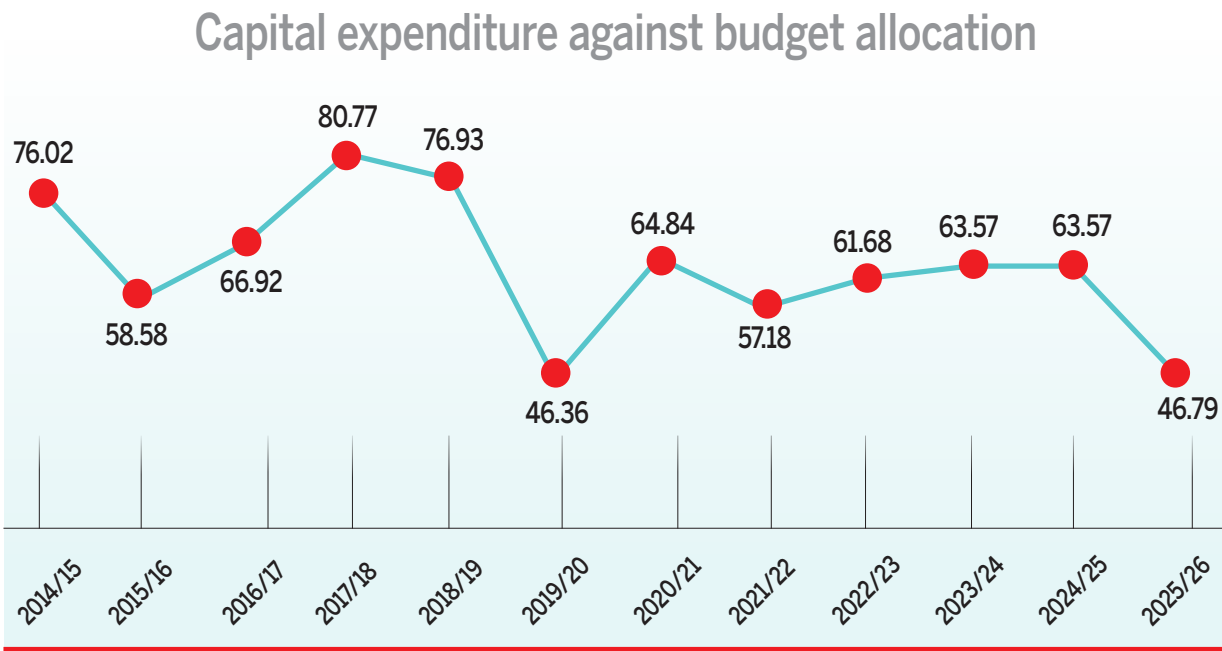
However, all four juveniles, who were arrested on March 7 and 8, are still in custody. On March 31, the Surkhet District Court ordered that they be held at the Juvenile Correction Home in Nepalgunj pending trial.

Uttam Acharya, lawyer for the three juveniles, claimed that the forensic reports confirm all three are innocent.

>> Continued on page 2

Nepal's development spending short of even half the annual allocation

Capital expenditure reaches only 46.79 percent of the budget's provision, with officials citing political instability, March elections and supply disruptions for project delays.



○ **YAGYA BANJADE** KATHMANDU, JULY 16

The government has fallen far short of its development spending target, underscoring a persistent problem that has slowed infrastructure expansion and weakened the impact of public investment.

Despite repeated commitments to improve budget execution, successive governments have struggled for years to convert allocated funds into completed projects. Low capital spending in Nepal has often been blamed on delays in project preparation, procurement hurdles, weak implementation capacity and frequent political disruptions.

The problem has continued despite changes in government and repeated calls for reforms in public spending systems. Economists say poor capital expenditure not only slows infrastructure development but also limits economic growth by reducing demand for construction, materials and related industries.

The government spent less than half of the capital budget allocated for the current fiscal year, with development expenditure reaching only 46.79 percent of the annual target a day before the fiscal year ended.

For the fiscal year 2025-26, the government had allocated Rs407.89 billion for capital expenditure. By July 15, only Rs190 billion had been spent, according to government data.

The government failed to spend even half of the capital budget allocated for the current fiscal year, recording the country's weakest development spending performance in six years.

This is the lowest capital expenditure rate since the fiscal year 2019-20, when the government spent only 46 percent of its annual capital budget. That year, Rs408 billion had been allocated for capital expenditure, but only Rs189 billion was spent.

>> Continued on page 3

Government, victims of predatory lending close to agreement

Minister agrees to declare usury serious economic crime, cancel fraudulent loan papers and set up special tribunal.

○ **SHIVA PURI** KATHMANDU, JULY 16

Talks between the government and victims of predatory lending have moved in a positive direction, although the two sides failed to reach a formal agreement on Thursday.

A meeting was held at Singha Durbar between a five-member government team led by Pushkar Sapkota, secretary at the Office of the Prime Minister and Council of Ministers, and representatives of the Farmers and Labourers' Movement Against Usury, a network representing loan-sharking victims.

The formal negotiations followed an understanding reached earlier between Home Minister Sudan Gurung and the victims after several rounds of discussions.

As per the understanding, the government will classify usury as a serious economic crime and establish a dedicated legal framework to tackle predatory lending.

It has also agreed to declare usury an institutionalised form of economic exploitation, invalidate fraudulent debt documents, and draft a special law within three months.

"The first day of talks has ended on a positive note," said Nirg Navin, a member of the victims' negotiating team. He said both sides will resume negotiations at 9 am on Friday.

The talks are expected to formalise Thursday's understanding in a written agreement.

A group of victims on June 25 com-

menced its march from Janakpur to Kathmandu to pressure the government for justice.

Gurung on Tuesday visited Nijgadh in Bara for talks after the march reached the town.

Once usury is declared a serious economic crime, the government will begin invalidating all fraudulent financial documents associated with such practices, including forged promissory notes, fraudulent mortgage deeds, coerced cheques, and land transfers carried out under duress.

Talks today aim to convert Thursday's understanding into a binding agreement.

To provide a legal basis for these measures, the government will introduce a special law to combat usury.

The proposed law, to be drafted within three months, will define usurious transactions, establish criteria for identifying victims, provide compensation mechanisms, facilitate the return of land and property seized through usurious practices, expand access to institutional credit, and regulate private moneylending.

The understanding also outlines a comprehensive list of acts to be defined as usury-related crimes.

>> Continued on page 3



HENRY CAVILL



HYDROCONQUEST

Elegance is an attitude
LONGINES

Regency Watch Pvt. Ltd.
Annapurna Arcade • Durbar Marg
1 Durbar Mall • Thamsherku Center • Durbar Marg

OPINION



Guilty by default

Nepali citizens possess no legal space to challenge the fines or charges imposed by security forces.

While the immediate catalyst for the tragic death of Ganesh Nepali, a 25-year-old ride-hailing driver who set himself on fire in Kathmandu, was Rs1,000 fine, the underlying cause was a systemic lack of legal recourse. His self-immolation was a final, desperate protest against a Kafkaesque legal environment where the word of a police officer is absolute, and the right to appeal is non-existent.

The current landscape of law enforcement in Nepal is increasingly defined by the arbitrary use of ‘indecent behaviour’ charges. As documented in a recent investigative report, the police have transformed this specific provision of the 2017 National Penal Code into a tool for the summary detention of anyone who dares to question authority. In a single year, 95 percent of those charged with ‘indecent behaviour’ were convicted. This staggering statistic indicates a judicial system that largely serves to rubber-stamp police actions.

The case of Majid Ansari, a Gen Z activist and law student, further illustrates this erosion of due process. Detained after a visit to displaced squatters, Ansari was held for days without a warrant. Despite his injuries, he was pressured to sign documents in a vacuum of legal clarity. This practice of ‘arrest first, justify later’ is facilitated by the routine misuse of ‘emergency arrest warrants’, which are deployed in every single case of ‘indecent behaviour’ regardless of whether a genuine emergency exists.

This systemic rot is sustained by a glaring legislative void. As lawmaker Sulav Kharel observed during a recent Law, Justice and Human Rights Committee meeting, Nepali citizens currently possess no dedicated legal space to challenge the fines or charges imposed by security forces. Whether it is a municipal police officer levying a fine for parking or a traffic personnel issuing a ticket, the decision remains beyond the reach of independent review. When there is no mechanism for an independent hearing, the law ceases to be a shield for the citizen and becomes a weapon for the state.

The consequences of this lack of appeal are often more punitive than the law itself. In many instances, individuals accused of ‘indecent behaviour’ spend more time in pre-trial detention than the maximum sentence eventually handed down by the courts. For the poor and those without legal representation—who comprise 94 percent of these defendants—the system offers no exit. The court’s tendency to interpret simple explanations as confessions further accelerates this descent into unfair justice.

The self-immolation of Ganesh Nepali was, as MP Kharel argued, partly a result of this claustrophobic legal reality. When the state provides no avenue for a citizen to say, “This is unfair,” it produces a state of learned helplessness where the only remaining response is self-destruction. The discrepancy in fines between different agencies—where municipal police charge double what traffic police do for the same offence—only adds to the sense of a capricious and predatory administration.

Restoring faith in the rule of law requires structural reform. First, the establishment of independent traffic and administrative courts is an urgent necessity. There must be a neutral venue where a citizen can contest a fine or a charge without fear of immediate detention. Second, the National Penal Code must be amended to strictly redefine ‘indecent behaviour’ and limit the maximum period of detention to prevent its use as a tool for arbitrary punishment.

Furthermore, the recommendations of the criminal justice reform task force, which have languished for two years, must be implemented immediately. This includes reducing the investigation period and ensuring that no judgment is delivered without the presence of legal counsel. The state must move away from a culture where police officers act simultaneously as complainants, investigators and witnesses.

True justice for the countless individuals caught in this cycle of arbitrary punishment will only be achieved when the law allows for dissent. A system that cannot be challenged is not a system of justice, but one of mere control. The government must act to create a space where the citizen’s voice carries as much weight as the officer’s badge.

THEIR VIEW

Don’t let them drown

Prevention must be essential public service supported by the government’s regular revenue.

As the monsoon peaks, a fatal and entirely preventable tragedy is unfolding across Bangladesh. Between January and June this year, 527 children drowned across the country, according to a report in this daily. With August usually seeing a peak in such incidents, thousands of rural families live in anxiety. Yet, at the time when these families need state support the most, a highly effective government initiative has been shuttered by bureaucratic inertia.

In 45 upazilas of 16 districts, 8,000 community childcare centres and 1,600 Swim-Safe facilities provided a secure environment for hundreds of thousands of children. However, the facilities have remained closed since December because the initial phase of the Integrated Community-Based Centre for Child Care (ICBC) Project ended and a new Tk 838-crore Development Project Proposal (DPP) sits in the bureaucratic pipeline awaiting approval. It is unconscionable that a life-saving initiative is being allowed to lapse due to red tape.

Analysis shows that the vast majority of child drownings occur within a few metres of the home between 9:00 am and 1:00 pm—when rural mothers are occupied with household or agricultural work. ICBC centres covered this exact window and, tellingly, not a single drowning death was recorded among those enrolled in the programme. By allowing these centres to close, authorities have left children fatally exposed and placed an unbearable burden on parents. Furthermore, this closure has also abruptly stripped hundreds of local caregivers of their sole source of income.

While it is encouraging that the Ministry of Women and Children Affairs (MoWCA) has proposed a mass expansion of the project, the timing signals poor planning. Even if the Planning Commission approves the proposal immediately, officials admit that procurement and NGO recruitment will take another five to six months. The entirety of the current monsoon season will likely pass without these critical safety nets in place. This gap highlights a fundamental flaw in how we address child drowning. Drowning prevention cannot be treated as a temporary, time-bound development project. It is a permanent, year-round public health threat.

As experts suggest, we must no longer rely solely on time-bound development projects to tackle the crisis. Childcare and drowning prevention should be recognised as essential public services, supported through the government’s regular revenue budget, while development funding should be used to expand infrastructure and drive innovation. In the immediate term, the MoWCA must find an emergency mechanism to reinstate caregivers and reopen existing centres without waiting for a half-year procurement cycle.

—The Daily Star (Bangladesh)/ANN

Green promises, empty measures

Nepal produces surprising research on Himalayan biodiversity given its size. The talent exists, but patience and willingness to fund slow, honest work are lacking.

PRAYAN POKHAREL



Consider a simple question: If someone asked whether the insects, birds or wildflowers in a given Nepali forest are more or fewer than they were 10 years ago, could anyone answer honestly? For a handful of famous species, perhaps. For almost everything else, no. We have no baseline to compare against. This may sound like a narrow scientific complaint, but it sits at the centre of how the country handles nature, and it explains why so many of our green promises never quite mean anything.

We are not short of ambition. Nepal has signed the global agreement to reverse biodiversity loss by 2030. We reaffirm our promise to protect 30 percent of our land. Officials fly to climate summits and return with speeches. What we are short of is the patient measurement that would tell us whether any of it is working.

Much of what guides environmental policy today comes from scenarios—the models that sketch out what our forests, farms and rivers might look like decades from now. And there is an uncomfortable truth buried in how these models are built. The choices made at the very start, about which drivers to include and which to leave out, decide what the final picture is allowed to show. Feed a model climate data, but ignore who owns the land, and you get one future. Add the farmer, the money sent home from the Gulf, the road being cut into a hillside, and you get another. These starting assumptions are rarely written down. A few experts settle them, and once the report is printed, nobody can go back and ask what was left out.

This happens in Nepal without anyone naming it. A donor arrives with a model designed for another country, a consultant fills in the blanks, and a glossy report appears full of confident graphs about our forests in 2050. Almost nobody asks the one question that matters: What got excluded? Community forestry shows the trap. It is one of Nepal’s genuine successes,



SHUTTERSTOCK

with more than 20,000 user groups managing roughly a third of the country’s forests, and the returning tree cover is visible from any hillside. But bringing back trees is not the same as bringing back nature. Many groups have little money, weak biodiversity planning and forest plans that go unrenowned for years. We measured the easy thing, tree cover and let ourselves believe the whole ecosystem had recovered with it. The insects, the soil life, the small creatures that actually run a forest, went uncounted. So we do not know.

The science on planetary limits carries a warning we feel sharply in the hills. A boundary can be safe for the planet and still be unjust for the people living inside it. When a global framework decides the Himalaya should store more carbon, it sounds reasonable in a conference hall in Europe. On the ground, it can mean a Gurung or Magar household moved off the slope where their grandparents farmed. Nobody explains to them that their hillside has become something called a carbon project, and there is no reason they would understand it. The health of the land cannot be separated from fairness to the people on it.

The same weakness runs all the way to the very top of the global economy. A

recent look at the biggest corporations on earth, the ones behind palm oil, cocoa, fertiliser and mining, asked a plain question of their biodiversity pledges: Are they specific enough for anyone to check? Only about one in eight was. The rest named no baseline, no deadline and no measurable target. They were the corporate version of we will try our best, committing to nothing and impossible to prove wrong. If the most powerful companies in the world can hide behind vague promises, it is worth asking how much of our own official language does the same.

The habit is certainly familiar at home. A vague promise is safe, while a specific one can be checked, and if it can be checked, it can fail. So the cautious move—whether in a boardroom in London or a ministry in Kathmandu—is to say something warm and unmeasurable. We declare rivers clean without ever recording how dirty they were. We ban a pesticide and never test the soil again to see if the ban did anything. Years after DDT was outlawed here, its traces were still turning up in soil near Rupandehi and Biratnagar because nobody had kept looking.

Honest measurement also needs continuity, the same people returning to the same places year after year and keeping the records safe. Nepal is poor

Whither domestic ability?

A state that struggles to govern effectively at home will also struggle to negotiate and deliver abroad.

KANCHAN JHA



Every few years, Nepal rediscovers its neighbourhood. A new government promises a reset with India, a fresh understanding with China and a development-driven foreign policy. Yet, the debate always ends where it began. Nepal’s greatest foreign policy problem is not Delhi or Beijing. It is the weakness of the Nepali state. The real divide is no longer between India and China but between ambition and implementation.

Rabi Lamichhane’s op-ed, published as the chairman of the Rastriya Swatantra Party visited New Delhi to meet Prime Minister Narendra Modi, identified several real problems. He wrote about the gap between Nepal’s potential and its performance, the need to move beyond grievance politics and the untapped promise of hydropower. On each of these points, he is broadly correct.

But none of this is new. Since 1990, every major government has framed its neighborhood policy around development cooperation. Madhav Kumar Nepal spoke of balanced engagement; Baburam Bhattarai emphasised infrastructure; KP Sharma Oli mixed connectivity with confrontation; and Nepali Congress governments pursued the same agenda. The vocabulary rotated, not the implementation.

The past month illustrated this pattern. Within nine days, Foreign Minister Shishir Khanal visited New Delhi and Beijing. In Delhi, he assured India that the new government carried ‘no old baggage’ and gave bilateral ties the highest priority. In Beijing, he reaffirmed the One-China policy, pledged that Nepali soil would not be used against Chinese interests and proposed new trans-Himalayan connectivity. While both visits produced warm declarations, neither produced a single new agreement.

This is not an exception. Nepal promises the Raxaul-Kathmandu railway to India and a trans-Himalayan railway to China. The 2017 Belt and Road framework remains largely on paper. The Pancheswor Project has awaited implementation since 1996. The problem is not which neighbour Nepal chooses. It is that Nepal struggles to deliver either.

The border episode revealed the same weakness. In his first address to Parliament, Prime Minister Balendra Shah said Nepal had also encroached on Indian territory and proposed a third-party involvement in resolving



AI GENERATED

the dispute. Within days, Nepal’s position shifted from internationalisation to clarification and back to bilateralism. A state that cannot speak with one voice cannot negotiate from a position of strength.

And the ‘no old baggage’ formula deserves examination, not applause. A country does not carry the baggage of its parties. It carries the weight of its treaties, its disputes and its diplomatic record. The 1950 Treaty is not the Rana regime’s treaty. Kalapani and Lipulekh are not any party’s baggage. The Eminent Persons Group report, implemented since 2018, belongs to Nepal as a state. The baggage Khanal disclaimed in Delhi included baggage his own prime minister had produced days earlier: Governments do not only inherit history. They produce it.

These recurring failures point to a deeper structural problem: Foreign policy is ultimately implemented not by speeches, but by institutions.

Political theorist Benjamin Barber argued that modern states are pulled apart by domestic fragmentation and pushed together by global economic integration. Nepal lives in that tension. The Gen Z protest that reshaped the country’s politics demanded accountability from a state perceived as captured, while remittances, payment systems, power grids and connectivity corridors pull the country into deeper integration with both neighbours. A state that struggles to govern effectively at home will also struggle to negotiate and deliver abroad. External ambition depends on domestic capability.

Integration is no longer a question but a fact. Cross-border power trade has become structural, with Nepali

electricity flowing into the Indian grid and onward to Bangladesh. The linkage of India’s UPI with Nepal’s payments system is more than a banking arrangement, marking a shared economic space where payments, tourism and remittances move through common platforms. The old debate was dependence versus sovereignty. The real question is whether Nepal can convert integration into leverage.

Nepal’s neighbours have changed faster than Nepal has. India is now a major economic and digital power, central to global supply chains. China courts Nepal through the Belt and Road, a family of global initiatives and party-to-party channels, while reminding Kathmandu that ‘distant relatives matter less than close neighbours’. Nepal is negotiating today with two states that treat connectivity, security and digital integration as strategic priorities. Pretending otherwise only weakens Nepal’s hand with both.

Yet, responsibility does not lie with Nepal alone. As Kautilya observed, lasting influence rests more on mutual benefit than coercion, and that principle applies to larger powers as much as to smaller ones. A neighbour constantly reminded of its smallness rarely becomes a more reliable partner. Strategic competition between India and China has increased Nepal’s relevance, but geography rewards only those states capable of using it. Otherwise, location becomes a source of pressure rather than a source of leverage.

India has known Nepal’s hydropower since the 1950s, and China has discussed Himalayan connectivity for decades. What has held Nepal back was never only Indian indifference or Chinese hes-

itation. It was the absence of regulatory certainty, administrative competence and political continuity needed to turn opportunity into power. Winning an election and governing are different things. Electoral mandates remove excuses, but they do not create capability. Nepal’s recent history is a procession of governments that entered office with political capital and left without strengthening the institutions that translate ambition into achievement.

BP Koirala understood this long before ‘state capability’ became the language of modern political science. Remembered as a democrat, he was equally a strategist. During the 1954 Koshi negotiations, he opposed not Indian investment but Nepal’s inability to negotiate from a position of internal coherence. The negotiation was revised 12 years later, but the political cost fell on Nepal. His lesson remains relevant today: Sovereignty is measured not by rhetoric but by capability. A weak state can speak the language of independence while remaining dependent in practice. A capable state can negotiate confidently with powers far larger than itself.

That is why Nepal’s neighbourhood debate keeps missing the point. The decisive question is no longer whether Nepal leans towards Delhi or Beijing, nationalism or pragmatism, old parties or new. It is whether the Nepali state can negotiate, implement, regulate and sustain what it signs. Nepal has never lacked opportunities. What it has lacked, too often, is the institutional capability to turn these opportunities into national power.

Pokharel holds a doctorate in natural sciences and works on insect ecology and science education in Nepal.

Jha is affiliated with the Nepali Congress.

FOREX	
US Dollar	154.46
Euro	177.09
Pound Sterling	208.61
Swiss Franc	191.32
Australian Dollar	108.11
Canadian Dollar	110
Singapore Dollar	119.83
Japanese Yen (10)	9.52
Chinese Yuan	22.82
Saudi Arab Riyal	41.13
Qatari Riyal	42.37
Thai Bhat	4.6
UAE Dhiram	42.06
Malaysian Ringit	37.93
Korean Won (100)	10.45
Exchange rates fixed by Nepal Rastra Bank	
BULLION	
 Fine Gold	Rs 285,200
 Silver	Rs 4,325
SOURCE: FENEGOSIDA	

● BIZLINE

Delhi urges halt to Indian seamen on Hormuz ships

NEW DELHI: India urged local shipowners and firms that recruit sailors not to deploy seafarers on vessels transiting the Strait of Hormuz, as fighting between the United States and Iran intensifies. The United States has this week been striking Iran, drawing retaliatory Iranian attacks on US interest in the Gulf as they battle over the strategic Hormuz shipping route. India is one of the largest contributors of sailors to merchant shipping worldwide, with more than 320,000 active seafarers in 2025, according to its shipping ministry. India's Directorate General of Maritime Administration (DGMA) appealed in a statement on Wednesday that there should be "no deployment of Indian seafarers on vessels undertaking voyages involving passage through the Strait of Hormuz until further orders". "The DGMA continues to closely monitor the evolving security situation and remains committed to safeguarding the safety, security and welfare of Indian seafarers," it said. **(AFP)**

UK nationalises struggling British Steel

LONDON: The British government said on Thursday it had taken British Steel into full public ownership to "protect the future of steel production in the UK", after taking control from Chinese firm Jingye. The country's last factory that can make steel from scratch faced imminent closure last year after Jingye said the plant in Scunthorpe, northern England was no longer financially viable. The announcement prompted the government to step in and take control of the company last April. In May this year, it said it would introduce legislation to nationalise it. "Today's decision secures the future of steelmaking in the UK, protects skilled jobs and safeguards a vital national capability," Prime Minister Keir Starmer said in a statement after the legislation became law Wednesday. London had seen the possible closure of the Scunthorpe site, bought by Jingye in 2020, as a threat to Britain's long-term economic security, given the decline of the country's once-robust steel industry. Business Minister Peter Kyle said British Steel had become "vulnerable" against a background of uncertainty around critical supplies. **(AFP)**

UK economy rebounds as nation awaits new PM

LONDON: Britain's economy rebounded slightly in May with growth of 0.1 percent thanks to expansion in the services sector, official data showed Thursday as Britain awaits a new prime minister. Gross domestic product (GDP) had contracted by 0.1 percent in April as the US-Iran war pushed up inflation after oil prices soared. "The growth in May was because of a rise of 0.3-percent [output] in services," the Office for National Statistics said in a statement. The data comes as Andy Burnham prepares to take over as prime minister on Monday. Keir Starmer resigned as PM and Labour party leader last month, bowing to months of internal pressure to step down after a series of scandals, missteps over the economy and policy U-turns. The latest data "is not a bad welcome gift for incoming PM Andy Burnham", noted Paul Dales, chief UK economist at Capital Economics research group. He added that even if output proves to be flat in June, the economy would have expanded by 0.4 percent overall in the second quarter. **(AFP)**

Nepal and India to resume talks on air entry routes after decade-long lull

Officials will discuss additional cross-border air entry points critical for the viability of Pokhara and Bhairahawa international airports.

● **ANIL GIRI & SANGAM PRASAIN**
KATHMANDU, JULY 16

Nepal and India have agreed to resume talks on additional bilateral air entry routes, reviving negotiations after nearly a decade on a long-pending issue crucial to the operation of Nepal's two new international airports in Pokhara and Bhairahawa. The additional air entry routes have long been a key demand of Nepal, as around 90 percent of international flights currently enter the country through a single, congested entry point over Simara.

India has been reluctant to grant direct, low-altitude entry points through Nepal's western and eastern corridors, citing security concerns related to sensitive military installations, including the Gorakhpur air base, as well as air traffic management complexities.

Senior officials from the two countries are expected to meet in August to discuss and negotiate additional cross-border air entry routes. The date and venue of the meeting have yet to be finalised.

The issue was discussed during a meeting between Foreign Minister Shisir Khanal and Munu Mahawar, additional secretary at India's Ministry of External Affairs, in Kathmandu on Thursday.

Mahawar is in Nepal to attend the 13th Nepal-India Joint Steering Committee meeting at the energy secretary level that concluded in Pokhara on Wednesday.

During the meeting, Khanal urged India to convene the long-delayed technical committee meeting tasked with discussing Nepal's request for additional air routes.

"Mahawar assured us that the meeting would take place next month," two sources familiar with the matter told the Post. "The technical-level mechanism will examine the bottlenecks in Nepal's request for additional air entry routes."

Another Tourism Ministry official said Nepal had recently proposed convening the meeting.

"Now that India has agreed, the agenda for the meeting will be finalised," the official said.

Nepal has been pressing India for



POST FILE PHOTO

The Bhairahawa International Airport has a 15,169 square-metre terminal building with a capacity to serve nearly a million passengers a year.

additional air entry routes since 2009, after deciding to build international airports in Pokhara and Bhairahawa.

The issue received political backing during Indian Prime Minister Narendra Modi's visit to Nepal in August 2014.

A joint communiqué issued after the visit stated that cross-border direct routes would facilitate flights to the regional airports in Pokhara and Bhairahawa, reduce travel time and costs, and improve air connectivity between the two countries.

The two prime ministers subsequently directed their respective authorities to resolve the issue within six months.

Following that directive, Nepal and India agreed in 2016 to make the L626 (Kathmandu-Mahendranagar) route two-way. Later that year, India agreed in principle to provide additional cross-border entry points for international airlines.

Nepal proposed three new entry points through Janakpur, Bhairahawa and Nepalgunj.

India, however, said it needed inter-

nal consultations before making a final decision.

New Delhi had long expressed reservations about entry points through Bhairahawa and Nepalgunj because of the strategic Gorakhpur air base, where fighter jet exercises are regularly conducted. In February 2017, the two countries agreed to form a joint technical team to examine the feasibility of opening the three routes.

Until April 2018, India had remained positive about opening western entry routes after a technical team was formed to address safety concerns.

Officials say India's position later hardened.

Nepal-India relations deteriorated after Kathmandu withdrew from a joint military exercise of the Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC) countries in Pune in September 2018 after initially agreeing to participate.

India expressed dissatisfaction over Nepal's withdrawal, particularly within its defence establishment.

The same year, Nepal participated

China's record consumer defaults undermine Beijing's push to boost spending

● **REUTERS**
BEIJING, JULY 16

Jack Chen has never defaulted on a loan since he began borrowing to cover expenses during his internship days, but his credit report now carries a red flag because of his swelling debt burden, and new loan applications are being rejected.

That leaves the 27-year-old telecoms maintenance worker from Jiangsu province facing a default of around 140,000 yuan (\$20,685)—equivalent to about a year's wages—across credit cards, online borrowing and a car loan, after his employer cut pay and scrapped a fuel allowance this year. Despite paring spending to only food, rent and gas, "the debt just kept rolling over and getting bigger," he said.

Consumer loan defaults have soared to record highs. Analysts expect the situation to worsen.

Chen's story is becoming increasingly common in China amid both a bleak labour market and a protracted property slump. Consumer loan defaults have soared to record highs, and analysts expect the situation to worsen as lower-income Chinese in particular sink deeper into debt.

It comes with Beijing actively encouraging consumers to borrow and spend as part of a years-long effort to pivot the stuttering, two-speed economic recovery towards domestic demand. The economy grew at the slowest pace in over three years in the second quarter, official data showed on Wednesday, as a moribund consumer undermined robust manufacturing and exports.

The People's Bank of China has repeatedly urged commercial banks to step up lending, but the banks have balked, instead tightening lending standards to protect themselves from additional bad debt. Short-term household loans contracted 7 percent year-on-year last month, data showed on Wednesday, in the latest evidence of an anaemic market. The PBOC and the National Financial Regulatory Administration did not immediately reply to Reuters requests for comments.

The conundrum is that, for the most

part, only those with bad credit are looking to borrow. "More creditworthy customers are reducing credit card usage," said Nicholas Zhu, a banking analyst at Moody's.

"Less creditworthy consumers remain active borrowers, leading to higher asset risks for lenders."

The total stock of households' non-performing loans (NPLs) swelled by more than a fifth last year to an unprecedented 2.22 trillion yuan (\$324.50 billion), according to Gavekal Dragonomics. The total, which equates to roughly 1.6 percent of GDP, means as many as one in ten Chinese adults fell behind on debt payments in 2025, the researcher said.

The surge in bad debt is mainly the result of last year's relaxed credit issuance to meet government consumption targets, said bankers with knowledge of the matter. A loan officer at a mid-sized Chinese lender said its consumer loan risk model was revised this year to give increased weight to salary income when reviewing applications, following high default rates on loans that assessed borrowers based more on ownership of property and fixed assets.

Banks are also managing rising defaults by avoiding immediate non-performing classifications, instead offering borrowers restructuring, payment extensions or time to sell property, sources said.

"We communicate with customers first. If they can't repay the principal, we ask if they can pay interest, or even partial interest. If so, the loan won't be classified as non-performing," said an employee of a joint-stock bank. "Currently, the situation with overdue retail loans is very serious."

All the banking sector sources declined to be named as they were not authorised to speak to the media. Analysts say lenders with large concentrations of unsecured consumer loans are particularly vulnerable as defaults rise. China's five major state-owned banks all reported rising personal loan NPL ratios last year, with Bank of Communications recording the steepest increase among them—up 0.5 percentage point to 1.58 percent.

China Merchants Bank, widely regarded as the nation's leading retail lender, reported a personal loan NPL ratio of 1.14 percent in the first quarter of this year, up 0.13 percentage point year-on-year. Its credit card delinquency ratio reached 1.90 percent in the first quarter, an increase of 0.15 percentage point.



आवश्यकता

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INTERVIEW

Aaditya Subedi on leaving Harvard to build an AI lab

The 19-year-old talks about technology and the unconventional choices that have shaped his journey.

Aaditya Subedi is a co-founder and the current COO of Architect Labs, an AI lab focused on computing systems. His company recently secured \$24 million in seed funding from a group of venture capital firms led by Kindred Ventures.

The Post's Rivash Rijal spoke to 19-year-old Subedi about Architect Labs, his journey dropping out of college and his thoughts on the Nepali diaspora.

How would you describe what Architect Labs does to a person who is not familiar with AI speak?

We are an AI lab, and we build AI systems. The AI system we built can design chips. Chips are fundamental to every technology. These chips, or microprocessors, are the reason we have mobile phones, cars, and, for that matter, any digital device around us.

The requirement for chips is rapidly changing. Chip design requires significant resources. It takes hundreds of millions in investment, hundreds of specialised people working on it, and almost three years.

We are trying to build an AI system that can meaningfully accelerate the design of these chips. We want to make it accessible to a lot more companies.

What we do is not just about automation. There are many things you can do with these systems. Say you want to verify that the chip works before you send it out. You can use AI systems to simulate those things.

Tell me about your personal life and how you ended up here.

I was born and raised in Kathmandu, Nepal. My family home is in Morang. I

studied at Aksharaa School up to grade 10. Then I did my IBDP at Ullens. I went to Harvard to study computer science and maths as an undergraduate. I finished my first year and dropped out in the middle of my second year to start this company.

Outside of school, I played tennis my whole childhood. I played at the national level for Nepal.

I had also done a startup in Nepal before coming to the US.

What was it like dropping out of college to start a business?

It was scary to a certain extent, especially when you are coming on a foreign visa.

And it's also scary given that I was one of a handful of very lucky international students studying at Harvard. I had a full scholarship. When I was leaving school, I was giving up almost \$400,000 in scholarships.

‘Young people today are AI-native, and that is something that can be leveraged.’

But I felt that dropping out and pursuing this would be the best use of my time. We read about the Industrial Revolution in the 1800s. There is a similar revolution happening with AI today. I don't think people who aren't tuned into the technology sector realise how fast the world is changing and how different it will look in five years. I wanted to be at the forefront of AI and not just on the sidelines watching things happen.

You mentioned earlier that AI is the next industrial revolution. I think non-tech people get scared or annoyed when they hear that, like something is being forced on them.

First, I think AI is an advantage, particularly for young people. Usually, without rapid change, it is experienced people who have the upper hand, but young people today are AI-native, and that is something that can be leveraged.

The second is that I would tell people that AI is an opportunity to build. No matter what sector you are in, be it medicine or journalism, anyone who puts their mind to it will find that it is a time when what they produce can define how entire industries will be shaped.

Finally, I think people who understand AI's capabilities and limits are less paranoid than those who watch from afar and through the lens of the news. I would be lying if I said I don't think a lot of people are going to lose their jobs and that the way work is done will change, but it is something in our hands.

Is there a message for the readers?

I would just like to say that I am a regular kid from Kathmandu. I know many people in Nepal who are more talented and hard-working than I am. You can aspire towards your goals and make them happen, regardless of the past.

Like I was saying earlier, I think our diaspora sometimes tends to think they are from a small country and they are in a place with little privilege. If you do have that mindset, even that is not a good reason not to do what you want to do, because if these things are true, you have nothing to lose. Everyone should take big swings and try to build something meaningful to them.

Where history meets contemporary art

‘Mythical Real’ brings together 17 artists whose works examine the enduring connections between humanity and nature.



○ JONY NEPAL
KATHMANDU

Music Art Gallery presents ‘Mythical Real: A Visual Journey into Shared Consciousness’ from July 17 to August 17, bringing together the works of seventeen artists working across painting, sculpture, and mixed media.

The exhibit explores the enduring relationship between humans and nature in Nepal's mythology, ritual, and belief, treating hybrid and mythical figures as living expressions of shared consciousness.

Featured artists include Anil

Shahi, Balkrishna Banmala, Chandra Shyam Dangol, Jasmin Rajbhandari, Kapil Mani Dixit, Karma Tashi Gurung, Krishna Gopal Shrestha, Laxman Bhujel, Mukesh Shrestha, Muna Bhadel, Pradhumna Shrestha, Rajan Pant, Roshan Bhandari, Sahil Bhopal, Sundar Lama, Thinle Dolma, and Bajracharya.

Each of the participating artists believes that human beings exist within a larger continuum in which memory, animals, landscapes, rituals, and culture remain profoundly interconnected.

“These projects were initiated to understand the nature of Nepali modern art through its own socio-cultural foundations,” says curator

Saroj Bajracharya. “Rather than viewing modernity as detached from history, they propose that contemporary artistic consciousness remains deeply intertwined with inherited rituals, myths, philosophies, and collective memory.”

Therefore, ‘Mythical Real’ becomes a thoughtful meditation on the dialogue between myth and reality, past and present, humanity and nature, the visible and the invisible.

Mythical Real: A Visual Journey into Shared Consciousness
When: July 17 to August 17
Where: Music Art Gallery, Lalitpur
Time: 10:00 am to 8:00 pm
Entry: Free



‘Confessions II’ reveals a more vulnerable Madonna

In a euphoric return to the dancefloor, Madonna reflects on lost communities and the mistakes she is finally ready to forgive.

○ RACHEL SYKES

Madonna's much-anticipated Confessions II has just broken official chart records, making her the first American woman to earn number-one albums across five decades. It's her tenth number-one record.

A kind of sequel to 2005's Confessions on a Dancefloor, it marks a euphoric return to form, released seven years after her last album, Madame X (2019), and two decades since the first Confessions earned her good reviews.

What's surprising critics and fans is not just the quality of the music, which sees Madonna and Confessions producer Stuart Price lovingly reference Chicago and Detroit house music, but the vulnerability of her lyrics.

Often characterised by defiance, the singer has always had moments of intimacy in her songs, yet she's never fully engaged in the confessional mode that bolster contemporary superstars like Taylor Swift. Confessions II might therefore be a spiritual sequel to Confessions on a Dancefloor, but the new album is both sonically different from the 1970s aesthetic of its precursor—and much more radically, movingly, confessional.

Confessional pop music

Confession has been one of pop music's top currencies since the mid-20th century. Coinciding with the emergence of a confessional mode in poetry, in the 1960s and 1970s singer-songwriters like James Taylor, Bob Dylan and Joni Mitchell gained widespread popularity for records which were considered “radically introspective”. Like the confessional poets, these records often “confessed” to intimate failures and experiences of shame, including details of mental health crises, affairs and the end of relationships.

Today, pop music is overwhelmingly assumed to represent the artist's life. From the lyrical disclosures of Lily Allen's West End Girl (2025) to the confession booth segment of Rosalia's Lux tour, many singers trade in the drama of confession. Sometimes they reference its religious, legal or psychoanalytic role as an act of truth-telling and repentance, but more regularly they draw on its secular meaning of revealing secrets and airing personal grievances.

In today's media landscape, where personal branding often relies on a star's ability to communicate openness and relatability, confessional address offers singers what musicologist Allan

Moore calls “first-person authenticity”, implying an almost unmediated communication between the artist and their audience.

This is what Taylor Swift does so successfully in both her lyrics and the “easter eggs” placed throughout her music, building a complex history of her work and private life that's most legible to devoted fans.

Madonna's synthetic intimacies

The ultimate postmodern popstar, there is possibly no one less related than Madonna.

Since 1982, the singer has experienced almost peerless fame, marked by fearless reinvention and never-ending controversy. This is the woman who Michael Jackson once described as a “nasty witch”, who called David



PHOTO: THE CONVERSATION

Letterman a “sick fuck” while smoking a cigar on live TV. She's also the woman who pioneered celebrity HIV/Aids activism, funding medical treatment for friends and including a Facts About Aids insert in her Like a Prayer album in 1989.

One of the ways Madonna used her fearlessness, and which she returns to in Confessions II, is in her defence of dance music as community and refuge.

The first half of the new album frames dancing as a space for intimacy through anonymity rather than confession. The opening song, I Feel So Free, introduces the singer hiding “in the shadows”, creating “a new persona” on the dancefloor.

Both this and the invocation of freedom in the song's title recall earlier work like Into the Groove (1985), where a 26-year-old Madonna joyfully proclaimed: “Only when I'm dancing can I feel this free / At night I lock the door where no one else can see.”

The album moves between the public and the private, the communal and the individual, deepening the experience through musical nods to Madonna's vast catalogue.

The drums on Bring Your Love remind us of Vogue (1990), and elements of Danceteria recall Music (2000). These references make the songs feel intimate even where their lyrics are broad, mining the rich history Madonna has with her fans and drawing on shared feelings of freedom, joy, and escape to be found on the dancefloor.

Madonna's confessional turn

Reviewers have been quick to note that the last half of Confessions II is where the songs are most confessional. While some have speculated that Read My Lips is about Madonna's divorce from Guy Ritchie, the singer has confirmed that Fragile was written about her brother, Christopher, and The Test reflects on her relationship with her daughter Lola.

A common trope of confessional poetry is the use of proper nouns to attach the singer's emotions to real people. In Bizarre, a reference to the Shelby Cobra, a car Madonna bought for Sean Penn on their wedding day, seems to confirm the song is about him.

While such details might be fun for internet detectives, the more radical use of naming comes in earlier songs like Danceteria, which memorialises a space and community that no longer exists. Named after the New York club where Madonna first performed in 1982, the song's generalised chorus—“Everybody get up and dance”—is countered by verses that are lengthy lists of real attendees, many of whom—Martin Burgoyne, Haoui Montaug, Keith Haring—died of complications from Aids.

This feels like a kind of intimacy only made possible by Madonna's life in the past decade. Co-producing her own (currently stalled) film biopic, and experiencing several bereavements and ill health, the new album feels both newly creative and intensely reflective. It is more revealing of Madonna than anything else in her career.

In confessional terms, it also does something frighteningly rare in pop by admitting to fallibility. On the first Confessions album, singles like Sorry repeat the title in seven different languages but it's never clear who's being asked to repent. On Confessions II, in The Test, Madonna admits to her daughter Lola: “I didn't think of how it could disturb / Or how it hurt / I wish I knew, the pain I caused...”

The mistakes here are Madonna's and she's finally ready to forgive.

— The Conversation





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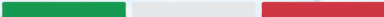


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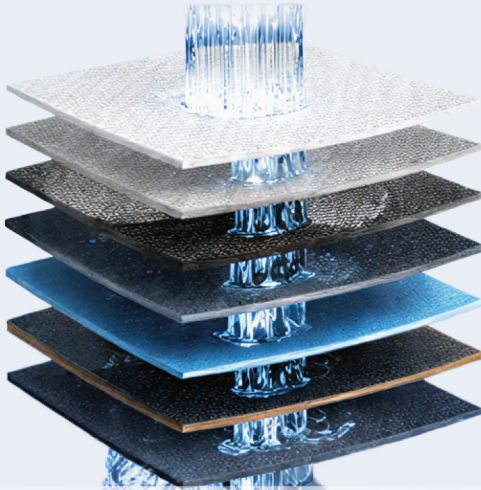
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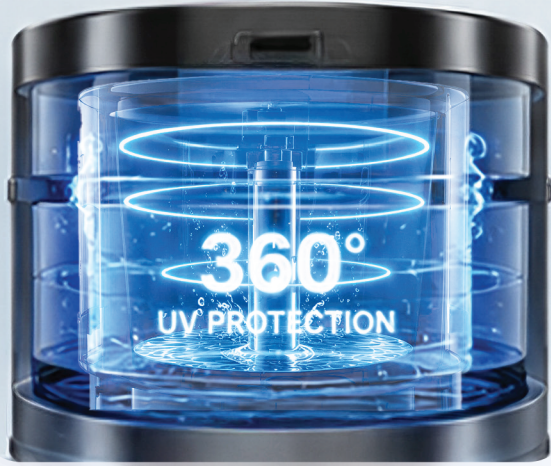
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