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The Hindu
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Questions
Build
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- ☒ Apply
- ☒ Stay Ahead

INDIAN POLITY
ECONOMY
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SCIENCE & TECHNOLOGY

“

The highest education is that which does not merely give us information but makes our life in harmony with all existence.

सर्वोच्च शिक्षा वह है जो हमें केवल जानकारी ही नहीं देती, बल्कि हमारे जीवन को समस्त अस्तित्व के साथ सामंजस्य में लाती है।

— Rabindranath Tagore

BATCH B3

START DATE - 19 OCT

100% MONEY BACK STOCK MARKET COURSE

▲ +2.45%
▲ +5.76%
▲ +1.32%
▲ +4.18%



**SCAN AND
FILL FORM NOW**

BATCH B3

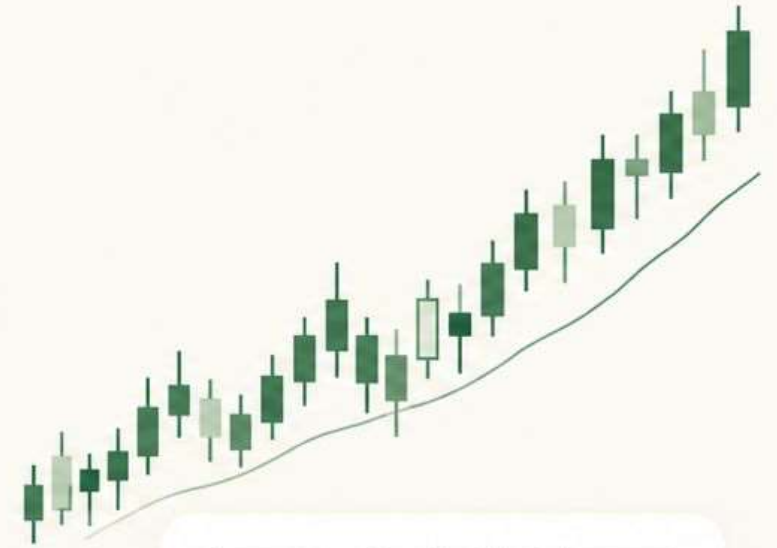
LUCK X | SKILL ✓

STOCK MARKET IS A SKILL

STOCK MARKET COURSE

100% MONEY BACK

START DATE - 19 OCT



**SCAN AND
FILL FORM NOW**

Today's Current Affairs | 17 October 2026

आज के समसामयिक मुद्दे — The Hindu • Indian Express • Financial Express — 8 articles + exam
PYQs + MCQs + Myth Buster

1

China curbs export of 40 technologies
चीन के निर्यात प्रतिबंध

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INS Samarthak inducted
आईएनएस समर्थक

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FSSAI कार्रवाई

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1 China curbs export of 40 technologies | चीन के निर्यात प्रतिबंध

China curbs export of 40 technologies

चीन के निर्यात प्रतिबंध

China to curb exports of 40 cutting-edge technologies including AI, photovoltaics

Ananth Krishnan
BEIJING

China on Friday announced a sweeping draft plan to restrict exports of more than 40 cutting-edge technologies, including solar manufacturing technologies, AI models, and some biotech platforms.

A number of technologies related to the manufacture of solar cells have been listed for either a complete export ban or restricted exports. While the draft plan does not restrict most solar exports, new controls on next-generation solar manufacturing technologies could impact efforts by countries including India to reduce dependence on China as they look to move up the solar chain.

Several AI-driven technologies have also been listed in the draft plan, an-

A new roadblock

The draft plan proposes export bans on 14 technologies and restrictions on 26 others



Solar: Perovskite and tandem-cell manufacturing know-how among the proposed bans; polysilicon production faces restrictions

AI, biotech: Select AI systems and cell- and gene-therapy platforms also targeted

India might face potential delays in solar investments, licensing and domestic manufacturing



border lawyer.

"The timetable for localisation is set to launch when domestic capacity from three independent domestic manufacturers exceeds 15 GW. This initial set of domestic manufacturers might experience

control over technologies or inappropriate proliferation..." the statement said.

The statement said China was adding 12 photovoltaic technologies covering polysilicon production, wafer manufacturing and solar-cell manufacturing.

Chinese interests

Citing the need to "safeguard national security and interests", it said, "photovoltaic technologies are increasingly being used in aerospace, defence, unmanned systems and other sensitive sectors; as a result, the national-security implications of technology exports have increased."

On the proposed AI controls, the spokesperson said that while "most AI technologies will continue to be freely exportable", China was adding 23 key AI technologies covering foundation models, intelli-

gences in the draft plan, announced on Friday by the Ministry of Commerce and the Ministry of Science and Technology and titled "Announcement No. 48".

It covers 40 key technologies in the fields of AI, biomedicine and photovoltaics. Of these, 14 technologies were proposed for a complete prohibition of export, including perovskite and tandem solar-cell module manufacturing technologies, AI-driven technology that could be used to generate and mutate malicious code, and some platforms related to cell and gene therapy.

A further 26 technologies were listed for restricted exports, including polysilicon engineering technologies used to make solar cells, if they involve production lines with annual output capacities of at least 30,000 tonnes.

Potential delays

Indian manufacturers in the solar space may, going forward, be impacted, including by licensing delays, said Santosh Pai, Honorary Fellow, Institute of Chinese Studies (ICS) and a cross-

turers might experience delays in commencing production due to Announcement 48," he said.

In March, India amended restrictions on Chinese investment imposed in 2020, and listed polysilicon and ingot-wafer segments as priority sectors for fast-track approvals.

These "might not receive traction since Chinese firms will face constraints in undertaking solo investments in India, or joint ventures and licensing deals with Indian counterparts on account of Announcement No. 48," Mr. Pai noted.

A spokesperson for China's Ministry of Commerce said in a statement that "in recent years, AI, biomedicine and photovoltaic technologies have seen expanding applications in sensitive fields."

"Major economies around the world have implemented varying degrees of export controls in these areas. Drawing on international practice, China is implementing necessary controls in accordance with the law to prevent risks arising from loss of

foundation models, intelligent agents, computing clusters and information-processing technologies.

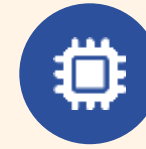
"Technologies such as autonomous malicious-code generation and mutation could be used to target critical infrastructure, defence systems and core government networks or to evade national security defences," the statement said.

"If such technologies were acquired by malicious actors, they could threaten national security and broader human security. China's objective is to establish security safeguards, prevent misuse and ensure that AI remains under human control."

The statement added that China remained "committed to building an open-source AI innovation ecosystem", and open-source AI projects and overseas chip fabrication activities "would be eligible for facilitation measures" while technologies already in the public domain through open-source publication or academic papers would "generally be exempt from export controls".

China to Curb Exports of 40 Cutting-edge Technologies incl. AI, Photovoltaics

चीन ने “घोषणा संख्या 48” के मसौदे में AI, जैव-चिकित्सा और सौर (फ़ोटोवोल्टिक) की 40 उन्नत तकनीकों के निर्यात पर प्रतिबंध/नियंत्रण का प्रस्ताव रखा – भारत के सौर उद्योग पर असर संभव



Announcement No. 48
घोषणा 48

1

The draft plan
मसौदा योजना



40

Technologies covered
तकनीकें

14

Complete export ban
पूर्ण प्रतिबंध

26

Restricted exports
प्रतिबंधित

3

Fields: AI, bio,
solar क्षेत्र

2

What is covered
क्या शामिल



► 12 photovoltaic techs – polysilicon, wafer, cells

12 सौर तकनीकें

► 23 AI techs – foundation models, AI agents

23 AI तकनीकें

► Cell & gene therapy platforms

जीन थेरेपी

3

China's reasons
चीन के तर्क



► “Safeguard **national security** and interests”

राष्ट्रीय सुरक्षा

► Solar tech used in aerospace, defence, drones

रक्षा उपयोग

► AI could make **malicious code**

दुर्भावनापूर्ण कोड

China curbs export of 40 technologies — in depth (1/2)

चीन के निर्यात प्रतिबंध — विस्तार से (1/2)

4

Impact on India
भारत पर असर



- ▶ Solar makers face **licensing delays**
लाइसेंस में देरी
- ▶ Harder **JVs & tech-licensing** with China
संयुक्त उद्यम
- ▶ Hurts push to move **up the solar chain**
आत्मनिर्भरता

5

India's solar policy
भारत की सौर नीति



- ▶ **PLI** for high-efficiency solar modules
PLI योजना
- ▶ **ALMM** – approved list of models & makers
ALMM
- ▶ Target: **500 GW** non-fossil capacity by **2030**
500 GW

6

Key terms | शब्दावली



- ▶ **Photovoltaic** – light → electricity directly
प्रकाश-विद्युत
- ▶ **Polysilicon** – raw material for solar cells
पॉलीसिलिकॉन
- ▶ **Perovskite** – next-gen solar-cell material
पेरोव्स्काइट

China curbs export of 40 technologies — in depth (2/2)

चीन के निर्यात प्रतिबंध — विस्तार से (2/2)

7 Tech becomes a trade weapon | तकनीक बनी हथियार



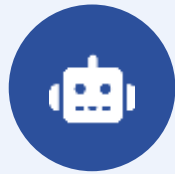
Rare earths
दुर्लभ मृदा

Curbs earlier
पहले



Solar tech
सौर तकनीक

Now curbed
अब



AI models
AI मॉडल

Now curbed
अब



Others
diversify
विविधीकरण

India, US, EU
भारत

8 Did you know? क्या आप जानते हैं?



► China makes >80% of the world's solar-panel supply chain

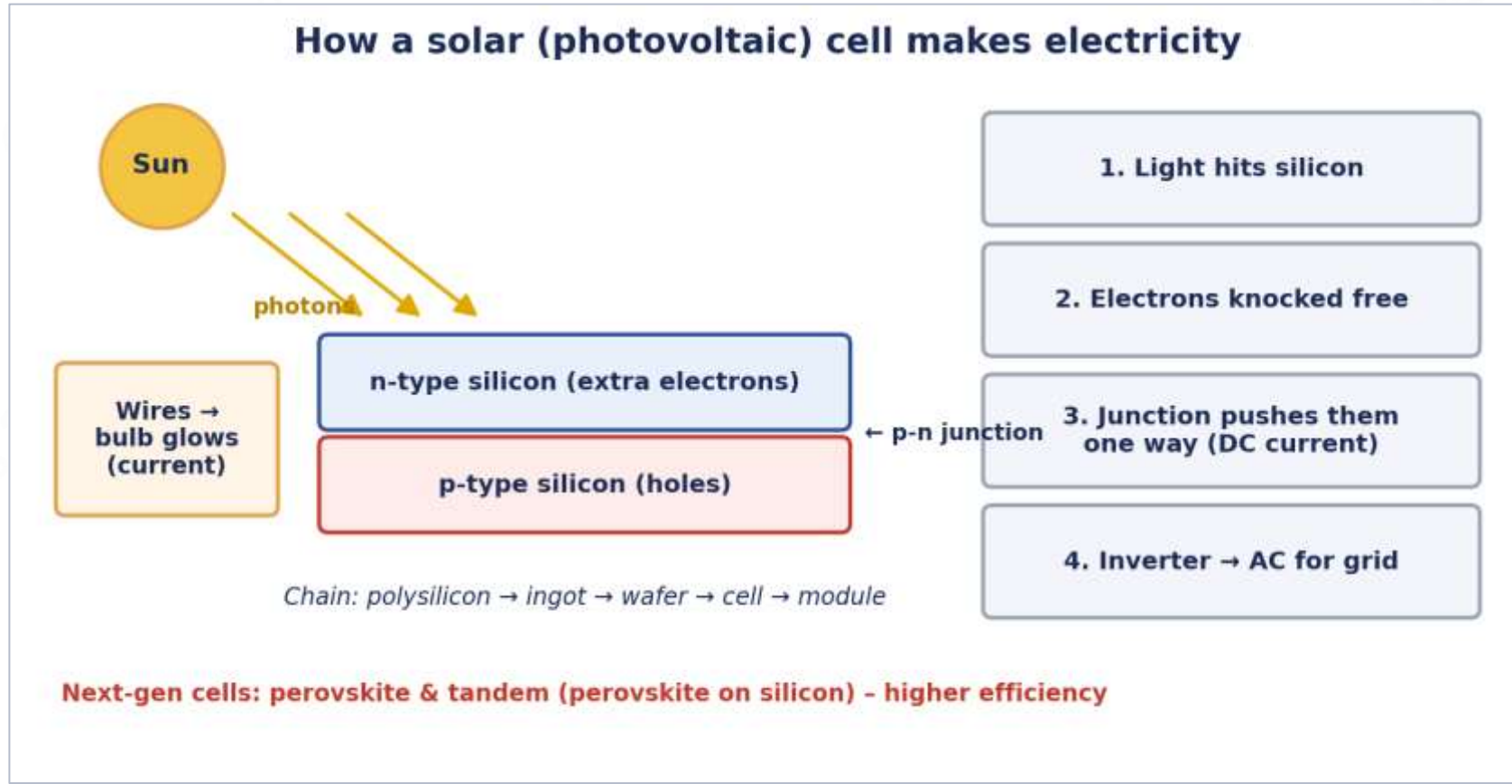
80%+

► India's **Press Note 3 (2020)** curbs FDI from bordering countries

प्रेस नोट 3

China curbs export of 40 technologies — Map & Diagram

चीन के निर्यात प्रतिबंध — मानचित्र व आरेख



Read the visual चित्र को समझें

- Light (photons) hits **silicon**
प्रकाश सिलिकॉन पर
- Electrons freed; **p-n junction** drives current
p-n संधि
- **Inverter** turns DC into AC
इन्वर्टर
- **Perovskite/tandem** = next-gen cells (now curbed)
नई पीढ़ी

THE HINDU • 17 OCT 2026

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1 INS Samarthak inducted | आईएनएस समर्थक

2 Rules to curb volatile airfares | हवाई किराया नियम



INS Samarthak inducted

आईएनएस समर्थक

L&T-built *INS Samarthak* inducted into Indian Navy

Saurabh Trivedi
NEW DELHI

The Indian Navy on Friday commissioned *INS Samarthak*, the first of two multi-purpose vessels being built by Larsen & Toubro (L&T), strengthening its capability to test and evaluate indigenously developed sensors and weapons amid an evolving maritime security environment.

Vice-President C.P. Radhakrishnan presided over the commissioning ceremony in the presence of Chief of the Naval Staff Admiral Krishna Swaminathan, and senior naval and Defence officials in Karwar.

According to the Indian Navy, *INS Samarthak* marks a significant milestone in India's indigenous shipbuilding efforts, highlighting the growing role of the private sector in developing platforms for the armed forces. The vessel has over 75% indigenous



The indigenous multi-purpose vessel *INS Samarthak*. PTI

content, according to the Navy.

Conceived primarily as a versatile platform for trials and evaluation, the ship will support the testing and training of new sensors and weapons developed by domestic industry. Its induction is expected to strengthen the Navy's ability to validate indigenous technologies before wider deployment, it added.

Named *Samarthak*, meaning 'the proponent', the vessel has been de-

signed to undertake a range of operational and developmental tasks. Besides supporting trials and evaluation, it can carry out maritime surveillance and reconnaissance, offshore patrolling and disaster relief operations.

The Navy said the vessel's versatility would also be particularly useful in an unpredictable maritime environment where traditional security challenges are increasingly accompanied by non-traditional threats.

L&T-built INS Samarthak

Inducted into Indian Navy

लार्सन एंड टुब्रो (L&T) द्वारा निर्मित बहुउद्देशीय पोत आईएनएस समर्थक कारवार में नौसेना में शामिल – स्वदेशी हथियारों व सेंसरों के परीक्षण के लिए



>75% indigenous
75% स्वदेशी

1 The ship | पोत



- ▶ **First of two** multi-purpose vessels (MPVs)
दो में पहला
- ▶ Built by **L&T** – private sector
निजी क्षेत्र
- ▶ **Samarthak** = “the proponent”
समर्थक

2 Ceremony | समारोह



- ▶ At **Karwar** naval base, Karnataka
कारवार
- ▶ Presided by **VP C.P. Radhakrishnan**
उपराष्ट्रपति
- ▶ Navy chief **Adm. Krishna Swaminathan**
नौसेना प्रमुख

3 Roles | भूमिकाएँ



- ▶ **Trials & evaluation** of new weapons
परीक्षण
- ▶ **Surveillance**, offshore patrol
निगरानी
- ▶ **Disaster relief (HADR)**
आपदा राहत

INS Samarthak inducted — in depth (1/2)

आईएनएस समर्थक — विस्तार से (1/2)

4

Naval commands
नौसेना कमान



Command कमान	HQ मुख्यालय
Western पश्चिमी	Mumbai
Eastern पूर्वी	Visakhapatnam
Southern (training) दक्षिणी	Kochi

5

Why it matters | महत्व



- ▶ Test **Indian** systems before fleet use
स्वदेशी परीक्षण
- ▶ Growing role of **private shipyards**
निजी शिपयार्ड
- ▶ Supports **Aatmanirbhar Bharat** in defence
आत्मनिर्भर

6

Karwar base | कारवार
अड्डा



- ▶ **Project Seabird** – India's largest naval base project
प्रोजेक्ट सीबर्ड
- ▶ On the **Arabian Sea**, Karnataka coast
अरब सागर
- ▶ Home to **aircraft carrier** berths
विमानवाहक

INS Samarthak inducted — in depth (2/2)

आईएनएस समर्थक — विस्तार से (2/2)

7 How a warship is born | युद्धपोत कैसे बनता है



Design
डिज़ाइन

Navy's design
bureau
नौसेना



Build
निर्माण

PSU / private
yard
शिपयार्ड



Sea trials
समुद्री परीक्षण

Harbour & sea
परीक्षण



Commissioning
कमीशनिंग

Joins fleet
बेड़े में

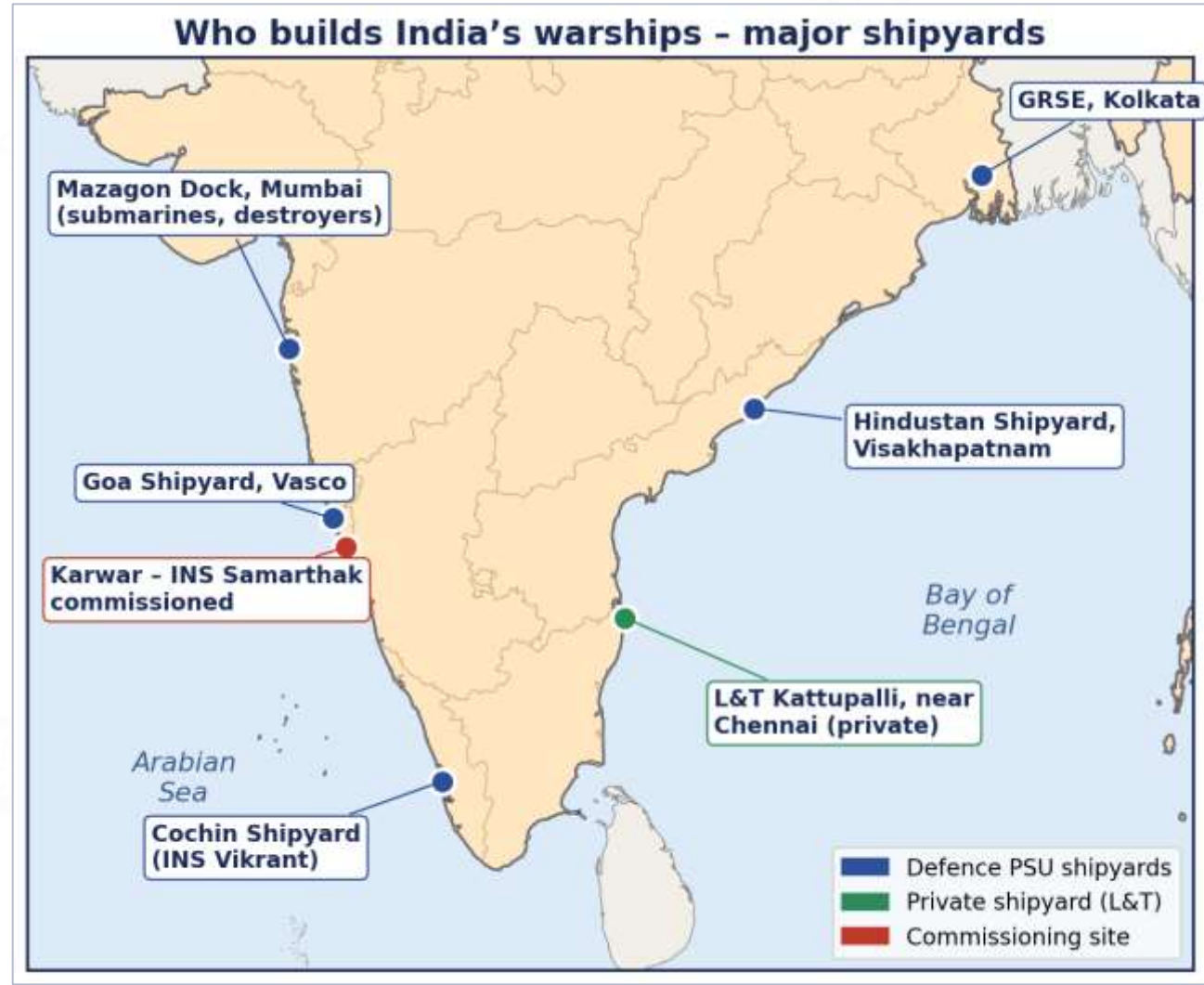
8 Did you know? क्या आप जानते हैं?



- **Navy Day – 4**
December (Op Trident,
1971)
4 दिसंबर
- **INS Vikrant (2022) –**
India's first indigenous
aircraft carrier
विक्रान्त

INS Samarthak inducted — Map & Diagram

आईएनएस समर्थक — मानचित्र व आरेख



Read the visual
चित्र को समझें

- Mazagon Dock – submarines, destroyers
मझगाँव डॉक
- Cochin Shipyard built INS Vikrant
कोचीन
- GRSE, HSL, Goa Shipyard – Defence PSUs
रक्षा PSU
- L&T Kattupalli – private yard
निजी शिपयार्ड

Rules to curb volatile airfares

हवाई किराया नियम

Rules to curb volatile airfares to be published in two weeks

Aaratrika Bhaumik
NEW DELHI

The Centre on Friday informed the Supreme Court that administrative approval had been granted for new aviation rules framed under the Bharatiya Vayayan Adhiniyam, 2024 to regulate volatile airfares and predatory pricing, and that they were likely to be published within two weeks.

Solicitor General Tushar Mehta, appearing for the Union government and the Directorate General of Civil Aviation (DGCA), told a Bench of Justices Vikram Nath, R. Mahadevan and Apareesh Kumar Singh that the rules had been finalised.

The court was hearing a public interest litigation (PIL) petition filed by social activist S. Laxminarayan seeking binding regulatory norms to curb arbitrary airfare pricing and ancillary charges levied by priv-

Inaction by the state in regulating fares is a dereliction of its constitutional duty, a petition had stated

ate airlines during festive periods, holidays and emergencies.

Senior advocate Ravindra Srivastava, appearing for the petitioner, however, questioned the delay in framing the rules, pointing out that concerns over steep airfares had resurfaced ahead of Diwali. The Bench asked Mr. Mehta to place the rules before the court by the next date of hearing on November 16.

The petition had pointed out that there is currently no regulatory authority vested with the power to review or cap airfares, enabling airlines to exploit consumers through hidden fees and unpredictable pricing. It said such practices disproportionately

affect economically weaker passengers, who are often compelled to purchase tickets during periods of peak surge pricing, while wealthier travellers can plan and book in advance.

"In a constitutional republic governed by the rule of law, the state cannot remain a mute spectator to this ongoing violation of rights. Inaction by the state in regulating fare algorithms, cancellation policies, service continuity, and grievance mechanisms constitutes a dereliction of its constitutional duty and calls for urgent judicial intervention," the plea stated.

"Try to provide some relief to passengers in view of this disparity. On the same day, for flights operating on the same route, one airline charges ₹8,000 while another charges ₹18,000 for economy class," the Bench had remarked while addressing Mr. Mehta.

Rules to Curb Volatile Airfares to Be Published in Two Weeks

केंद्र ने सुप्रीम कोर्ट को बताया – भारतीय वायुयान अधिनियम 2024 के तहत मनमाने हवाई किराए व “लूट-मूल्य निर्धारण” रोकने के नियम दो सप्ताह में प्रकाशित होंगे



*Festive fare spikes
त्योहार पर किराया*

1 What happened | क्या हुआ



- ▶ Centre: rules **approved**, out in **2 weeks**
2 सप्ताह
- ▶ SG **Tushar Mehta** for Centre & **DGCA**
DGCA
- ▶ Bench: **J. Vikram Nath**, Mahadevan, A.K. Singh
पीठ

2 The PIL | जनहित याचिका



- ▶ By activist **S. Laxminarayan**
एस. लक्ष्मीनारायण
- ▶ Fares spike in **festivals, holidays, emergencies**
त्योहार
- ▶ Hits **poorer** passengers hardest
गरीब यात्री

3 The gap | कमी



- ▶ **No regulator** can review or cap fares
कोई नियामक नहीं
- ▶ Hidden **ancillary charges**
छिपे शुल्क
- ▶ **“Mute spectator”** – dereliction of duty
मूक दर्शक

Rules to curb volatile airfares — in depth (1/2)

हवाई किराया नियम — विस्तार से (1/2)

4 Aviation bodies उड्डयन संस्थाएँ



Body संस्था	Role भूमिका
DGCA DGCA	Safety regulator सुरक्षा
AAI AAI	Runs airports हवाई अड्डे
AERA AERA	Airport charges हवाई अड्डा शुल्क
BCAS BCAS	Aviation security सुरक्षा

5 The new law | नया क़ानून



- **Bharatiya Vayuyan Adhiniyam, 2024**
2024
- Replaced colonial **Aircraft Act, 1934**
1934
- Fares were **deregulated in 1994**
1994 से मुक्त

6 Pricing terms मूल्य शब्दावली



- **Dynamic pricing** – fares change with demand
गतिशील मूल्य
- **Fare buckets** – seats sold in price slabs
किराया स्लैब
- **Predatory pricing** – exploitative fares
शोषणकारी मूल्य

Rules to curb volatile airfares — in depth (2/2)

हवाई किराया नियम — विस्तार से (2/2)

7 Flyer's grievance path | यात्री शिकायत मार्ग



Airline
एयरलाइन

Nodal officer
नोडल अधिकारी



AirSewa
एयरसेवा

Govt portal
सरकारी पोर्टल



DGCA
DGCA

Regulator
नियामक



**Consumer
commission**
उपभोक्ता आयोग

Compensation
मुआवज़ा

8 Did you know? क्या आप जानते हैं?



► **UDAN** (2016) – capped fares on regional routes

उड़ान

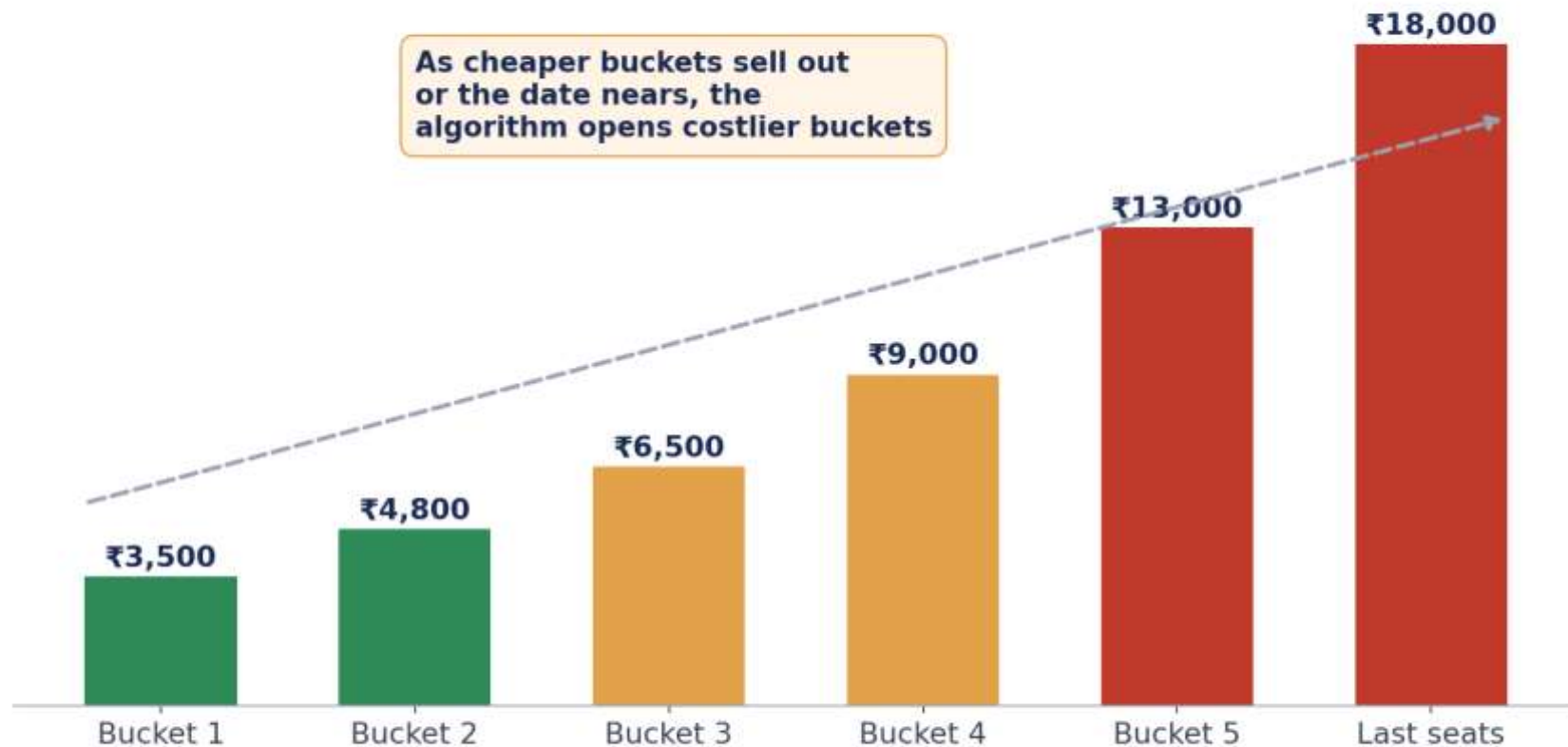
► India is the world's **3rd-largest** domestic aviation market

तीसरा

Rules to curb volatile airfares — Map & Diagram

हवाई किराया नियम — मानचित्र व आरेख

Dynamic pricing: how one flight's seats are sold in "fare buckets" (illustrative)



Festival rush → buckets close faster → fares jump. Proposed rules aim to curb such volatility.

Read the visual
चित्र को समझें

- Seats sold in **fare buckets**
किराया स्लैब
- Cheap buckets sell **first**
सस्ते पहले बिकते
- Algorithm opens **costlier** buckets
एल्गोरिदम
- Festival rush = **faster jumps**
त्योहार में उछाल



Necessary corrective

Reformation and university system are necessary for the nation

The Hindu Commission of India (HCU) has announced a special committee to review the state of higher education in India. The committee will be headed by a retired judge of the Supreme Court. The committee will also have a member from the Ministry of Education. The committee will submit a report to the President of India by the end of the year.

1 Metrics to minds — restoring purpose to universities

There was a time when a national examination system, like the one in India, was a mark of a nation's commitment to higher education. It was a time when the state was the primary provider of higher education, and the state was responsible for the quality of that education. Today, the state is no longer the primary provider of higher education, and the state is no longer responsible for the quality of that education. The state has abdicated its responsibility, and the state has allowed the market to take over higher education. The result is a system of higher education that is driven by profit, not by purpose.



Dr. V. K. Rajwade

The committee will be headed by a retired judge of the Supreme Court. The committee will also have a member from the Ministry of Education. The committee will submit a report to the President of India by the end of the year. The committee will also have a member from the Ministry of Education. The committee will submit a report to the President of India by the end of the year.

Let disputation decide

The committee will be headed by a retired judge of the Supreme Court. The committee will also have a member from the Ministry of Education. The committee will submit a report to the President of India by the end of the year.

The committee will be headed by a retired judge of the Supreme Court. The committee will also have a member from the Ministry of Education. The committee will submit a report to the President of India by the end of the year.

2 midterms as Donald Trump's test, stakes for India

With less than two weeks to go before the midterm elections in the United States, the stakes for India are high. The outcome of the elections will have a significant impact on India's relationship with the United States. India is a key ally of the United States, and the United States is a key ally of India. The outcome of the elections will determine whether the United States will continue to support India, or whether it will withdraw its support.



Dr. V. K. Rajwade

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पृष्ठ 6 • संपादकीय

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1 Metrics to minds – universities | विश्वविद्यालय

2 U.S. midterms & India | अमेरिकी मध्यावधि चुनाव

Metrics to minds – universities

विश्वविद्यालयों का उद्देश्य

Metrics to minds – restoring purpose to universities

There was a time when a national examination served a clear and limited purpose in India: to find a few thousand officers, soldiers and engineers, and to do it fairly across a vast subcontinent. That restraint is gone. We have taken the logic of the Indian Administrative Service (IAS) and the Indian Institutes of Technology (IITs) and stretched it across every discipline, every college and every career. A device designed for the few now governs the many. And the country is paying the price for this overreach.

The National Eligibility-cum-Entrance Test (NEET), the Joint Entrance Examination (JEE), the University Grants Commission National Eligibility Test (UGC NET) and other examinations now test lakhs of candidates across disciplines ranging from oncology to organic chemistry and from history to Punjabi literature, all funnelled through the same multiple-choice format. Understandably, this method is designed for uniformity, when in fact it is being used to identify talent, reasoning ability and critical thinking. This precisely is what uniform testing misses out.

Let departments decide

The alternative is simple. Let institutions choose. No national agency can tell what a good student of literature or physics is made of better than the department that will admit her. Departmental examinations indeed, restore judgment to faculty, and freedom to students to apply where their aptitude lies, not where a single all-India rank deposits them. This is not nostalgia. It is the norm in the very systems in the West that we hold up as models.

Professorial appointments were once based on discussions with people who knew the work. It was an examination of judgment through intellectual interchange, not of facts. Teachers, who were superb, often went beyond the syllabus and were always ready for a dialogue. None had sat the NET. Today, there are many students with far more talent than the test rewards. They fail not because they cannot think, but because the test does not ask them to. It merely asks them to master a technique. We have, in the name of standardisation, built a mechanism that rejects exactly what it claims to examine.

No education body appears to have ever conducted the historical comparison that would make this argument undeniable rather than anecdotal. I would wager what such a survey would find, having watched the change from the inside for decades. The quality of discussion in a classroom, the depth of a student's reading, the willingness of a teacher to be genuinely questioned rather than merely quoted, has thinned considerably. What has replaced it is a



Shelley Walla

Has taught cultural and literary theory at Punjab University Chandigarh

Standardised examinations are undermining academic judgement, intellectual diversity and institutional autonomy in India's higher education system

generation arriving through memorisation-heavy, choice-based testing, showing little of the wide, unstructured reading that used to be simply assumed of anyone entering a classroom. The examination has indeed changed what the classroom was meant to be.

The numbers game

The same malady runs through the procedures of recruitment. Selection committees increasingly lean on publication counts and research scores. Minimum publication requirements attached to promotions and appointments have created a market for papers rather than a market for ideas. Journals of no discernible academic standing exist largely to accept whatever applicants must publish to meet prescribed research-score requirements by a given deadline. The University Grants Commission's 2018 Regulations discontinued the earlier APJ-based Performance Based Appraisal System (PBAS) and introduced a revised assessment framework incorporating research scores. Yet, the underlying problem persists. Academic achievement is still too often reduced to what can be counted.

The same arithmetic has hollowed out the PhD itself – this is being said based on direct observation rather than hearsay. When a candidate's doctorate is weighed for a teaching post, 30 marks are commonly set aside for it in the selection matrix. This is a substantial share of the total. Yet, almost none of that weight indicates the quality of the mind behind the thesis, the rigour of the argument, or the calibre of the papers the candidate drew from it. Getting the International Standard Book Number (ISBN) or an International Standard Serial Number (ISSN) is no evidence of scholarly merit. So-called authenticated journals publish across seven or eight disciplines under a single title, a "Journal of International Studies" that will print history, management, literature, and law in the same issue, with no serious process of sending submissions out to qualified referees. Whoever submits, gets published.

Moreover, the exercise of supervision has grown just as flimsy at the other end of the pipeline, something visible in a doctoral thesis dashed off with a report from a supervisor who has not properly read it. The *via voce* sadly stands reduced to a formality so thin that those who sit through it treat it as something of a joke.

The absurdity reaches its peak at the vice-chancellor's chair. Search committees have been observed asking candidates how many patents they hold – a question with no relevance whatsoever outside a narrow band of applied science. The answer has been observed to favour candidates from the Science, Technology, Engineering and Mathematics (STEM) fields almost by design. This is because a scientist

running a large laboratory can attach his name to every research candidate's paper that passes through it, thus inflating a publication count which no humanities scholar working alone could ever match.

Such a candidate arrives at the vice-chancellor's office having spent an entire career inside one laboratory, with no exposure to the university beyond it. It would not be incorrect at all to say that a vice-chancellor of this kind has, in many cases, never read a novel or a poem, and he is being asked to preside over an institution whose purpose is precisely the cultivation of minds beyond the laboratory.

None of this can be fixed by adjusting the metrics alone, because a great many selections never really turn on metrics in the first place. Too many appointments in Indian universities are settled by networking rather than judgment. Merit, in such cases, was never actually the criterion being weighed.

This writer's own interview for the post of associate professor had a committee of four of the most eminent professors in the country, headed by a genuinely learned vice-chancellor; the interview was conducted for over 40 minutes. It was a rigorous, unhurried conversation, and the selection that followed was entirely fair, without a single string pulled on anyone's behalf. That is the standard against which today's appointments, and for that matter today's admissions, ought to be measured.

Let us be clear. Harsher laws will not repair a broken system. Penalties for examiners and testing agencies may punish a lapse, but they do nothing to prevent it. If we want universities that can compete globally, we must start where quality is actually made. This is happening in university departments through appointments made by peers who are willing to be answerable for their judgment. This is the operating logic observed at many universities of higher learning.

Not for reasons of nostalgia

Decentralising examinations back to faculties, and restoring appointments to peer scrutiny and not point-scoring, is not a wishful turn. It is a claim about what a university is for. It demands more time, more accountability, and the courage to defend a choice without a number to hide behind. In return, it gives institutions back their proper responsibility to select candidates not for "cracking" the examination, but for their intellectual competence. If we want universities that form minds rather than calculate scores, we must restore our trust in the academic judgement of those who work within them. Their integrity should be the measure of their decisions, and society must ultimately hold them accountable not for the scores they assign but for the quality of their judgement.

Metrics to Minds — Restoring Purpose to Universities



Op-ed: Shelley Walia
लेख

लेखक: NEET, JEE, UGC-NET जैसी एकरूप परीक्षाएँ और प्रकाशन-गणना आधारित नियुक्तियाँ अकादमिक विवेक, बौद्धिक विविधता और संस्थागत स्वायत्तता को कमजोर कर रही हैं

1 The argument | तर्क

- ▶ Exam meant **for the few** now governs the many
कुछ के लिए बनी
- ▶ MCQs test **technique**, not reasoning
तकनीक
- ▶ Classroom discussion has **thinned**
चर्चा घटी

2 “Numbers game” अंकों का खेल

- ▶ Hiring by **publication counts**
प्रकाशन गणना
- ▶ **Predatory journals** publish anything
फ़र्जी पत्रिकाएँ
- ▶ PhD = **30 marks**, quality ignored
गुणवत्ता नहीं

3 Solution | समाधान

- ▶ Let **departments** choose students
विभाग चुनें
- ▶ Appointments by **peer scrutiny**
सहकर्मी समीक्षा
- ▶ Harsher laws **won't fix** quality
क़ानून काफ़ी नहीं

Metrics to minds – universities — in depth (1/2)

विश्वविद्यालयों का उद्देश्य — विस्तार से (1/2)

4

National tests
राष्ट्रीय परीक्षाएँ



Test परीक्षा	Body संस्था
NEET-UG NEET	NTA
JEE Main JEE	NTA
CUET CUET	NTA
UGC-NET NET	NTA for UGC

5

Regulators | नियामक



- ▶ **UGC** – set up **1956**
(UGC Act)
UGC 1956
- ▶ **UGC Regulations**
2018 – faculty hiring rules
2018 विनियम
- ▶ NEP proposes **HECI**
single regulator
HECI

6

NEP 2020 link | NEP
2020



- ▶ Aim: **critical thinking**
over rote learning
आलोचनात्मक चिंतन
- ▶ **GER 50%** in higher
education by **2035**
50% GER
- ▶ **Multidisciplinary**
universities
बहुविषयक

Metrics to minds – universities — in depth (2/2)

विश्वविद्यालयों का उद्देश्य — विस्तार से (2/2)

7 NEP 2020: new UG pathway | नया स्नातक मार्ग



4-year UG
4 वर्षीय

Honours /
research
ऑनर्स



Multiple exit
बहु-निकास

Cert / diploma
प्रमाणपत्र



Academic
Bank of
Credits

ABC
Credits stored
क्रेडिट



Multidisciplina
ry
बहुविषयक

Mix subjects
विषय चुनें

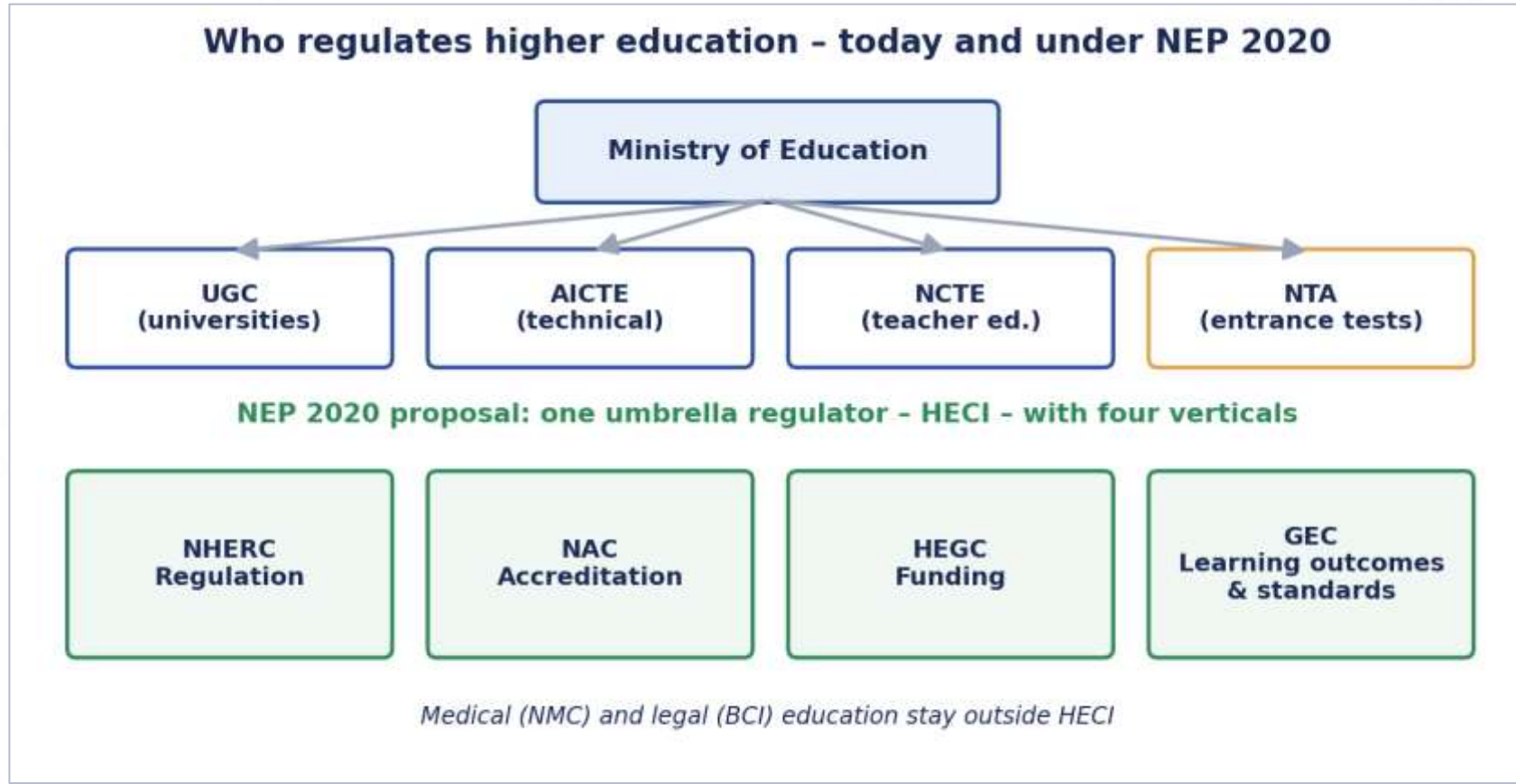
8 Did you know? क्या आप जानते हैं?



- ▶ NTA was set up in 2017
NTA 2017
- ▶ Radhakrishnan Commission (1948) – first university education commission
1948

Metrics to minds – universities — Map & Diagram

विश्वविद्यालयों का उद्देश्य — मानचित्र व आरेख



Read the visual
चित्र को समझें

► Today: **UGC, AICTE, NCTE + NTA**
अलग नियामक

► NEP: one umbrella body **HECI**
HECI

► 4 verticals: **NHERC, NAC, HEGC, GEC**
4 स्तंभ

► **NMC, BCI** stay outside
बाहर

U.S. midterms & stakes for India

अमेरिकी मध्यावधि चुनाव

U.S. midterms as Donald Trump's test, stakes for India

With less than three weeks to go before Americans vote in the midterm elections on November 3, 2026; the polls are so called because they fall midway through a President's four-year term. The President is not on the ballot. Unlike India's Election Commission, the United States' federal Election Assistance Commission does not run elections, and voter registration, voting and counting are managed primarily by state and local authorities under a decentralised system. Each State has its own rules, and thousands of counties and towns print ballots, establish polling centres and count votes. Many Americans vote early, by post or in person, and counting can take days.

Voters will choose the Congress that shapes the President's last two years. All 435 seats in the House of Representatives are due for election, since members serve two-year terms. In the Senate, where members serve six years, 35 of the 100 seats are up for election, including special elections in Ohio and Florida. Republicans hold a narrow majority in the House, where 218 seats are needed for control, and 53 seats in the Senate, so the Democrats need a net gain of four. Voters in States, including California, Texas and Florida, will also elect 39 Governors. Those elected now will be in office for the 2028 presidential election, and many will sign off on its results.

On the forecasts

The forecasts favour the Democrats in the House, where the Cook Political Report expects them to gain between five and 15 seats. The Senate is closer, with Democrats narrowly ahead in Texas, Iowa and Michigan.

Indian readers would closely follow the race for Ohio Governor. Vivek Ramaswamy, who sought the Republican presidential nomination in



Anil Raman

A retired Brigadier and a research fellow in the Geopolitics Program of Takshashila Institution

The midterm elections will test the U.S. President's leadership, congressional control and the future of India relations

2024, would be the State's first Indian-American Governor. He now trails the Democrat, Amy Acton, a former State Health director, by six points in one recent poll and nine in another. A poor national mood for Republicans explains much of this.

His campaign has also faced open hostility towards his Indian heritage and Hindu faith, from a primary rival and online – part of a wider rise in anti-Indian rhetoric on the American right since the H-1B debate.

Midterms usually serve as a verdict on the President, and the President's party usually loses seats. In this case, President Donald Trump has made this election about himself, even if many Republican candidates would have preferred otherwise. In September, the Republicans held their first-ever midterm convention, in Dallas, built around Mr. Trump. He is now on a rally tour of at least 17 States, telling supporters to "pretend I'm on the ballot". His approval stands at about 30%, and registered voters prefer the Democrats for Congress by around eight points.

The key issues

Five issues dominate. The first is the cost of living, as groceries, housing and fuel grow dearer and tariffs push prices up. The second is the war with Iran, launched with Israel in late February 2026, which is unpopular and has made fuel costlier. The third is immigration, where large deportation raids have cost the Republicans their old advantage. The fourth is health care, where cuts to Medicaid, the public insurance programme for low-income Americans, are among the administration's least popular measures. The fifth, crime in America's cities, is the Republicans' strongest card, and the issue on which Mr. Trump polls best.

The campaign is also shadowed by fears about the vote itself. Mr. Trump has pushed for proof of

citizenship to register, pressed Republican States to redraw their congressional maps in mid-decade, and called on Republicans to "take over" voting in some places.

He has not ruled out sending immigration agents or the National Guard to polling stations. Federal law bars armed agents from polling places, and officials say immigration agents will not patrol them, but the threat alone may keep some voters at home. Asked whether he would accept a defeat, Mr. Trump said he would, if the elections are honest.

Impact on India

For India, the election comes at a difficult moment. U.S. tariffs on Indian goods rose to 50% in 2025 before a February framework cut them to 18%, and the interim deal is still unsigned. On September 18, Mr. Trump signed a law allowing tariffs of up to 100% on the largest buyers of Russian energy, including India, with 58 House Democrats voting for it. The \$1,00,000 fee on new H-1B visas and Washington's warmth towards Pakistan add to the strain.

A recent study by the Takshashila Institution, based on 42 interviews in Washington, found that support for India in Congress is wide but shallow. Groups opposed to cheap imports, skilled migration, and Russian oil money are smaller, but they care more, and they vote. India had friends rather than costs: many members liked India but no member paid a price for harming it.

A Democratic House could ease the treatment of Indian students and workers and press to end a war that has raised India's oil bill. It is unlikely to change the tariffs or the Russia law. A President weakened at home may also look abroad for wins – either a trade deal with India or fresh pressure on it. New Delhi should expect the relationship to be decided in the White House, whoever controls Congress.

LETTERS TO THE EDITOR

U.S. Midterms as Donald Trump's Test, Stakes for India

3 नवंबर 2026 के अमेरिकी मध्यावधि चुनाव राष्ट्रपति ट्रंप की परीक्षा – कांग्रेस का नियंत्रण भारत के व्यापार, टैरिफ़, H-1B और रूसी तेल पर असर डालेगा



3 Nov 2026
3 नवंबर

1 What is at stake क्या दाँव पर



435

House seats
(all)
प्रतिनिधि सभा

35/100

Senate seats
सीनेट

39

Governors
गवर्नर

~30%

Trump approval
लोकप्रियता

2 Key issues | प्रमुख मुद्दे



- ▶ **Cost of living, tariffs**
महँगाई
- ▶ **Iran war** (from Feb 2026), fuel prices
ईरान युद्ध
- ▶ **Immigration, Medicaid cuts, crime**
आप्रवासन

3 Stakes for India भारत पर असर



- ▶ Tariffs **50% → 18%**;
interim deal unsigned
टैरिफ़
- ▶ Law: up to **100% tariff**
on Russian-oil buyers
100%
- ▶ **\$1,00,000** fee on new **H-1B** visas
H-1B शुल्क

U.S. midterms & stakes for India — in depth (1/2)

अमेरिकी मध्यावधि चुनाव — विस्तार से (1/2)

4

U.S. Congress
अमेरिकी कांग्रेस



House प्रतिनिधि सभा	Senate सीनेट
435 members 435	100 (2 per State) 100
2-year term 2 वर्ष	6-year term 6 वर्ष
All seats every 2 yrs सभी	1/3 every 2 yrs एक-तिहाई

5

U.S. vs India elections
तुलना



- ▶ U.S.: **States & counties** run elections
राज्य चलाते
- ▶ India: **ECI** (Art 324) runs them centrally
ECI
- ▶ U.S. Senate ≈ Rajya Sabha – **but directly elected**
सीधा चुनाव

6

India in Congress
कांग्रेस में भारत



- ▶ Support “**wide but shallow**” (Takshashila study)
व्यापक पर उथला
- ▶ Opponents fewer, but **more motivated**
विरोधी सक्रिय
- ▶ Relationship decided in the **White House**
व्हाइट हाउस

U.S. midterms & stakes for India — in depth (2/2)

अमेरिकी मध्यावधि चुनाव — विस्तार से (2/2)

7 U.S. election calendar | चुनाव कैलेंडर



Primaries
प्राइमरी

Party picks
उम्मीदवार



Vote: 3 Nov 2026
मतदान

Midterms
मध्यावधि



3 Jan 2027
3 जनवरी

New Congress
नई कांग्रेस



Nov 2028
नवंबर 2028

Presidential
राष्ट्रपति चुनाव

8 Did you know? क्या आप जानते हैं?



► Midterms fall **midway** through the 4-year presidential term

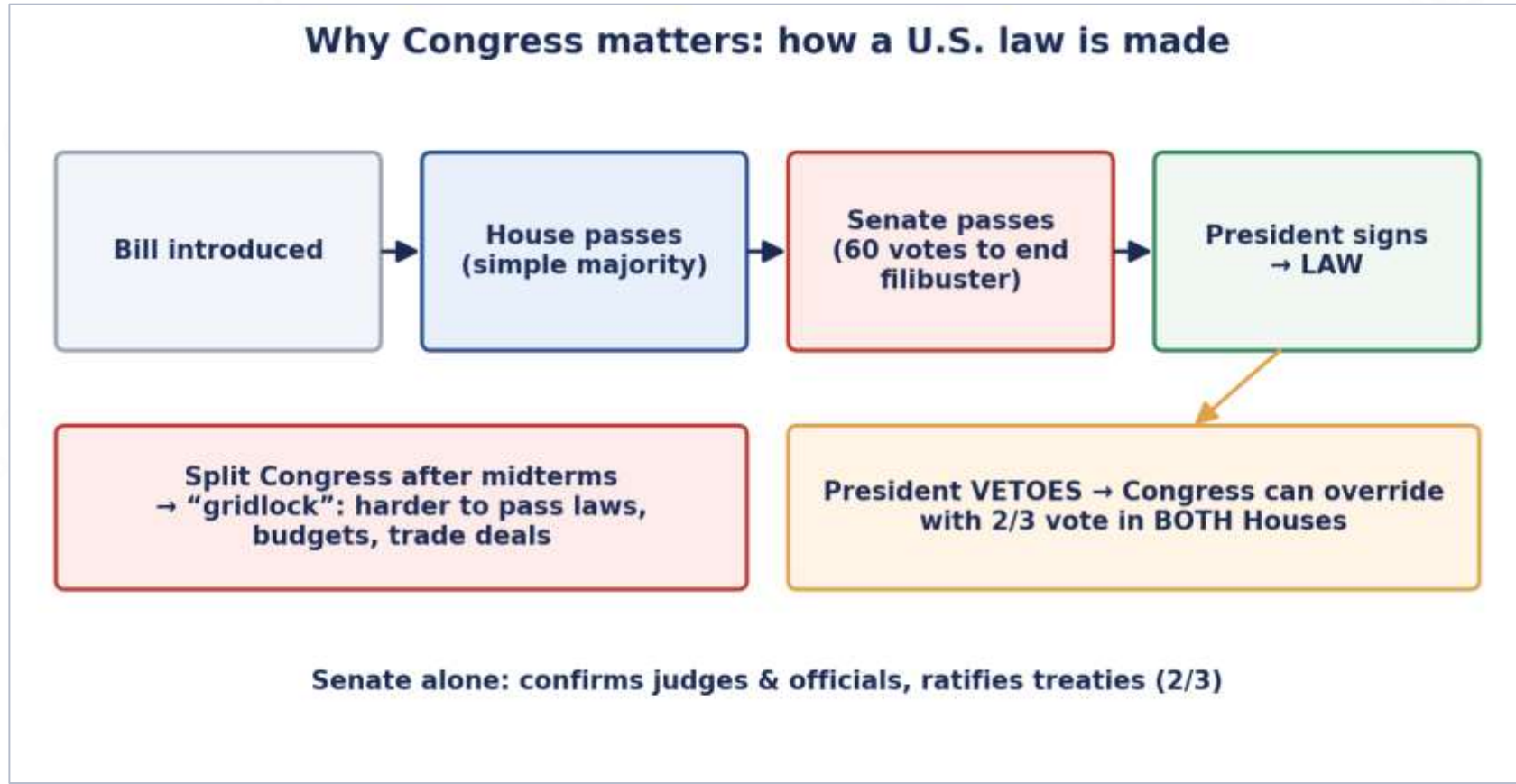
मध्यावधि

► U.S. President's party **usually loses seats** in midterms

सीटें घटती

U.S. midterms & stakes for India — Map & Diagram

अमेरिकी मध्यावधि चुनाव — मानचित्र व आरेख



Read the visual
चित्र को समझें

- ▶ Bill must pass **House + Senate**
दोनों सदन
- ▶ Senate needs **60 votes** to end filibuster
60 वोट
- ▶ **Veto** override: **2/3** in both Houses
2/3
- ▶ Split Congress → **gridlock**
गतिरोध

Tigray: Ethiopia–Eritrea war fears

टिग्रे संघर्ष

Tigray conflict revives fears of Ethiopia-Eritrea war

A peace deal signed in November 2022 ended two years of brutal fighting in the Ethiopian state, but disputes over political power, territory and the government of armed groups continue to simmer. Escalating fighting between the TPLF and govt. forces, coupled with worsening relations between Ethiopia and neighbouring Eritrea, has raised fears of another war with wide regional consequences.

NEWS ANALYSIS

Sharmada Venkatasubramanian

In November 2022, a peace agreement put an end to two years of brutal conflict in Ethiopia's Tigray region. Almost four years later, the conflict has resurfaced, with the Tigray People's Liberation Front (TPLF) having formed an alliance with other armed opposition factions, and the Ethiopian government forces managing to reclaim control of Mekelle, the capital of the region. At the same time, the conflict has raised the threat of direct military confrontation between Ethiopia and its neighbour, Eritrea.

Ethiopian forces, along with their allies, have marched into several towns in the Tigray region towards the Eritrean border. Meanwhile, reports on Eritrean forces being present in Ethiopia's territory are still under dispute, and there are no diplomatic relations left between the two countries anymore.

The reasons for this conflict go back to the political transformation in Ethiopia and the old rivalry between the regions.

For almost three decades, the TPLF dominated the ruling coalition of Ethiopia. That ended in 2018, when Abiy Ahmed became Prime Minister. He made peace with Eritrea's President, Isaias Afewerki,

closing the stand-off left by the 1998-2000 border war, and won the Nobel Peace Prize for it.

The government started centralising political powers, and at the same time, the relationship between the government and the TPLF worsened. The TPLF, with a strong influence in Tigray, perceived the government as a danger to the region's sovereignty and refused to join the coalition.

'Unconstitutional polls' Tension between the TPLF and the government increased in 2020 as the TPLF conducted regional elections in Tigray despite the decision by the federal government to postpone national elections due to the outbreak of the coronavirus pandemic. The former claimed that the federal government deliberately postponed conducting the elections and that the pandemic was not the only reason for it.

The Tigray regional government claimed that their elections were not unconstitutional while Addis Ababa declared them illegal, further deepening the dispute.

The situation worsened in November 2020 when federal forces deployed military to fight in Tigray.

Troops from the Ethiopian government, Amhara forces, and Eritrea fought against the TPLF and its military wing, TDF, or Tigray Defence Forces.

During the war, many people were internally displaced and suffered food shortages. Cases of mass killings and rapes were also reported. Although there are many estimates, the total number of casualties are not certain. There are reports from Ghent University that the war led to about 5,00,000 deaths.

A cessation of hostilities agreement that was signed in Pretoria, South Africa, brokered by the African Union (AU) in November 2022 put an end to the large-scale violence. The agreement covered such items as disarmament, restoration of the government's control over the area, provision of humanitarian assistance, and repatriation of the displaced people.

However, Eritrea, which fought together with Ethiopia, did not sign the agreement, which later mattered a great deal.

The deal also left hard questions open like who disarms Tigrayan forces, who controls territory held by Amhara militias, and where Tigray fits in the federal system. The demobilisation and re-integration of the Tigrayan forces was among other issues that still needed addressing.

Then the TPLF began to fracture.

The collapse of the peace process went hand in hand with deep divisions emerging in the TPLF ranks.

Leadership disagree-



Tight watch: Ethiopian police personnel are on high alert, rising hostilities with the TPLF on October 9. AFP

ments in the TPLF emerged regarding the party's relations with the federal government and the Pretoria agreement.

In March 2025, Getachew Reda, who headed the transitional administration in the region, was ousted because of differences with the hardline elements in the party. By 2026, the faction led by Debretsion Gebremichael took control of the political machine in the region.

Civil unrest

The relations between the Tigray and the federal government deteriorated into a military conflict because of political disputes.

On September 20, seven armed groups announced an alliance with a stated aim of overthrowing Mr. Abiy's government and installing a transitional administration.

Three days later the TPLF-led alliance attacked government forces across



Sonnet patrol in Mekelle amid October 9. AFP

Tigray, Amhara and Afar. The rebels took Mekelle, the Tigrayan capital, and its airport. They did not hold it long. The army leaned on drones and airpower, and a pro-government Tigrayan militia, the Tigray Peace Force, fought alongside it. The rebels announced their withdrawal from Mekelle on October 3, and government-allied forces moved in. The TPLF said its regional government would operate from somewhere else.

While the takeover of Mekelle has put the federal forces in charge of Tigray's regional capital city, it is far from the end of the insurgency.

After entering Mekelle, government-backed forces moved north along main roads toward the Eritrean border in early October.

In accordance with a Reuters report on October 13, the Ethiopian forces have since moved further to a border town, which

was under the control of the TDF before.

The conflict has spilled beyond Tigray. The Amhara insurgency has impacted the transportation routes of the federal forces, while the fighting in Afar poses a threat to the corridor connecting Addis Ababa and Djibouti. This corridor serves the vast majority of Ethiopia's maritime trade.

Complicated battlefield

The situation on the battlefield is, therefore, much more complicated than the simple winning of the government. The control of big cities provides the government with an advantage, but does not mean that the TPLF was defeated and that the government can restore order in the region.

With regard to the human cost, although most of the evidence is still thin because of communications disruption, Human Rights Watch says it has received reports of civilians killed and wounded by shelling in southern Tigray, and that some health facilities had to shut.

One of the most dangerous consequences of the renewed conflict in Tigray may be the direct war between Ethiopia and Eritrea.

These two countries have a history of bad relations. From 1998 to 2000, they were engaged in a border war, and their relationship did not improve for many years afterward.

During the 2020-2022 war in Tigray, Eritrean troops were fighting along with the troops of the Ethiopian federal government against the TPLF. However, their relations deteriorated due to Eritrea's exclusion from the Pretoria negotiations.

On October 9, Ethiopia informed the UN Security Council about the intrusion of Eritrean troops into its territory up to 60 km deep into Tigray and invoked Article 51 of the UN Charter. Eritrea, however, denies invading Ethiopia.

Its Foreign Minister, Osman Saleh, wrote to the council that Ethiopia had made a "deplorable declaration of war" and he called upon the Security Council to take action against Ethiopia.

According to Eritrea, Ethiopia's desire for access to the Red Sea poses a threat to the sovereignty of Eritrea.

The deterioration of relations is evident from the fact that the Ethiopian government shut down its mission in Asmara, while Eritrea ended its diplomatic ties with Ethiopia. Both parties gave contradictory statements at the UN.

Ethiopia lost its coastline when Eritrea became independent in 1993 and now relies on Djibouti for most of its sea trade. After being sworn in for a new five-year term on October 5, Mr. Abiy told Parliament that Ethiopia's modernisation cannot be realised

without sea access.

Ethiopian officials say they want it through dialogue. Ethiopia has pointed out the country's historical links with the sea, but the Ethiopian government states that they seek access through peaceful means.

In January 2024, Ethiopia signed a memorandum with Somaliland that offered a naval base in return for possible recognition, which angered Somalia. Eritrea fears that the real target is its port of Assab.

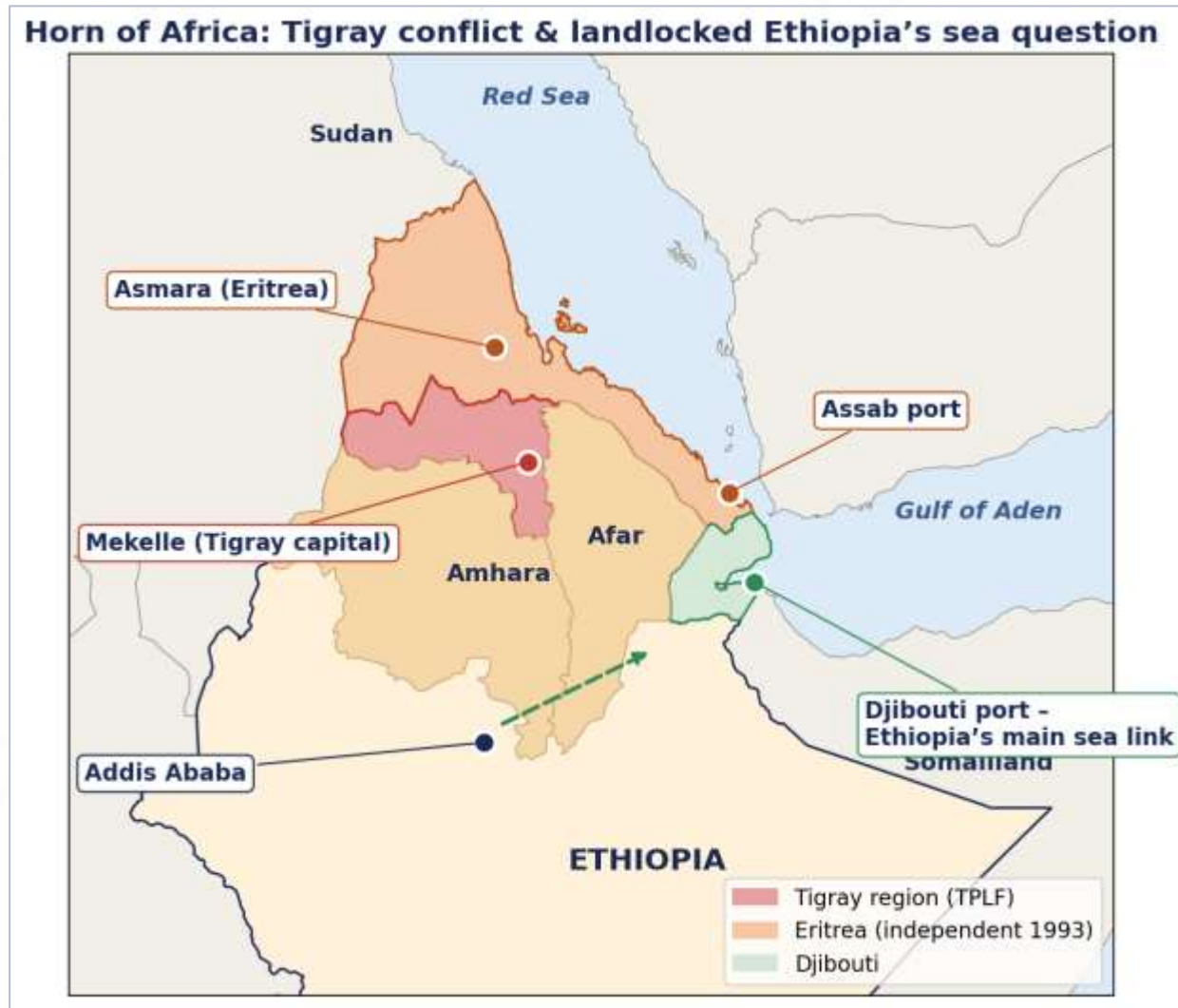
The immediate question is whether the Ethiopian Army will be able to solidify their territorial gains without risking a full-scale military confrontation with Eritrea. The remaining military capabilities of the TPLF, the stance of the Eritrean forces along the border, and the cohesion of the opposition alliance will define the future course of the conflict.

UN Secretary-General António Guterres has appealed to both sides to stop hostilities and resume negotiations in accordance with the Pretoria agreement.

However, a sustainable settlement would be more complex than just stopping hostilities. It would have to discuss the political standing of Tigray, contested territories, disarmament, displaced people, and accountability of the violations. Moreover, Ethiopia and Eritrea would have to resolve their security issues without violence.

Tigray: Ethiopia–Eritrea war fears — Map & Diagram

टिग्रे संघर्ष — मानचित्र व आरेख



Read the visual
चित्र को समझें

- **Tigray** – northern Ethiopia; capital **Mekelle**
मेकेले
- **Eritrea** split from Ethiopia in **1993**
- Landlocked Ethiopia relies on **Djibouti** port
जिबूती
- Eritrea fears Ethiopia eyes **Assab** port
असब

Tigray Conflict Revives Fears of Ethiopia–Eritrea War

2022 के प्रिटोरिया शांति समझौते के बाद टिग्रे में फिर लड़ाई – TPLF गठबंधन बनाम सरकार; इथियोपिया-इरिट्रिया के बीच सीधे युद्ध और समुद्री पहुँच विवाद की आशंका



Horn of Africa
हॉर्न ऑफ़ अफ्रीका

1 What is happening क्या हो रहा

- ▶ **TPLF-led alliance of 7 armed groups (Sept 20)**
7 सशस्त्र समूह
- ▶ Took then lost **Mekelle**;
army retook it Oct 3
मेकेले
- ▶ Ethiopia tells UNSC
Eritrea entered **60 km**
60 किमी

2 Background | पृष्ठभूमि

Year वर्ष	Event घटना
1998–2000	Ethiopia–Eritrea border war सीमा युद्ध
2018–19	Abiy's peace; Nobel 2019 नोबेल
2020–22	Tigray war (~5 lakh dead) युद्ध
Nov 2022	Pretoria agreement समझौता

3 Sea access dispute समुद्र विवाद

- ▶ Ethiopia **landlocked**
since **1993**
भूमि से घिरा
- ▶ Abiy: modernisation
needs **sea access**
समुद्री पहुँच
- ▶ Eritrea fears loss of
Assab port
असब बंदरगाह

Tigray: Ethiopia–Eritrea war fears — in depth (1/2)

टिग्रे संघर्ष — विस्तार से (1/2)

4 Key players | प्रमुख पक्ष

- ▶ **Abiy Ahmed** – Ethiopia PM (new 5-yr term)
अबी अहमद
- ▶ **Isaias Afwerki** – Eritrea President
इसाइयास अफ़वर्की
- ▶ **TPLF** – Debretsion Gebremichael faction
TPLF

5 Diplomacy | कूटनीति

- ▶ Pretoria deal brokered by **African Union**
अफ़्रीकी संघ
- ▶ Ethiopia invoked **Art 51, UN Charter** (self-defence)
अनु. 51
- ▶ UN chief **Guterres** urges ceasefire
गुटेरेस

6 India link | भारत संबंध

- ▶ Horn sits on **Red Sea** – **Bab-el-Mandeb** route
बाब-अल-मंदेब
- ▶ Key for India's **Suez** trade & energy
स्वेज़ व्यापार
- ▶ India–Ethiopia: **African Union HQ** in Addis Ababa
AU मुख्यालय

Tigray: Ethiopia–Eritrea war fears — in depth (2/2)

टिग्रे संघर्ष — विस्तार से (2/2)

7 Why the Horn matters to India | भारत के लिए महत्व



Suez Canal
स्वेज़

Europe trade
यूरोप



Red Sea
लाल सागर

Eritrea coast
इरिट्रिया तट



Bab-el-Mandeb
बाब-अल-मंदेब

Chokepoint
अवरोध बिंदु



India
भारत

Oil & exports
तेल व निर्यात

8 Did you know? क्या आप जानते हैं?



- ▶ Ethiopia is Africa's **2nd most populous** country
दूसरा सबसे अधिक
- ▶ Ethiopia & Egypt joined **BRICS** in **2024**
BRICS 2024

1 **RAFFAIRS**

Commerce: Why the price you see is not what you pay



NANDINI BHAT

THE DARK PATTERNS OF ONLINE SHOPPING

CONSUMERS Shopping online seems like a no-brainer. But the reality is that the price you see is not what you pay. The dark patterns of online shopping are designed to trick consumers into paying more than they intended to.

DECEPTIVE PRICING Many online retailers use deceptive pricing tactics to lure consumers in. They show a low price for a product, but then increase it once the consumer has added it to their cart. This is known as 'bait and switch' pricing.

COERCIVE DESIGN Some online retailers use coercive design to make it difficult for consumers to leave the website without making a purchase. They use tactics like 'add to cart' buttons that are prominently displayed, while the 'cancel' button is hidden or difficult to find.

SCARCITY TACTICS Many online retailers use scarcity tactics to create a sense of urgency and encourage consumers to make a purchase. They use tactics like 'limited time offer' or 'only a few left in stock' to create a sense of scarcity.

PERSONALIZED PRICING Some online retailers use personalized pricing to charge different prices to different consumers. They use tactics like 'dynamic pricing' to adjust the price of a product based on the consumer's browsing history and other factors.

Dark patterns, 'convenience' charges, platform' fees: Small add-on charges are adding up to big overruns for companies and costs for customers.

Special Summary Revision: What EC announced, how it differs from SIR

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E-commerce: dark patterns | डार्क पैटर्न

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Page 11 • Explained

पृष्ठ 11 • व्याख्या

Articles covered from this page | इस पृष्ठ से लिए गए लेख

1 E-commerce: dark patterns | डार्क पैटर्न

Why bond yields are rising in all major countries — except China

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Government borrowing costs have risen since West Asia war began

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E-commerce: dark patterns & extra fees

डार्क पैटर्न

• CONSUMER AFFAIRS

E-commerce: Why the price you see is not what you pay

Dark patterns, 'convenience' charges, 'platform' fees: Small add-on charges are adding up to big revenues for companies and costs for customers



SOUMYARENDRA BARIK
& ANIL SASI

THE FURORE over Merchant Discount Rate (MDR) on UPI transactions has brought back into focus other charges that run counter to the idea of catalysing India's digital push. These include platform fees and convenience charges, which have become an industry-wide practice across online services spanning food and grocery delivery, e-commerce, entertainment and travel.

Compounding this are so-called 'dark patterns' used by online platforms, which can further obfuscate the real price a con-

• THE DARK PATTERNS OF ONLINE SHOPPING

How e-commerce platforms use deceptive tactics to influence purchases and increase costs

DRIP PRICING

Advertising a lower price upfront, but revealing additional charges such as platform fees, handling fees or convenience fees only at checkout.



BASKET SNEAKING

Automatically adding paid services, subscriptions, insurance or charity donations to a customer's cart without their consent.



FALSE URGENCY

Displaying misleading messages such as "Only 2 left" or countdown timers to pressure customers into making immediate purchases.



BAIT AND SWITCH

Advertising a product or service at an attractive price, but offering something different or more expensive when the customer proceeds.



SUBSCRIPTION TRAPS

Making subscriptions easy to activate but difficult to cancel, often through hidden cancellation options or lengthy procedures.



DISGUISED ADVERTISEMENTS

Presenting paid promotions as ordinary product recommendations, reviews or other content without clearly identifying them as advertisements.



In August, India's Central Consumer Protection Authority (CCPA) observed that quick commerce firm Zepto was showing a lower price initially to lure consumers, but was adding additional handling charges and applying a fee for its membership plan without customers' consent. Calling this a case of 'basket sneaking,' the CCPA imposed a fine of Rs 7 lakh on Zepto and directed it to discontinue its "dark patterns".

Dark patterns on e-commerce are deceptive user-interface designs that trick shoppers into making unintended purchases or sharing data. Basket sneaking is a deceptive design tactic where a platform automatically adds an extra product or service to users' shopping carts without their explicit consent, usually through pre-checked boxes, hidden line items, or forced bundles during the checkout process.

In the online ticketing sector, the price initially shown to a consumer can change

E-commerce: dark patterns & extra fees

डार्क पैटर्न

can further obfuscate the real price a consumer has to pay, including by revealing charges late in the checkout process or adding services without explicit consent. What started small — as an experiment by Swiggy three years ago with a modest Rs 2 per transaction add-on — has since become standard practice across major food and grocery delivery platforms, including Zomato and Blinkit. Even Amazon India now charges customers Rs 5 for servicing on most orders.

The charges now cut across almost every major category of online consumption. Ordering food on Swiggy or Zomato attracts a platform fee; buying goods on Amazon India comes with a marketplace fee; booking a movie ticket on BookMyShow attracts an internet handling or convenience fee; booking a train ticket through IRCTC comes with a convenience fee; and similar charges are imposed by airlines and online travel aggregators when customers book flights.

That spread is significant given how online transactions have evolved from being an alternative to physical channels into the default mode of accessing many of these services. Food delivery is inherently an online business, while a large majority of reserved railway tickets are now booked digitally. Movie and flight bookings, too, have steadily shifted online.

Yet, rather than the cost of transacting digitally getting subsumed within the price of the underlying service, a separate layer of charges has increasingly become stan-

dard across these sectors.

Paying for 'convenience'

Far from remaining small add-on charges, both platform and convenience fees have become significant revenue streams for the companies that levy them.

IRCTC collects convenience fees on e-ticket bookings at the rate of Rs 15 + GST per ticket for non-AC classes and Rs 30 + GST per ticket for AC classes. For users who make online payment for e-tickets through the BHIM/UPI payment mode, the fee is slightly reduced to Rs 10 per ticket for non-AC classes and Rs 20 along with applicable GST for AC Class. IRCTC says the reduction for these specific payment modes is to "promote digital payments, thereby fulfilling the Digital India mission of the Government of India".

In the June 2026 quarter, IRCTC made Rs 248 crore from convenience fees, accounting for over 18% of the company's total revenue in the period, which stood at Rs 1,369 crore, but more than 68% of the platform's Rs 361 crore revenue from e-ticketing services. Though Swiggy and Zomato do not report specific breakdowns of how much they earned from platform fees, industry analysts estimated that each company makes roughly Rs 1,000 crore to Rs 1,200 crore from these charges annually.

But these charges present multiple contradictions. Take platform fees, which

Whose convenience?

Online transactions actually save companies costs and resources on things such as staff and physical infrastructure.

Yet, even as online transactions have evolved into the default mode of accessing services, it is customers who find themselves saddled with a separate layer of charges.

jack up the final pricing of products while obfuscating their real cost until the final step of checkout. Similarly, convenience fees represent an inflated add-on charge, even as an online transaction actually saves the company offering the service both costs and resources on things such as physical staff and brick-and-mortar infrastructure.

"The word convenience charge itself is an anomaly, given that it is the service provider who is benefiting by offering that service online. Say, ticket sales: instead of needing to have a physical counter with staff to see tickets, the entire thing is now happening online. It's a gain for the service provider. Instead, the customer is saddled with an additional charge even though the service provider is benefiting by offering it the digital way. That is ironic," a retired chief of a technology regulator told *The Indian Express*.

What changes from headline price to final bill

Then there is the question of how and at what stage these additional charges are disclosed to a consumer.

The Department of Consumer Affairs had earlier intervened after receiving complaints against e-commerce platforms charging extra for cash-on-delivery, a practice classified as a dark pattern that misleads and exploits consumers. On these charges, there is a certain policy ambivalence.

initially shown to a consumer can change over the course of the booking process.

Take travel aggregator Yatra. A search for a flight ticket first shows all available options along with the cost. Upon clicking a suitable option, the following page that loads gives a breakdown of the fare, which includes the base fare, fuel surcharges, user development fees, and GST.

Until here, there is no mention of the so-called convenience fee that Yatra.com charges, and it is only revealed on the subsequent page when a user clicks on 'proceed to pay'. So, it takes three webpages to load, and right when a user has to input her payment details does the website reveal an added convenience charge. This is not a Yatra-specific strategy, but is prevalent across the sector and platforms like MakeMyTrip and Goibibo, among others.

This strategy is commonly referred to as 'drip pricing'. India's Guidelines for Prevention and Regulation of Dark Patterns, 2023 define it as a practice where elements of prices are not revealed upfront or are revealed surreptitiously within the user experience; or revealing the price post-confirmation of purchase, i.e. charging an amount higher than the amount disclosed at checkout. In short, drip pricing is a deceptive sales tactic where companies advertise only a low initial 'headline price' and then reveal mandatory fees, taxes, or service charges incrementally ('dripping' them) as the customer moves through the checkout process.

E-commerce: Why the Price You See Is Not What You Pay

प्लेटफ़ॉर्म शुल्क, “सुविधा” शुल्क और डार्क पैटर्न – छोटे-छोटे अतिरिक्त शुल्क कंपनियों के लिए बड़ी कमाई और ग्राहकों के लिए अधिक लागत बन रहे हैं



CCPA
उपभोक्ता प्राधिकरण

1 The issue | मुद्दा

- ▶ **Platform & convenience fees** everywhere
प्लेटफ़ॉर्म शुल्क
- ▶ Started with Swiggy's ₹2 fee; now standard
₹2 से शुरू
- ▶ Amazon ₹5, IRCTC ₹15–30 + GST
अमेज़न, IRCTC

2 Big money | बड़ी कमाई ₹

₹248 cr IRCTC fees, 1 quarter IRCTC	18% Of IRCTC revenue राजस्व
₹1,000+ cr Swiggy/Zomato yearly (est.) अनुमान	₹7 lakh Fine on Zepto जुर्माना

3 The contradiction | विरोधाभास

- ▶ Online **saves** companies staff & counters
कंपनी की बचत
- ▶ Yet **customer pays** “convenience” fee
ग्राहक भरता है
- ▶ Fees hidden till the **last page**
अंतिम पृष्ठ पर

E-commerce: dark patterns & extra fees — in depth (1/2)

डार्क पैटर्न — विस्तार से (1/2)

4 Dark patterns डार्क पैटर्न



Pattern पैटर्न	Trick चाल
Drip pricing ड्रिप	Fees at checkout अंत में शुल्क
Basket sneaking बास्केट	Items added silently चुपके से
False urgency झूठी जल्दी	"Only 2 left" "केवल 2"
Subscription trap जाल	Hard to cancel रद्द कठिन

5 Legal framework कानूनी ढाँचा



- ▶ **Consumer Protection Act, 2019**
2019 अधिनियम
- ▶ **CCPA** – regulator under the Act (2020)
CCPA
- ▶ **Dark Patterns Guidelines, 2023 – 13**
patterns banned
13 पैटर्न

6 Consumer tips उपभोक्ता सुझाव



- ▶ Check the **final price** before paying
अंतिम मूल्य
- ▶ Untick **pre-checked** boxes
पहले से टिक
- ▶ Complain: **National Consumer Helpline 1915**
1915

E-commerce: dark patterns & extra fees — in depth (2/2)

डार्क पैटर्न — विस्तार से (2/2)

7 From headline price to final bill | मूल्य से बिल तक



Headline price
प्रारंभिक मूल्य

Looks cheap
सस्ता



**Taxes,
surcharges**
कर

Page 2
पृष्ठ 2



**Convenience
fee**
सुविधा शुल्क

At payment
भुगतान पर



Final bill
अंतिम बिल

Higher
अधिक

8

Did you know?
क्या आप जानते हैं?

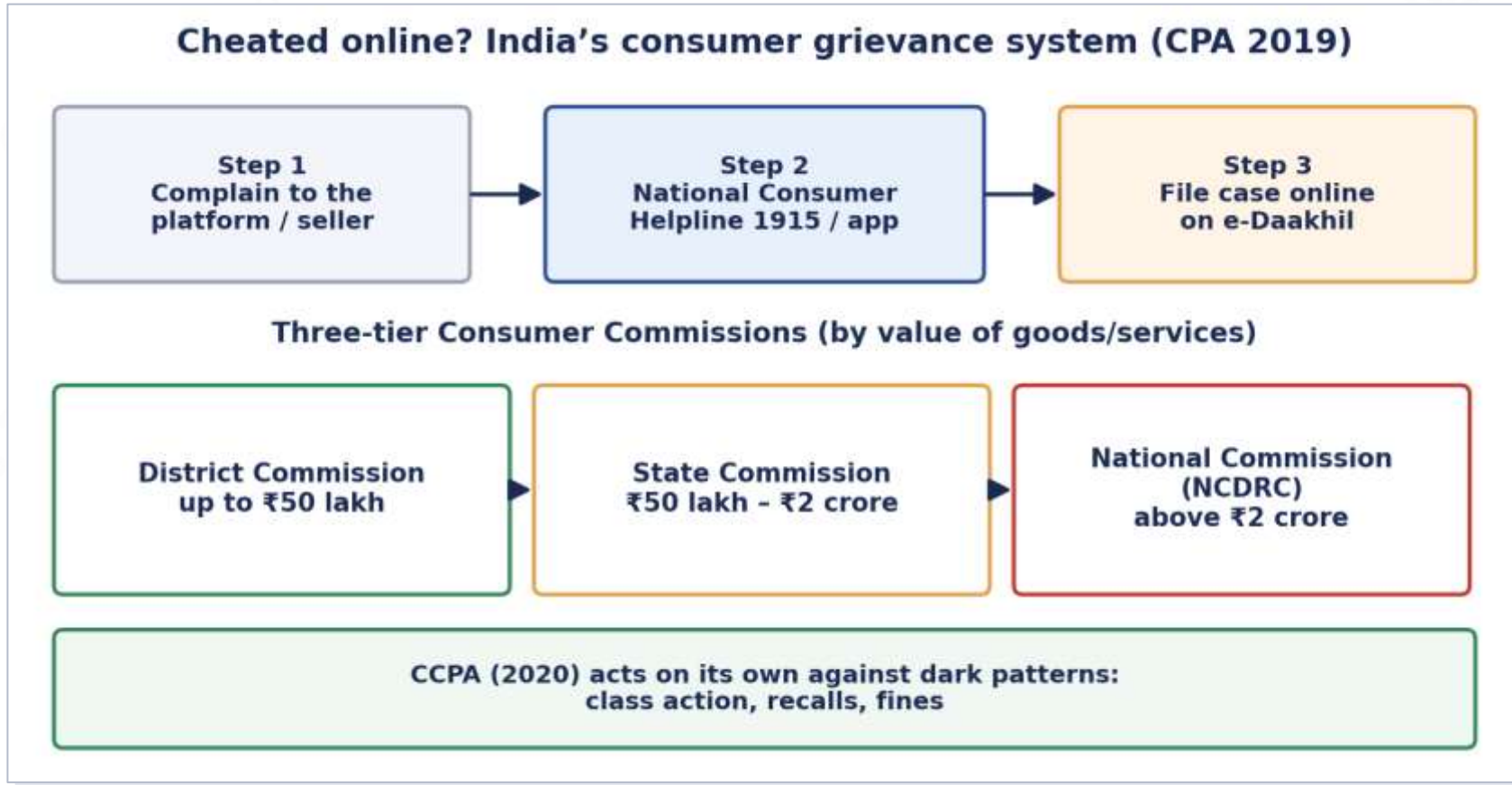


► **National Consumer
Day – 24 December**
24 दिसंबर

► **World Consumer
Rights Day – 15 March**
15 मार्च

E-commerce: dark patterns & extra fees — Map & Diagram

डार्क पैटर्न — मानचित्र व आरेख



Read the visual
चित्र को समझें

- ▶ Step 1: complain to platform प्लेटफॉर्म
- ▶ Step 2: helpline 1915 1915
- ▶ Step 3: e-Daakhil online case ई-दाखिल
- ▶ Commissions: ₹50 lakh / ₹2 crore limits तीन स्तर

FSSAI acts against Flipkart, BigBasket

FSSAI कार्रवाई

SALE OF RICE BRAN OIL WITH MISLEADING CLAIMS

FSSAI acts against Flipkart, BigBasket

● Regulator issues notices to 3 other companies as well

FE BUREAU
New Delhi, October 16

THE FOOD SAFETY and Standards Authority of India (FSSAI) has issued notices to Flipkart India, Innovative Retail Concepts (BigBasket) and Gemini Edibles & Fats India over alleged misleading health claims made for Freedom Cooking Rice Bran Oil.

According to FSSAI, the rice bran oil was promoted on e-commerce platforms and social media with claims such as "reduces bad cholesterol and maintains/increases good cholesterol" and "10,000+ PPM Natural Oryzanol", linking its consumption to cholesterol management and heart health.

FSSAI said the cholesterol and heart-health claims were "not covered/permitted" under the applicable provisions of the Food Safety and Standards (Advertising and Claims) Regulations, 2018, for edible vegetable oils, including rice bran oil.

The food safety regulator also flagged Gemini Edibles for selling food products through its own e-commerce website without appearing to hold a valid central licence covering e-commerce activity.

The companies have been directed to show cause why action should not be initiated against them under the Food Safety and Standards Act, 2006.

Separately, FSSAI suspended DNV Food Products' licence with immediate effect after finding that food was being manufactured, packed and stored under unhygienic conditions. The licence of food business operator Jhanvitanni was also cancelled after the firm was found to be operating despite an earlier suspension. FSSAI said the corrective measures submitted by the company were unsatisfactory and several violations remained unaddressed.

FOOD SAFETY CONCERNS



- Licence of Jhanvitanni cancelled for continued non-compliance with food safety rules and regulations
- Licence of DNV Food Products suspended for violations related to hygiene, sanitation and storage
- Gemini Edibles & Fats India served notice for selling products through own website without valid licence

Delhi Radisson Blu served notice over hygiene lapses

FSSAI ISSUED AN improvement notice to Radisson Blu Hotel, Delhi, flagging poor sanitation, pest activity, inadequate food procurement checks and improper segregation of food items. The hotel has been directed to undertake corrective measures and submit a detailed action-

taken report. "Failure to comply could lead to further action, including suspension of its licence," FSSAI said in a social media post. The food safety regulator also noted inadequate cleaning and sanitisation, stagnant water, and problems with drainage and food waste. —FE BUREAU

FSSAI Acts against Flipkart, BigBasket over Misleading Claims

FSSAI ने राइस ब्रान तेल के “खराब कोलेस्ट्रॉल घटाने” जैसे भ्रामक स्वास्थ्य दावों पर फ़्लिपकार्ट, बिगबास्केट और जेमिनी एडिबल्स को नोटिस भेजे; स्वच्छता उल्लंघन पर लाइसेंस निलंबित/रद्द



FSS Act 2006
खाद्य सुरक्षा अधिनियम

1 The case | मामला



- ▶ Product: **Freedom Cooking Rice Bran Oil**
राइस ब्रान तेल
- ▶ Claims: “reduces bad cholesterol”, “10,000+ PPM Oryzanol”
दावे
- ▶ Claims **not permitted** for edible oils
अनुमति नहीं

2 Who got notices नोटिस किन्हें



- ▶ **Flipkart India**
फ़्लिपकार्ट
- ▶ **BigBasket** (Innovative Retail Concepts)
बिगबास्केट
- ▶ **Gemini Edibles** – also no e-commerce licence
जेमिनी

3 Other actions अन्य कार्रवाई



- ▶ **DNV Food Products** – licence suspended
निलंबित
- ▶ **Jhanvitanni** – licence cancelled
रद्द
- ▶ **Radisson Blu, Delhi** – improvement notice
सुधार नोटिस

FSSAI acts against Flipkart, BigBasket — in depth (1/2)

FSSAI कार्रवाई — विस्तार से (1/2)

4 About FSSAI | FSSAI



Feature विशेषता	Detail विवरण
Law क़ानून	FSS Act, 2006
Ministry मंत्रालय	Health & Family Welfare
Set up स्थापना	2008
HQ मुख्यालय	New Delhi

5 Key regulations प्रमुख विनियम



- ▶ Advertising & Claims
Regs, 2018
विज्ञापन व दावे
- ▶ Labelling & Display
Regs, 2020
लेबलिंग
- ▶ E-commerce sellers
need **FSSAI licence**
ई-कॉमर्स लाइसेंस

6 FSSAI campaigns | अभियान



- ▶ Eat Right India
ईट राइट इंडिया
- ▶ State Food Safety
Index (released on 7
June)
राज्य सूचकांक
- ▶ Food Safety on
Wheels – mobile labs
मोबाइल लैब

FSSAI acts against Flipkart, BigBasket — in depth (2/2)

FSSAI कार्रवाई — विस्तार से (2/2)

7 FSSAI enforcement ladder | कार्रवाई के चरण



Inspection
निरीक्षण

Samples, claims
नमूने



Notice
नोटिस

Show-cause
कारण बताओ



Suspension
निलंबन

If not fixed
सुधार नहीं



Cancellation
रद्द

Repeat violation
दोहराव

8 Did you know? क्या आप जानते हैं?

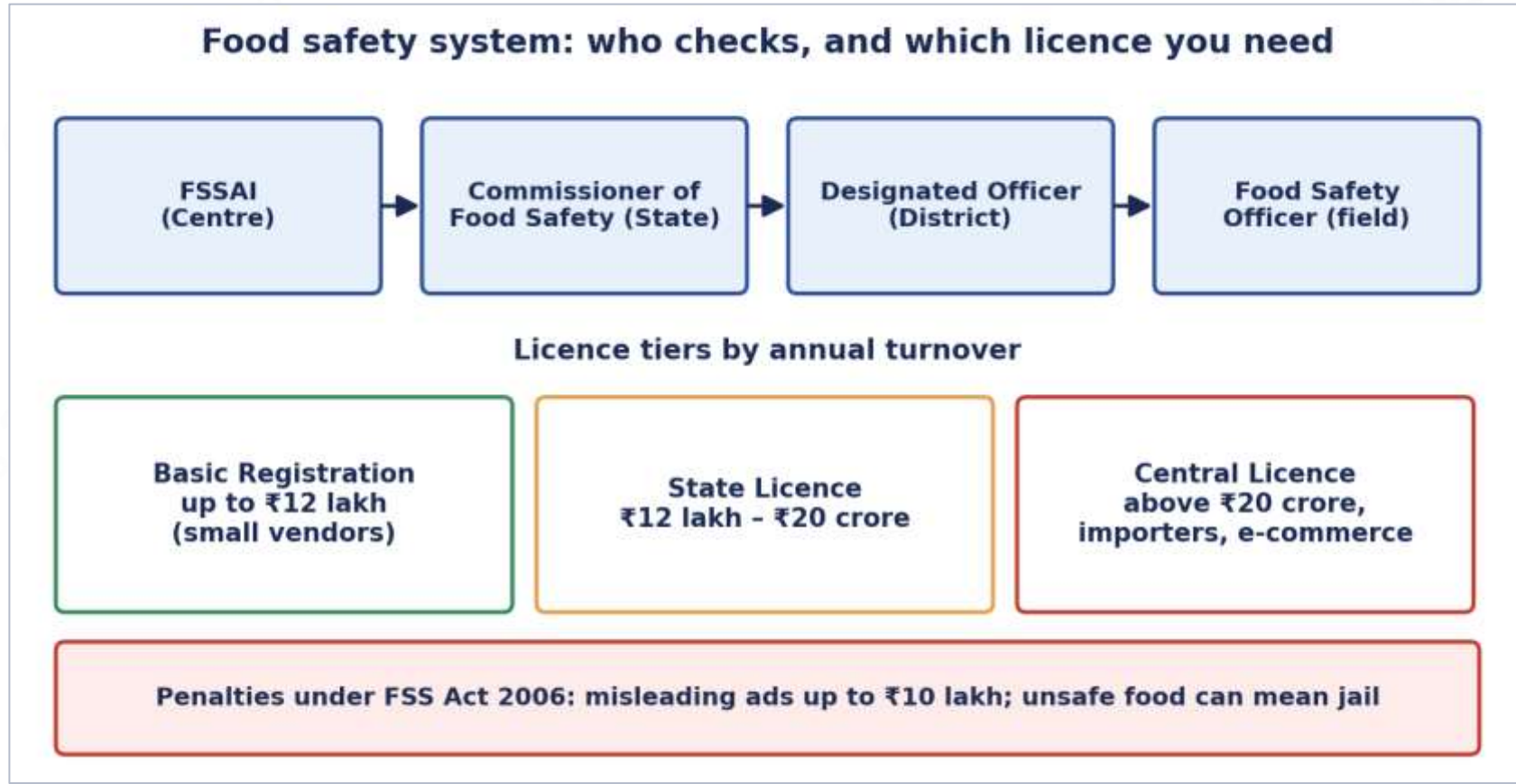


► **World Food Safety Day – 7 June**
7 जून

► Rice bran oil is rich in **gamma-oryzanol** (an antioxidant)
गामा-ओरिज़ानॉल

FSSAI acts against Flipkart, BigBasket — Map & Diagram

FSSAI कार्रवाई — मानचित्र व आरेख



Read the visual
चित्र को समझें

► FSSAI → State Commissioner → DO → FSO

ढाँचा

► Basic registration: up to ₹12 lakh

₹12 लाख

► State licence: ₹12 lakh–₹20 crore

राज्य

► Central: >₹20 crore, importers, e-com

केंद्रीय

Asked in Exams — guess the answer! | पहले स्वयं उत्तर सोचें

UPSC CSE Prelims 2026 (GS Paper I)

Exam date: 24 May 2026 • Topic: China tech curbs – critical minerals

Which of the following statements about Rare Earth Elements (REEs) and Critical Minerals is/are correct? 1. Modern technologies such as AI, robotics and space exploration make extensive use of REEs. 2. China has the highest share in REE mining, followed by India. 3. India launched the National Critical Mineral Mission (NCMM) in 2025 to build self-reliance in critical minerals. 4. REEs are a set of 13 metallic elements.

- (a) 1 and 3 only
- (b) 3 only
- (c) 1, 3 and 4
- (d) 1, 2 and 4

RRB ALP 2025 CBT-2

Exam date: 28 Jul 2026 (Shift 2) • Topic: Photovoltaics

A solar cell operates on the principle of the:

- (a) Electrochemical effect
- (b) Heating effect
- (c) Piezoelectric effect
- (d) Photovoltaic effect

Answers & Explanation | उत्तर व व्याख्या

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(a) 1 and 3 only

(b) 3 only

(c) 1, 3 and 4

(d) 1, 2 and 4

Answer: (a) REEs are 17 elements; India is not 2nd in mining.
केवल 1 और 3।

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(a) Electrochemical effect

(b) Heating effect

(c) Piezoelectric effect

(d) Photovoltaic effect

Answer: (d) Light directly produces electric current.
फोटोवोल्टिक प्रभाव।

Asked in Exams — guess the answer! | पहले स्वयं उत्तर सोचें

UPSC CSE Prelims 2026 (GS Paper I)

Exam date: 24 May 2026 • Topic: Maritime – Navy & ocean

Which of the following statements with regard to India's Deep Ocean Mission is/are correct? 1. It was launched by the Ministry of Ports, Shipping and Waterways. 2. Matsya-6000 is designed to carry three people. 3. Samudrayaan is a project under this mission.

- (a) 1 only
- (b) 2 and 3 only
- (c) 1 and 2 only
- (d) 1, 2 and 3

UPSC CSE Prelims 2026 (GS Paper I)

Exam date: 24 May 2026 • Topic: Civil aviation regulation

Which of the following statements about insurance in aviation sector is/are correct? 1. Aviation Hull Insurance covers the physical aircraft, including its body, engine and on-board equipment. 2. Under the Montreal Convention (1999), airlines are strictly liable to pay compensation to the family or nominee of every deceased passenger, without the family having to prove fault.

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Answers & Explanation | उत्तर व व्याख्या

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- (a) 1 only
- (b) 2 and 3 only**
- (c) 1 and 2 only
- (d) 1, 2 and 3

Answer: (b) Run by Ministry of Earth Sciences.
केवल 2 और 3।

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- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2**
- (d) Neither 1 nor 2

Answer: (c) Both correct (most answer keys).
दोनों सही।

Test Yourself — Q1–4 | स्वयं को परखें

Q1

China's recent draft export-control plan ("Announcement No. 48") covers technologies in:
चीन की "घोषणा संख्या 48" किन क्षेत्रों की तकनीकें शामिल करती है?

- | | |
|--------------------------------------|------------------------------------|
| (a) Semiconductors, 5G, shipbuilding | (b) AI, biomedicine, photovoltaics |
| (c) Rare earths, steel, cement | (d) Space, nuclear, defence |

Q2

Polysilicon is a key raw material for:
पॉलीसिलिकॉन किसका प्रमुख कच्चा माल है?

- | | |
|---------------------------|------------------------------|
| (a) Lithium-ion batteries | (b) Solar photovoltaic cells |
| (c) LED bulbs | (d) Optical fibres |

Q3

INS Samarthak, recently commissioned at Karwar, was built by:
आईएनएस समर्थक किसने बनाया?

- | | |
|---------------------|-------------------------------|
| (a) Cochin Shipyard | (b) Mazagon Dock |
| (c) Larsen & Toubro | (d) Garden Reach Shipbuilders |

Q4

The Bharatiya Vayuyan Adhinyam, 2024 replaced:
भारतीय वायुयान अधिनियम 2024 ने किसका स्थान लिया?

- | | |
|------------------------|-------------------------------|
| (a) Aircraft Act, 1934 | (b) Carriage by Air Act, 1972 |
| (c) AAI Act, 1994 | (d) AERA Act, 2008 |

Test Yourself — Q5–8 | स्वयं को परखें

Q5 The University Grants Commission was established as a statutory body in:
UGC वैधानिक निकाय कब बना?

- (a) 1948
- (b) 1953
- (c) 1956
- (d) 1961

Q6 In the U.S., members of the House of Representatives and the Senate serve terms of:
अमेरिका में प्रतिनिधि सभा व सीनेट सदस्यों का कार्यकाल:

- (a) 2 and 6 years
- (b) 4 and 6 years
- (c) 2 and 4 years
- (d) 4 and 8 years

Q7 Ethiopia became landlocked when which country gained independence in 1993?
1993 में किस देश की स्वतंत्रता से इथियोपिया भूमि से घिरा हो गया?

- (a) Djibouti
- (b) Somalia
- (c) Eritrea
- (d) South Sudan

Q8 Under which law is the Central Consumer Protection Authority (CCPA) set up?
CCPA किस क़ानून के तहत बना?

- (a) Consumer Protection Act, 1986
- (b) Consumer Protection Act, 2019
- (c) Competition Act, 2002
- (d) IT Act, 2000

Test Yourself — Q9–10 | स्वयं को परखें

Q9 “Drip pricing” as a dark pattern means:
“ड्रिप प्राइसिंग” का अर्थ:

- | | |
|---------------------------------|--|
| (a) Gradual price cuts | (b) Revealing extra charges only later in checkout |
| (c) Charging for water delivery | (d) Discounts on bulk orders |

Q10 FSSAI functions under which ministry?
FSSAI किस मंत्रालय के अधीन है?

- | | |
|--------------------------------|----------------------|
| (a) Food Processing Industries | (b) Consumer Affairs |
| (c) Health and Family Welfare | (d) Agriculture |

Answer Key — Q1–5 | उत्तर व व्याख्या

1-b **AI, biomedicine, photovoltaics** — 40 technologies: 14 banned, 26 restricted.
AI, जैव-चिकित्सा, सौर।

2-b **Solar photovoltaic cells** — Polysilicon → ingot → wafer → solar cell.
सौर सेल।

3-c **Larsen & Toubro** — L&T; first of two multi-purpose vessels.
L&T।

4-a **Aircraft Act, 1934** — Aircraft Act, 1934.
विमान अधिनियम 1934।

5-c **1956** — UGC Act, 1956.
1956।

Answer Key — Q6–10 | उत्तर व व्याख्या

6-a **2 and 6 years** — House 2 years; Senate 6 years.
2 और 6 वर्ष।

7-c **Eritrea** — Eritrea; Ethiopia now uses Djibouti port.
इरिट्रिया।

8-b **Consumer Protection Act, 2019** — CPA 2019; CCPA set up in 2020.
उपभोक्ता संरक्षण अधिनियम 2019।

9-b **Revealing extra charges only later in checkout** — Low headline price; fees dripped in later.
बाद में शुल्क जोड़ना।

10-c **Health and Family Welfare** — Under FSS Act 2006, Health Ministry.
स्वास्थ्य मंत्रालय।

Myth Buster of the Day — Consumer Rights | आज का मिथक



MYTH | मिथक

“An online “convenience fee” is charged because selling online costs the company more.”

ऑनलाइन “सुविधा शुल्क” इसलिए लगता है क्योंकि ऑनलाइन बेचना कंपनी के लिए महंगा है।



FACT | तथ्य

False. Online selling usually SAVES companies money – they need fewer counters, staff and buildings. Yet platforms add “convenience”, “platform” and “handling” fees, often revealing them only at the final payment page (drip pricing). These small fees add up to big revenues – IRCTC alone earned ₹248 crore from them in one quarter. India’s Dark Patterns Guidelines, 2023 ban hidden charges and the CCPA has fined platforms.

गलत। ऑनलाइन बिक्री से कंपनियों का पैसा अक्सर बचता है – कम काउंटर, कर्मचारी और भवन चाहिए। फिर भी प्लेटफॉर्म “सुविधा”, “प्लेटफॉर्म” और “हैंडलिंग” शुल्क जोड़ते हैं, जो अक्सर अंतिम भुगतान पृष्ठ पर दिखते हैं (ड्रिप प्राइसिंग)। ये छोटे शुल्क बड़ी कमाई बन जाते हैं – केवल IRCTC ने एक तिमाही में ₹248 करोड़ कमाए। भारत के डार्क पैटर्न दिशानिर्देश 2023 छिपे शुल्कों पर रोक लगाते हैं।



Always check the final price, not the headline price. हमेशा अंतिम मूल्य देखें, प्रारंभिक नहीं।

BATCH B3

START DATE - 19 OCT

100% MONEY BACK STOCK MARKET COURSE

▲ +2.45%
▲ +5.76%
▲ +1.32%
▲ +4.18%



**SCAN AND
FILL FORM NOW**

BATCH B3

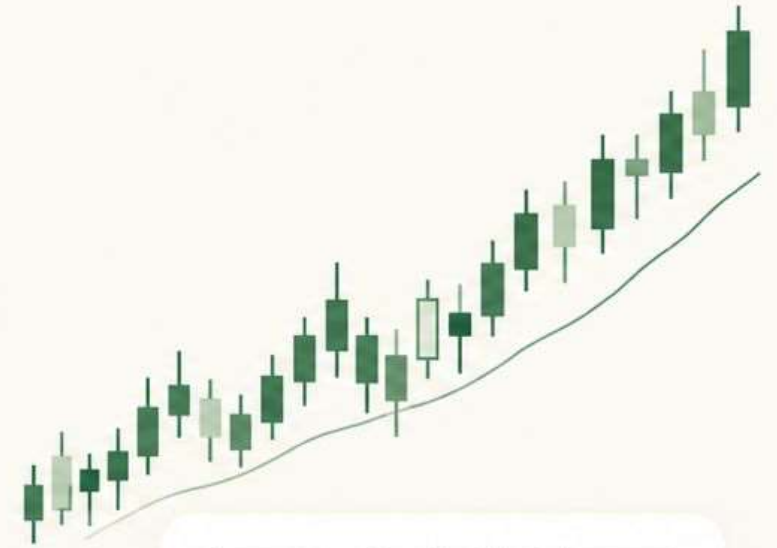
LUCK X | SKILL ✓

STOCK MARKET IS A SKILL

STOCK MARKET COURSE

100% MONEY BACK

START DATE - 19 OCT



**SCAN AND
FILL FORM NOW**

Thank you ?

