

EDITORIAL HIGHLIGHTS

17-10-2026

GS 2: POLITY
THE HINDU PAGE: 06

Necessary corrective

Re-enrolment and summary revision are necessary, but not sufficient

The Election Commission of India (ECI)'s announcement of a special summary revision of electoral rolls in 17 States and Union Territories is, on the face of it, a routine exercise. This annual exercise to enrol new electors was stalled last year due to the Special Intensive Revision (SIR) of electoral rolls, and resumes with January 1, 2027 as the qualifying date. Seen alongside what is simultaneously going on, however, the exercise is a corrective to the missteps in the SIR. The ECI is also conducting a "special drive" to re-enrol those "left out", using the original Form 6 without the ancestry declaration. It has capped Form 7 objections amid reports of bulk filings in several States and will release searchable electoral rolls in text PDFs to parties and candidates. Together, these measures add up to an implicit admission about the severe flaws in the SIR. The drive is the most telling. By dispensing with mapping to older rolls and logical-discrepancy checks, it concedes that the SIR's insistence on them was unnecessary. For States that are going to polls early next year – Uttar Pradesh, Punjab and Uttarakhand – this is a welcome opportunity to repair the truncated rolls prepared by the SIR. Those wrongly deleted can now be re-enrolled, and newly eligible electors can be added, without recourse to "logical discrepancy" checks or quasi-citizenship tests. The ECI must report re-enrolments (after deletion) separately from fresh enrolments and the special drive's house-to-house visits must ensure that the burden of re-enrolment does not fall on the electors again.

For States that have already voted on the basis of SIR rolls, however, a number of questions remain. In West Bengal, appellate tribunals have disposed of barely 3% of the 38 lakh appeals, 22 lakh of them by deleted electors, and restored the electors in 93% of the cases decided. The ECI has yet to say whether these appellants can also use the new drive or what becomes of the tribunals. In States such as Bihar, where the gender ratio fell from 907 in the 2024 Lok Sabha rolls to 892 in the SIR rolls, young married women who were struck off must be allowed the opportunity to re-enrol. The Supreme Court of India, which upheld the SIR in May and is now hearing petitions concerning West Bengal, Delhi and the Commission's conduct, should ensure that genuine voters are reinstated on the electoral rolls. The ECI's 2002-03 guidelines show that a revision need not shift the burden on to the elector. Any future intensive revision must revert to that model. The corrective steps owe much to the sustained protests against the SIR. But they are not enough for accountability. The two Election Commissioners objected on record to decisions taken by the Chief Election Commissioner (CEC) of India, and their questions remain unanswered. The appointment process laid down in *Anoop Baranwal*, which the government got overturned in Parliament in 2023 and on which a two-judge Bench delivered a split verdict last month, must also be settled. And the official who presided over the flawed process, CEC Gyanesh Kumar, must resign.

GS 2: POLITY

THE HINDU PAGE: 06

Ripples from future

The Economics Nobel rewards work that holds lessons for India

This year's Nobel Prize in Economics has been awarded for work that is particularly crucial in the current global context. Implications from the work also have lessons for Indian policymakers, some of which have already been learnt, while others remain a work in progress. The crux of the research done by the laureates Robert E. Hall and Michael Woodford is in quantifying the future-looking aspect of the consumption and pricing decisions made by households and companies, respectively. Bringing empirical backing and rigour to this aspect, as the laureates have done, has helped policymakers identify economically distressed segments of the population, implement more effective policies during supply shocks, and communicate their policies better. Mr. Hall's research in particular has helped governments identify the exact proportion of consuming households that are living hand-to-mouth. This is of vital fiscal importance for countries such as India. At the moment, India provides free food to more than 81 crore people, based on estimates that are between 13 to 15 years old. Using data – as Mr. Hall's research allows – to identify those who truly need help will streamline the government's subsidy expenditure at a time when fiscal room is tight.

Mr. Woodford's work brought to light the importance of companies' future expectations when setting current prices. The private sector Purchasing Managers' Index serves as a measure of companies' expectations for a month ahead, but there is a need for a government survey for longer time periods. Another key aspect brought out by the laureates' work is the need to effectively communicate policy decisions to the public. Apart from rare instances, the government has been sorely lacking in this regard. This lack has been seen time and again, such as during its attempts to pass the Farm Laws, Labour Codes, and Citizenship (Amendment) Act, to name a few. Households and companies feel more secure making economic decisions when there is medium term policy clarity and certainty. The framework developed by the Nobel laureates thus also highlights the sheer damage the war in West Asia is inflicting over and above the loss of life and asset damage. The future looks grim and uncertain, and its effects are rippling backwards in time to the present.

GS 3: ECONOMY

THE HINDU PAGE: 06

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GS 2: SOCIAL JUSTICE (EDUCATION)

THE HINDU PAGE: 06

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 (NET), 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



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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 API-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 *viva 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 wistful 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 judgment.

GS 2: INTERNATIONAL RELATIONS

THE HINDU PAGE: 06

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



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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.

GS 2: POLITY

INDIAN EXPRESS PAGE: 11

• POLITY

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

Damini Nath
New Delhi, October 16

AMID PROTESTS against the Special Intensive Revision (SIR) of electoral rolls, the Election Commission (EC) on Thursday announced the schedule for the Special Summary Revision (SSR) for 17 states and Union Territories, including five states where Assembly polls are due in 2027. The EC skipped the SSR, which is the annual update of rolls, in 2026, after announcing the SIR last year.

What is the SSR?

Article 324 of the Constitution empowers the EC to prepare electoral rolls for elections to Parliament and Assemblies. Its procedures are prescribed in the Representation of the People Act, 1950, and the Registration of Electors Rules, 1960.

Electoral rolls are made for each Assembly constituency, with an Electoral Registration Officer (ERO) authorised for the task. Under the 1950 Act, the rolls are to be revised "before each general election to the House of the People or to the Legislative Assembly of a State" and "in any year in the prescribed manner..."

Flowing from this, the EC conducts an SSR, in which the electoral roll is updated with additions of new electors and deletions of those who have died or shifted, before each election and also annually. All those aged 18 as of January 1 are eligible to be enrolled in the SSR roll.

What is the new announcement?

The EC has announced the SSR schedule with the qualifying date of January 1, 2027 in the states/UTs where the SIR has been completed in 2025 and this year, and in Assam, where it had decided not to conduct the SIR.

The schedule includes multiple stages — from rationalisation of polling stations, to be completed by November 2, to publishing of the final roll on January 4, 2027.

The 17 states and Union Territories are Andaman and Nicobar Islands, Assam, Bihar, Chhattisgarh, Goa, Gujarat, Kerala, Lakshadweep, Madhya Pradesh, Manipur, Puducherry, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, Uttarakhand, and West Bengal. The ECI will announce the schedule for the remaining states, where the SIR is still on, later.

How is SSR different from SIR?

The EC broke from its practice of conducting the SSR annually when it decided in 2025 to conduct an intensive revision of rolls after 20 years. Its methodology for the SIR was also different from past intensive revisions, as all existing electors were required to fill forms and submit documents to establish their eligibility, including citizenship. Over 13 crore names were deleted in the draft stages nationwide.

While the SIR required every elector to fill an enumeration form to enter the draft roll, existing electors will automatically be on the draft SSR roll. Electoral officials can delete deceased or duplicate voters, but they must follow the statutory process, including issuing notices and holding hearings.

After the draft is published, electors have a month to make claims and objections. In the SIR, after the draft roll, the EC issued centrally generated notices to those flagged by its software for "logical discrepancies" in their documents. They then had to provide additional documents and attend hearings to prevent deletion from the final roll. No such exercise is planned in the SSR.

GS 3: ECONOMY (FOREIGN INVESTMENT)

INDIAN FYDRESS BAGE: 14

Balance foreign investment with tax sovereignty



SURANJALI
TANDON

FOREIGN INVESTMENT inflows are a barometer to gauge economic success. Bilateral investment treaties (BITs) are among the many factors that lure investors to our shores. BITs assure a steady regulatory framework, allaying concerns of unforeseen costs to investors. However, those very assurances often turn into high standards of protection that investors resort to in order to curtail sovereign regulatory powers. The Cairn and Vodafone cases were examples of how transactional specificities allowed investor rights that are agnostic of the intent of investment.

Some argue that the point is about safety. But what happens when standards such as fair and equitable treatment apply asymmetrically, that is, when there is no reciprocal protection of the tax base?

Another article of relevance in these treaties relates to expropriation. Historical experiences — the nationalisation of the oil industry in Mexico in 1938, the expropriation of foreign owned assets by Cuba in 1959 and the post-World War II nationalisation of industries in Europe — make this relevant.

The fears are not unfounded but are these concerns relevant? Energy supply and extractive industry contribute to a third of investor-state disputes, and so the standards are valid. But how far should these standards of protection apply, especially since the remedy for change in ownership of assets is not interchangeable with policy sovereignty?

Ironically, the countries that enforce these standards are often not in conformity with the rule of law. The US accounts for 174 per cent of investor-state disputes settlements (ISDS). Nevertheless, developing countries have to extend bilateral investment treaty protection from policy measures like tax.

Not only do the treaties assign foreign investors rights, such as arbitration in tax matters, beyond those available to domestic investors, but these are incompatible with the position India has held at multiple fora that arbitration in tax matters is not permissible.

This exclusion of tax from investment treaties is not peculiar to India, as many

countries grapple with forum shopping. In the last decade, 134 tax-related ISDS cases were admitted, and tax treaties were available for dispute resolution in 53 per cent of these. Yet the claimants, mostly from Western Europe and North America, chose to invoke BITs. The standard practice is evolving across the world as the UN model is being revised to exclude tax from disputes covered by processes stipulated by investment and trade agreements.

There are also different ways to frame the mechanisms of dispute resolution. For example, Brazil's cooperation and investment facilitation agreements exclude ISDS and rely on state-to-state dispute resolution combined with joint committees for implementation. The state-state dispute resolution pursued by India under the mutual agreement procedure (MAP) for tax could be further bolstered. Thus, the explicit exclusion of tax by India in BIT is not atypical.

The other issue that concerns investors is the exhaustion of domestic remedies prior to proceeding with arbitration. For tax matters, the MAP process would in fact be relatively less time-consuming than alternative judicial processes.

Moreover, for all other covered disputes in its treaty with the United Arab Emirates, India has stipulated a timeline of three years to exhaust local legal remedies, making it more efficient than the 2015 model that allows for five years. The number of years specified is viewed with cynicism. However, a further expedited timeline for foreign investors should not delay justice for domestic investors or set up a fast-track mechanism based on the nationality of investors.

As India moves to formalise its BITs, what can be afforded to foreign investors is the right to find justice without impinging on the rights of other taxpayers, particularly domestic institutional investors. Empirical evidence is not overwhelming to support that BITs can shift the mood of foreign investors substantially. But what it can do is to comfort the investor distracted by higher relative returns.

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A further expedited timeline for foreign investors should not delay justice for domestic investors or set up a fast-track mechanism based on the nationality of investors

GS 2: GOVERNANCE (CONSUMER PROTECTION)

• 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 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-

• 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.



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.

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 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.

GS 2: INTERNATIONAL RELATIONS (DIASPORA)

NRI as the non-returning Indian: What gets lost in the US visa debate

UNITED STATES Vice President JD Vance and Union Minister of Commerce and Industry Piyush Goyal were economical with the truth in their recent remarks on Indian HI-B visa holders in the United States. Vance is aware of the fact that US corporations, supporters of the Republican Party, have benefited from access to lower-cost Indian talent. Goyal knows well that governments in India, including his own, have long sought more US visas for people seeking access to American education and employment.

One must, however, appreciate the transparent honesty of Vance when he refers to HI-B visa-holding Indians as "foreign indentured servants". Despicable though that condescending view of professionals is, it sums up a view of the Imperialist West with respect to Indian immigrants. Indentured is a word Vance would have picked up from his highly educated Indian-American wife, Usha Chikurli. Servant is not a pejorative term but upper-class and upper-caste Indians view it as such. Serve other countries is what Indian emigrants do and HI-B holders are in the US on a contractual basis. Not surprisingly, Vance's put-down forced a government normally circumspect in dealing with the US to issue a rebuttal.

India has been home to two centuries of organised labour export. British India shipped out hundreds of thousands of "indentured labour", as part of official government policy, to overseas territories where local labour was in short supply. The governments of free India have also encouraged the export of labour to countries where local labour is either in short supply or is simply unwilling to do the work that imported Indian labour is willing to, wanting to, waiting to.

(With apologies to Bernard Shaw.)

Goyal, however, was being less than honest when he waxed eloquent on how any curtailment of HI-B visas would be welcomed by India since this would help retain talent at home. That is a welcome change in thinking and a departure from official policy that has consistently sought more opportunities for Indians to work overseas.

As I have recorded in my recent book, *Secession of the Successful: The Flight Out of New India* (Penguin Random House), there isn't much difference between British colonial policy on indentured labour and Indian government policy on low- and high-skilled labour emigration. In both cases, the government of the day provides legal cover for the export of labour. Rapacious businesspersons have, in both cases, short-changed desperate people seeking a better life.

Make no mistake. Nineteenth-century indentured labour were as desperate to get out of their homes in search of a better life as the 21st-century Indian middle classes have been. Governments of the day offered a legal framework for such business to go on. Of course, life on plantations was not comfortable. Nor was life in cantalens and concrete holes across most of the Arab world. Life in the West has been more comfortable and the earnings better but the bottom line is the same. Low-cost Indian employees may not think of themselves as "indentured servants", nor did the "girmityas", as the indentured labour on the Indian Ocean Islands were referred to.

Not only have successive Indian governments sought more work visas from around the world, they have sought a multilateral framework for what the terminology of



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the World Trade Organisation refers to as "Mode 4" — the cross-border movement of labour for the purpose of overseas employment. Economists have justified this on two grounds, one theoretical and the other practical. In theory, they have sought a correspondence between free mobility of capital and labour. In practice, they have justified it on the grounds that the home country receives dollar remittances boosting foreign exchange reserves.

More recently, the export of labour has been promoted through public-private partnerships seeking "global access to talented Indians". The Narendra Modi government has entered into memorandums of understanding with several countries ranging from Israel to Taiwan to export Indian labour. Unable to ensure employment at home and in the name of seeking foreign exchange, India has become an exporter of talent.

At a time when many, including government officials, economists and business lobbyists, mock the notion of "brain drain", even as their educated offspring depart for distant lands, Goyal used that unfashionable term to refer to the emigration of skilled professionals. "I wonder what would have happened if all of them had been doing their businesses, their research, in India?", he wondered. Indeed, a good question from a member of a government that has been busy celebrating the success of overseas Indians in distant lands.

In an era in which the developed and ageing economies are facing a demographic deficit, it is only natural that countries with a large, young and unemployed population would seek overseas opportunities for their youth. The export of human capital is, then, a

necessity, not a virtue. It is useful to remember that even labour-importing economies often view the phenomenon as an avoidable necessity. When the going is good, immigrant talent is celebrated. When immigrant labour becomes an electoral hot potato, you get the Vance kind of put-down.

Migration is a natural phenomenon, common to all living species. Yet, nation-states have imposed curbs on human migration. These curbs will only increase. A labour-surplus economy would understandably look for opportunities to export labour but it must also contend with rising anti-immigrant sentiment globally, and the need to retain talent and capital at home.

With non-resident Indians (NRIs) becoming "never-returning Indians", and the next generation of India's power elite emigrating in larger numbers, the government has to come forward with a plan to both retain and attract talent. This requires a fundamental change in the mindset of the regime in New Delhi and the ruling power elites across the country.

The authoritarian and majoritarian instincts of the Modi government, apart from the persistent bureaucratism across all walks of life, discourages overseas Indians from returning home. Global talent seeks both opportunity and freedom. The highly bureaucratized Indian educational and research system is not very welcoming of free-minded talent. PM Modi may often face an enthusiastic audience of overseas Indians but their nationalism ends with mouthing "Bharat Mata ki Jai". Few in those gatherings are queuing up to return home.

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• ECONOMICS

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



**GRAPHS,
DATA,
PERSPECTIVES**
BY UDIT MISRA

WEEKLY ECONOMIC AND POLICY INSIGHTS USING DATA

GOVERNMENT BONDS are the most risk-free investments one can make in any economy. After all, everyone expects the government to pay back its debt. The yields refer to the returns an investor can expect to earn by lending money to the government.

But as government bonds are traded among investors, their prices fluctuate, and so do their yields. If a bond's price falls, its yield rises, and vice-versa. Simply put, rising bond yields signal higher borrowing costs for governments and, by extension, higher interest rates for all borrowers in the economy, since lending to the government is the safest bet. Higher costs are expected to drag down economic growth.

The chart shows how remarkable the shift has been since the start of the US-Iran war at the end of February. For instance, the yield on US 10-year bonds has increased by 125 basis points. Given that trillions of dollars of government bonds exchange hands

everyday, even such seemingly minuscule changes have huge consequences.

One exception: China

In sharp contrast to all others, government bond yields have actually fallen in China, which is not only the world's second largest economy but single-handedly rivals the size of the euro-zone economy.

A large part of the concern about rising bond yields globally has been about the rising cost of borrowing for all the governments concerned. From that perspective, it may seem like a boon that the Chinese government's borrowing costs are coming down. But there is a flipside as well.

Falling bond yields are a cause of deep concern since they signal a weak domestic economy in China's case. To understand that one needs to understand why bond yields are falling in China to begin with.

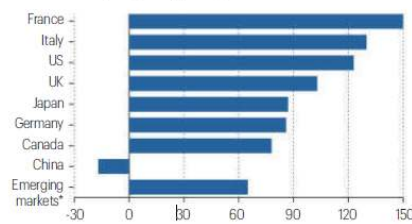
Why are bond yields falling in China?

Globally, yields are going up because inflation rates are rising in every country and investors are demanding better returns for the money they lend, even as central banks raise interest rates to contain inflation.

But in China, the domestic inflation rate has been absolutely flat; in fact, there are phases when China has experienced defla-

• GOVERNMENT BORROWING COSTS HAVE RISEN SINCE WEST ASIA WAR BEGAN

Change in nominal sovereign 10-year bond yield since February 27 (basis points)



Source: IMF. Note: Data through September 30; Emerging markets exclude China, reflect the weighted average of Brazil, Hungary, Indonesia, Malaysia, Mexico and South Africa.

tion. Deflation is when prices actually fall from one year to another.

China's inflation rate in 2025 was 0% — meaning that prices did not change at all over their 2024 levels. In both 2024 and 2023, the inflation rate for consumers was 0.2%.

Even now, with all the increased prices of oil and supply disruptions, the inflation

rate is only expected to inch up to 1% in 2026.

Since inflation is low, there is no reason for China's central bank to raise interest rates for short-term lending.

Why is China's inflation rate low?

This has two main reasons.

One, China's growth rate has moderated quite sharply over the past decade. Gone are the days of double-digit real GDP growth rates. In such a booming economy, inflation tends to run hot. Over the past few years 4% to 5% is the new normal.

Moreover, unlike most other economies where growth happens on the back of the consumption demand of citizens, in China, growth is driven by exports — that is, the consumption demand of foreigners for China's goods. The Chinese by themselves do not consume as much as their policymakers would want them to.

As a result, there is a glut of savings within China with not many attractive avenues to invest in; the property market used to absorb savings but it has been in a slump as well. Furthermore, there are massive restrictions on investing outside China.

As such, most Chinese savings flow towards buying safe government bonds. As more and more people buy government bonds, the bond prices rise and yields fall.

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SNEHA BHAGAT
AND RADHIKA GUPTA

Reset with Canada, pragmatism with US

BY CONCLUDING a rapid succession of free trade agreements across Europe, the Gulf, and the Indo-Pacific, India has signalled that its economic statecraft is being redesigned to secure the supply chains, capital, and frontier technologies required for Industry 4.0. Now, in the final months of 2026, this strategic restructuring has entered its decisive North American leg.

Currently, India is hosting Canada's largest trade delegation in over three decades, a nearly 300-member mission advancing negotiations for a Comprehensive Economic Partnership Agreement (CEPA) aimed at concluding by year-end and more than doubling bilateral trade to C\$70 billion (US\$50 billion) by 2030. Simultaneously, US Secretary of State Marco Rubio arrives in India today. The twin diplomatic tracks offer New Delhi a chance to move from compartmentalised dealings with Ottawa and Washington towards a mutually reinforcing footprint across North America.

Moving beyond the traditional reliance on the trade of raw commodities, the India-Canada bilateral agenda is pivoting towards science, technology, and innovation. What was once a relationship dominated by one-way migration is being reimagined around talent mobility and joint research through the new Joint Talent and Innovation Strategy. Similarly, capital flows are evolving from passive, one-way portfolio al-

locations by Canadian pension funds into active co-investment platforms, industrial joint ventures in data centres and clean energy, and R&D partnerships like the India-Canada Pulse Protein Centre of Excellence. Anchor pillars in energy and food security, highlighted by the \$2.6 billion Cameco civil nuclear uranium agreement, critical minerals value-chain integration, and advanced potash technologies, are providing a durable commercial foundation. This federal momentum has been insulated and accelerated by vibrant sub-national diplomacy, led by provincial missions from Saskatchewan, Ontario, and British Columbia.

This revamp with Ottawa has the potential to reinforce, and be reinforced by, the deep structural foundation of India-US relations. While Washington's weaponisation of tariffs and talent mobility reflects a structural shift towards an increasingly transactional America, two decades of deep institutionalisation in defence, intelligence, and frontier technologies ensure that the strategic logic of India-US alignment remains intact. Their alignment in the Indo-Pacific,

anchored by the imperative to balance China and de-risk strategic supply chains, provides an enduring ballast.

As Ottawa and New Delhi look beyond CEPA towards defence, maritime domain awareness, and security cooperation, they do not have to build in a vacuum. They can

leverage the existing Indo-Pacific and technology-sharing architecture already operating between India and the US, as well as the deeply integrated US-Canada continental defence and industrial ecosystem. Deeper engagement with Ottawa effectively plugs India into the wider North American economic and security matrix.

For Canada, which has been hit hardest by Washington's tariff regime and recently saw its own US trade negotiations stall at the eleventh hour, the Indian partnership offers vital strategic diversification. Both countries are reinforcing this resilience by bringing each other into key multilateral platforms, from the Global Biofuels Alliance and the International Solar Alliance to the G7 Critical Minerals Action Plan. Pragmatism dictates that even if Ottawa achieves its goal of doubling non-US trade over the next decade, the Canadian economy will remain overwhelmingly oriented towards the US. As and when Washington and Ottawa reach a new North American equilibrium, an India that is institutionally embedded with both partners will stand to accrue strategic and commercial dividends.

By locking in technology, talent, and resource corridors with Ottawa while bargaining pragmatically with Washington, India can turn North American turbulence into enduring geoeconomic advantage.

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