

GOVERNANCE**Fast-track Courts to Clear Dishonoured Cheque Cases**

A Constitution Bench of the Supreme Court has proposed setting up fast-track courts for a limited time to clear dishonoured cheque cases.

Earlier the Supreme Court has suggested forming a committee to resolve the problem of pendency of cheque bounce cases.

Key Points

- **Supreme Court Proposal:** Set up fast-track courts under Section 138 of the Negotiable Instruments Act, 2018.
- **Power to establish additional courts:** The government has both power and an obligation under Article 247 of the Constitution to set up “additional courts” to better the administration of laws enacted by Parliament, including the Negotiable Instruments Act, which deals with cheques.
- **Article 247:** It gives power to Parliament to establish certain additional courts for the better administration of laws made by it or of any existing laws with respect to a matter enumerated in the Union List.
- **Pendency of Dishonoured Cheque Cases:** The pendency of cheque bounce cases forms 30% to 40% of the backlog in trial courts and a sizable chunk of the pile-up in High Courts.

Dishonoured Cheque

- A cheque is said to be honoured, if the banks give the amount to the payee. While, if the bank refuses to pay the amount to the payee, the cheque is said to be dishonoured.

Pendency of Cases in Judiciary

- According to the Economic Survey 2018-19 there are about 3.5 crore cases pending in the judicial system, especially in district and subordinate courts.
- About 87.54% of the total pendency of cases is in the district and subordinate courts.
- More than 64% of all cases are pending for more than 1 year.
- The average disposal time for civil and criminal cases in Indian District & Subordinate courts in 2018 was 4.4 fold and 6 fold higher respectively when compared with the average of Council of Europe members (2016).
- A Case Clearance Rate of 100% (i.e. zero accumulation) can be achieved with the addition of merely 2,279 judges in the lower courts, 93 in High Courts and only one in the Supreme Court, which is already within sanctioned strength and only needs filling of vacancies.

Reforms Suggested:**Increased number of working days.**

- Establishment of Indian Courts and Tribunal Services to focus on the administrative aspects of the legal system.
- Deployment of technology to improve efficiency of the courts, e.g. eCourts Mission Mode Project and the National Judicial Data Grid being rolled-out in phases by the Ministry of Law and Justice.
- Better Case and Court Management: Professional Court Managers as suggested by the 13th Finance Commission. Court managers or equivalent professionals are the need of the hour and justice delivery can improve only if the courts accept and adopt professional help in their administration.
- Setting up of Tribunals, Fast Track Courts and Special Courts to dispense important cases at the earliest.
- Mechanisms such as ADR (Alternate Dispute Resolution), Lok Adalats, Gram Nyayalayas should be effectively utilised.

Way Forward

There should be wide introspection through extensive discussions, debates and consultations to identify the root causes of delays in our justice delivery system and provide meaningful solutions to improve the justice delivery system in India.

INDIAN ECONOMY**EPFO: Interest Rate for 2020-21**

Recently, the Employees Provident Fund Organisation (EPFO) recommended that subscribers be given 8.5% interest rate for Provident Fund contributions (under Employees' Provident Funds Scheme) for 2020-2021.

Employees' Provident Funds (EPF) Scheme

- EPF is the main scheme under the Employees' Provident Funds and Miscellaneous Act, 1952.
- This scheme offers the institution of provident funds for factory employees and other establishments.
- The employee and employer each contribute 12% of the employee's basic salary and dearness allowance towards EPF.
- The Economic Survey 2016-17 had suggested that employees be allowed to choose whether or not to save 12% of their salary into EPF or keep it as take home pay.
- As per current laws, a person mandatorily becomes a member of EPF if his monthly salary does not exceed Rs. 15,000.

Key Points**Interest Rate:**

- The interest rate was kept the same as the previous year.
- In March 2020, EPFO had reduced interest rate on provident fund deposits to 8.5% for the year 2019-2020.
- The interest rate was 8.65% in 2018-19 and 8.55% for 2017-18.

High Returns:

- Amid falling interest rates owing to the economic slowdown throughout 2020 due to the Covid-19 pandemic, the EPFO has managed to hold on to the high interest rate of 8.5% in the current year.

Reason for High Returns:

- The interest rate recommended was a result of the income from interest from debt investment and income from equity investment.
- EPFO had decided to liquidate investment in equity through exchange traded funds, which it had started in 2015-2016.
- This has enabled EPFO to provide higher return to its subscribers and still allowing EPFO with healthy surplus to act as cushion for providing higher return in future also.

Employees Provident Fund Organisation

- It is a government organization that manages provident fund and pension accounts for the workforce engaged in the organized sector in India.
- It implements the Employees' Provident Fund and Miscellaneous Provisions Act, 1952.
- The Employees' Provident Fund and Miscellaneous Provisions Act, 1952 provides for the institution of provident funds for employees in factories and other establishments.
- It is administered by the Ministry of Labour & Employment, Government of India.
- It is one of the World's largest Social Security Organisations in terms of clientele and the volume of financial transactions undertaken.

INTERNATIONAL RELATION**India-Bangladesh Bilateral Meet**

Recently, India's External Affairs Minister visited Bangladesh for a bilateral meet.

This meeting comes ahead of Indian Prime Minister's visit to Bangladesh scheduled in March 2021.

- Earlier a 122-member contingent of the Bangladesh Armed Forces has participated in the 72nd Republic Day parade, commemorating 50 years of the 1971 India-Pakistan war that led to the liberation of Bangladesh.

Key Points**Bangladesh's Stand:****Resolution of Problems:**

Problems between neighbouring countries should be resolved through discussions and negotiations.

Prioritising Each Others Benefit:

Need to focus on possible ways to materialise commitments and accommodate each other's priorities in a mutually beneficial manner.

Cooperation During Covid-19:

- Bangladesh acknowledged the collaborative initiative of the two countries in implementing the vaccination programme against the ongoing pandemic.
- Bangladesh purchased the Covid vaccine from Serum Institute of India.
- Bangladesh is the largest recipient of 9 million doses of Made in India vaccine.

Multidimensional Relationship:

- Both countries are committed to expand their relationship in all dimensions, ranging from security, trade, transport and connectivity, culture, people-to-people ties, energy, joint development of our shared resources and defence.

India's Stand:**Congratulated Bangladesh :**

- On its graduation from the Least Developed Country (LDC) status.
- Bangladesh has been on the United Nations (UN) Least Developed Countries list since 1975.
- Bangladesh fulfilled all the criteria necessary for its elevation to a developing country in 2018.
- Therefore the UN has recommended graduation of Bangladesh from the category of Least Developed Country (LDC).
- Once it receives the final recommendation, Bangladesh will formally graduate to the developing nation bracket in 2026.

More than Strategic Partners:

- India-Bangladesh relations transcend strategic partnership, and bonding of both the countries is central to the realisation of a dream of a peaceful, prosperous and progressive South Asia.

Continued Interaction During Covid:

- Despite the Covid pandemic, interactions and consultations continued unabated such as:
- India and Bangladesh had a Virtual Summit in December 2020.
- A Joint Consultative Commission between the two Foreign Ministers in September 2020.

Teesta Issue:

- India and Bangladesh would have a meeting of Water Resources secretaries to discuss the Teesta issue.

Development of Connectivity:

- India is keen to focus on the development of connectivity with Bangladesh and beyond for next 20 years to change the region's geo-economic scenario.

Bangladesh Central to India's Policies:

- Bangladesh was central to India's Neighbourhood First' policy and increasingly relevant to the country's **Act East Policy**.
- Bangladesh as a key neighbour and a valued partner not only in South Asia but also in the broader Indo-Pacific region.

Progress on Ground Situation:

- Practical progress has been made on the ground.
- Conducting a trial run of container cargo through Chattogram port to Agartala.
- Adding two new protocol routes to inland waterways connecting Tripura to the national waterways.
- Handing over 10 broad gauge locomotives.
- Forming a Joint venture in the energy sector.

Way Forward

A year after the Citizenship (Amendment) Act, 2019-National Register of Citizens (NRC) issue strained the robust ties between the two countries, quiet diplomacy appears to have worked. India must keep up the partnership that allows for economic growth and improved developmental parameters for both countries.

Deepening relationship with Bangladesh has become a necessity in the face of shifting geo-economics. Bangladesh, with its growing economic success provides a vital partnership in the region.

SCIENCE AND TECHNOLOGY**Technology and Innovation Report 2021: UNCTAD**

India was the biggest 'overperformer' in frontier technologies than the country's per capita Gross Domestic Products (GDP) would suggest, according to a recent country-readiness index of the Technology And Innovation Report 2021.

The report was released by the United Nations Conference on Trade and Development (UNCTAD).

Key Point

- The report examines the likelihood of frontier technologies widening existing inequalities and creating new ones.
- It also addresses the national and international policies, instruments and institutional reforms that are needed to create a more equal world of opportunity for all, leaving no one behind.

- **Frontier Tech Market:** The report shows that frontier technologies already represent a USD 350 billion market, which could grow to USD 3.2 trillion by 2025.
- **International Cooperation:** It calls for strengthened international cooperation to build innovation capacities in developing countries, facilitate technology transfer.
- **Inclusive:** Envisages increase women's participation in digital sectors, conduct technological assessments and promote an inclusive debate on the impact of frontier technologies on sustainable development.
- **Humans and Machines At Work:** Technological change affects inequalities through its impact on jobs, wages and profits in following ways:

Automation taking jobs

- Job displacement can also be accompanied by job polarization, which refers to an expansion in high- and low-wage jobs combined with a contraction in middle-wage jobs.
- Frontier technologies are being used to provide services via digital platforms that have spurred the creation of a 'gig economy'.

India Specific Findings:

- India's actual index ranking is 43, while the estimated one based on per capita income is 108.
- This meant that India overperformed other countries by 65 ranking positions. India was followed by the Philippines, which overperformed by 57 ranking positions.
- India performed well in research and development.
- This is reflected in its abundant supplies of qualified and highly skilled human resources available at a comparatively low cost.
- However countries such as the United States, Switzerland and the United Kingdom were "best prepared" for frontier technologies.

Challenges for Developing Countries:

- **Demographic Changes:** Low-income- and lower-middle-income countries have expanding and younger populations which will increase the supply of labour and depress wages, reducing the incentives for automation.
- **Lower Technological and Innovation Capabilities:** Low-income countries have fewer skilled people and depend to a large extent on agriculture which tends to be slower to take advantage of new technologies.
- **Slow Diversification:** Developing countries typically innovate by emulating industrialized countries, diversifying their economies, and absorbing and adapting new technologies for local use, but this process is slowest in the poorest countries.
- **Weak Financing Mechanisms:** Most developing countries have increased their R&D expenditures, but these are still relatively low. There is very little private funding of industrial technologies for productive applications.
- **Intellectual Property Rights and Technology Transfer:** Stringent intellectual property protection will restrict the use of frontier technologies that could be valuable in SDGs related areas such as agriculture, health and energy.

INDIAN POLITY

Appointment of CBI Director

A writ petition has been filed in the Supreme Court seeking the appointment of a regular Central Bureau of Investigation (CBI) Director.

The Director of the CBI is appointed as per section 4A of the Delhi Special Police Establishment Act of 1946.

Key Points

Director of CBI:

- The CBI is headed by a Director.
- The Director of CBI as Inspector General of Police, Delhi Special Police Establishment, is responsible for the administration of the organisation.
- With the enactment of CVC Act, 2003, the superintendence of Delhi Special Police Establishment vests with the Central Government to save investigations of offences under the Prevention of Corruption Act, 1988, in which, the superintendence vests with the Central Vigilance Commission.
- The Director of CBI has been provided security of two-year tenure in office by the CVC Act, 2003.

Appointment:

The Lokpal and Lokayuktas Act (2013) amended the Delhi Special Police Establishment Act (1946) and made the following changes with respect to appointment of the Director of CBI:

- The Central Government shall appoint the Director of CBI on the recommendation of a three-member committee consisting of the Prime Minister as Chairperson, the Leader of Opposition in the Lok Sabha and the Chief Justice of India or Judge of the Supreme Court nominated by him.
- Later, the Delhi Special Police Establishment (Amendment) Act, 2014 made a change in the composition of the committee related to the appointment of the Director of C.B.I.
- It states that where there is no recognized leader of opposition in the Lok Sabha, then the leader of the single largest opposition party in the Lok Sabha would be a member of that committee.

Central Bureau of Investigation (CBI)

- The CBI was set up in 1963 by a resolution of the Ministry of Home Affairs.
- Now, the CBI comes under the administrative control of the Department of Personnel and Training (DoPT) of the Ministry of Personnel, Public Grievances and Pensions.
- The establishment of the CBI was recommended by the Santhanam Committee on Prevention of Corruption (1962–1964).
- The CBI is not a statutory body. It derives its powers from the Delhi Special Police Establishment Act, 1946.
- The CBI is the main investigating agency of the Central Government.
- It also provides assistance to the Central Vigilance Commission and Lokpal.
- It is also the nodal police agency in India which coordinates investigation on behalf of Interpol Member countries.

Way Forward

Instead of a regular appointment, the government has recently appointed an interim/acting CBI Director. The interim appointment through an executive order was not envisaged in the statutory scheme of the 1946 Act.

The premier investigative agency should function independently outside the influence of the Executive or political powers.

NATIONAL DEVELOPMENT**Ease of Living & Municipal Performance Index 2020**

Recently, the Ministry of Housing and Urban Affairs released the final rankings of Ease of Living Index (EoLI) 2020 and the Municipal Performance Index (MPI) 2020.

Key Points**Municipal Performance Index:**

- It has been launched as an accompaniment to the Ease of Living Index.
- It seeks to examine local government practices in municipalities across areas of services, finance, policy, technology and governance.
- It also seeks to simplify and evaluate the complexities in local governance practice and promote the ethos of transparency and accountability.

Coverage:

- The MPI examined the sectoral performance of 111 municipalities (with Delhi being assessed separately for NDMC, and the three Municipal Corporations).

Parameters Used:

- The five verticals under MPI are Services, Finance, Policy, Technology and Governance. These five verticals comprise 20 sectors and 100 indicators in all totality.

Million+ category:

- Indore has emerged as the highest ranked municipality, followed by Surat and Bhopal.

Less than Million category:

- New Delhi Municipal Council topped, followed by Tirupati and Gandhinagar.

Ease of Living Index

- It is an assessment tool that evaluates the quality of life and the impact of various initiatives for urban development.
- It provides a comprehensive understanding of participating cities across India based on quality of life, economic-ability of a city, and its sustainability and resilience.

- It aims to enable cities to systematically assess themselves against global and national benchmarks and encourage them to shift towards an 'outcome-based' approach to urban planning and management.

Parameters:**Citizen Perception:**

- The EoLI 2020 strengthens its scope by consolidating the framework with the addition of a Citizen Perception Survey in the index, holding a weightage of 30%.

Citizen Perception Survey:

- It was undertaken to help validate citizens' experience of their city in terms of service delivery.
- Bhubaneswar had the highest CPS score, followed by Silvassa, Davangere, Kakinada, Bilaspur and Bhagalpur.

Existing Living Conditions:

- It also examines the outcomes that lead to existing living conditions.
- Across 13 categories such as Education, Health, Housing and Shelter, Buildings, Energy Consumption, and City Resilience, that account for 70% of the overall outcome.
- EoLI Performance 2020

Million+ Category:**Top Performers:**

- Bengaluru followed by Pune and Ahmedabad.

Worst Performers:

- Amritsar, Guwahati, Bareilly, Dhanbad and Srinagar.

Less than Million Category:**Top Performers:**

- Shimla followed by Bhubaneshwar and Silvassa.

Worst Performers:

- Aligarh, Rampur, Namchi, Satna and Muzaffarpur.

Significance:**Provide Holistic Assessment:**

- These indices provide a holistic assessment of cities based on their efforts to cultivate better quality of life, create infrastructure, and address challenges of urbanization.

Help In Overcoming Deficiencies:

- Learnings gathered from these indices can help the government identify gaps, tap into potential opportunities, and increase efficiency in local governance to improve the lives of citizens and fulfil broader development outcomes.

ENVIRONMENT AND BIODIVERSITY**Food Waste Index Report 2021: UNEP**

Recently, the United Nations Environment Programme (UNEP) released the Food Waste Index Report 2021.

It has revealed that 17% of all food available at consumer level (11% in households, 5% in food service and 2% in retail) was wasted in 2019 and around 690 million people had to go hungry.

Key Points

- It presents the most comprehensive food waste data collection, analysis and modelling to date, generating a new estimate of global food waste.
- It also publishes a methodology for countries to measure food waste, at household, food service and retail level, to track national progress towards 2030.
- In contrast to the Food Loss Index, the Food Waste Index measures total food waste (rather than loss or waste associated with specific commodities).

Findings:**Food Wastage:**

- This report estimates that around 931 million tonnes of food waste was generated in 2019.
- 61% of which came from households, 26% from food service and 13% from retail.

Wastages Across All Income Groups:

- Food waste generation is found to be equally relevant across all income countries such as high, upper- middle and lower- middle income countries.

- Developed Countries like Austria produce very low amounts of waste at 39 kg/capita/year. On the other hand, countries like Nigeria are producing waste at 189 kg/capita/year. For India, the waste in kg/capita/year was 50.
- This diverges from earlier narratives concentrating consumer food waste in developed countries, and food production, storage and transportation losses in developing countries.

Lack of Data Availability:

- Global food waste data availability is currently low, and measurement approaches have been highly variable.

Significance of Reduction of Food Waste:

- **Reduce Hunger:** Reducing food waste can slow the destruction of nature through land conversion and pollution, enhance the availability of food and thus reduce hunger and save money at a time of global recession.
- **Aligned with SDGs:** This Food Waste Index Report aims to advance progress on Sustainable Development Goals (SDG 12.3), i.e. “By 2030, halve per capita global food waste at the retail and consumer levels and reduce food losses along production and supply chains, including post-harvest losses”.
- **Tackle GHG Emissions:** About 8-10% of global greenhouse gas emissions are associated with food that is not consumed. Thus, tackling food wastage issues can further achieve Paris Agreement targets.

Suggestions by the Report:

Enhancing NDCs (Nationally Determined Contributions) for Food Systems: To raise ambition in national climate strategies by integrating food loss and waste, and strengthen food security.

Co-create and adopt game-changing solutions to food waste through the UN Food Systems Summit.

Regional Food Waste Working Group: These Working Groups will provide capacity building and training to participating Member States in measuring food waste, developing a national baseline and designing national strategies for food waste prevention.

IMPORTANT FACTS FOR PRELIM**Amendment of Insurance Ombudsman Rules, 2017**

Recently, the Union government amended the Insurance Ombudsman Rules, 2017, bringing insurance brokers within the ambit of the Insurance Ombudsman and also allowed policy holders to file online complaints.

Key Points

- **Enlarged the Scope Of Complaints:** Earlier it was only disputes. Now the amended rules will cover even the deficiencies in service on the part of insurers, agents, brokers and other intermediaries.

Introduced ICT Enabled Complaint Redressal:

- Enables making complaints electronically.
- Complaints management system to enable policyholders to track the status of their complaints online.
- Video-conferencing for hearings.
- These amendments will strengthen the timeliness and cost-effectiveness of the mechanisms.

Empowering Ombudsman:

- A number of amendments have been made for securing the independence and integrity of the ombudsman selection process, while also building in safeguards to secure the independence and impartiality of the appointed persons while serving as ombudsmen.
- The selection committee will now include an individual with a track record of promoting consumer rights or advancing the cause of consumer protection in the insurance sector.

Insurance Ombudsman

- In exercise of the powers conferred by the Insurance Regulatory and Development Authority Act, 1999 and in accordance with the Redressal of Public Grievances Rules, 1998, the office of Insurance Ombudsman was established by the Central Government.
- Its powers, functions, terms of office etc. were laid in Insurance Ombudsman Rules, 2017.

Qualification:

- An Ombudsman shall be selected from amongst persons having experience of the insurance industry, civil service, administrative service or judicial service.

Selection:

An Ombudsman shall be selected by a Selection Committee comprising of:

- Chairperson of the Insurance Regulatory and Development Authority (IRDA) who is also the Chairman of the Selection Committee.
- One representative each of the Life Insurance Council and the General Insurance Council from the Executive Council of Insurers.
- A representative of the Government of India not below the rank of a Joint Secretary.

Term of Office:

- Three years and it is eligible for reappointment provided that no person shall hold office as an Ombudsman after he has attained the age of seventy years.

Duties and Functions:

- **Mediation And Counselling:** The Ombudsman shall act as counsellor and mediator relating to matters where there is written consent of the parties to the dispute.
- **Grievance Redressal:** The IRDAI may, at time refer any complaint or dispute relating to insurance matters to the Insurance Ombudsman.

DAILY ANSWER WRITING PRACTICE

Qns. "Artificial intelligence (AI) is important for the development of humanity in the near future." Discuss the ethical implications that arise from the development and implementation of artificial intelligence (AI) technologies. (250 words)

Ans:

Artificial Intelligence (AI) refers to systems that display intelligent behaviour by analysing their environment and taking actions – with some degree of autonomy – to achieve specific goals.

AI somehow gets closer to our skin than other technologies'. Perhaps this is because the project of AI is to create machines that have a feature central to how we humans see ourselves, namely as feeling, thinking, intelligent beings.

- The main purposes of an artificial intelligent agent probably involve sensing, modelling, planning and action, but current AI applications also include perception, text analysis, natural language processing (NLP), logical reasoning, game-playing, decision support systems, data analytics, predictive analytics, as well as autonomous vehicles and other forms of robotics.

Ethical Implications in development and implementation of AI Technologies

- **Machines with Moral Status:** It is not easy for machines to comply with ethical and moral standards while developing and implementing AI technologies. Even if ethical standards are set, they vary from society to society.
- **Unemployment and inequality:** By using artificial intelligence a company can drastically cut down on relying on the human workforce, and this means that revenues will go to fewer people. Consequently, individuals who have ownership in AI-driven companies will make all the money.
- **Challenges to Humanity:** Artificially intelligent bots are becoming better and better at modelling human conversation and relationships. While humans are limited in the attention and kindness that they can expend on another person, artificial bots can channel virtually unlimited resources into building relationships.
- **When used right,** this could evolve into an opportunity to nudge society towards more beneficial behavior. However, in the wrong hands it could prove detrimental.
- **Could Be Racist and Discriminatory:** Though artificial intelligence is capable of a speed and capacity of processing that's far beyond that of humans, it cannot always be trusted to be fair and neutral.
- **We shouldn't forget that AI systems are created by humans,** who can be biased and judgemental. However, if used right, or if used by those who strive for social progress, AI can become a catalyst for positive change.
- **Privacy and Security:** The more powerful a technology becomes, the more can it be used for nefarious reasons as well as good. This applies not only to robots produced to replace human soldiers, or autonomous weapons, but to AI systems that can cause damage if used maliciously.
- **Evil Genies:** It's not just adversaries we have to worry about. What if artificial intelligence itself turned against us? This doesn't mean by turning "evil" in the way a human might, or the way AI disasters are depicted in Hollywood movies. Rather, we can imagine an advanced AI system as a "genie in a bottle" that can fulfill wishes, but with terrible unforeseen consequences.

Conclusion

- Ethics is not only important in technology (Artificial Intelligence), but it should also be the foundation of any innovation. We cannot run the risk of building unethical tools.
- It is essential that we equip our people with the education, training and support they need to take on the many jobs that will be created.
- We also need to make AI responsible. Governments and businesses must work together to develop a code of ethics - tangible standards and best practices to develop and use intelligent machines.
- The ethical issues that come with AI adoption are complex. The key will be to keep these issues in mind in order to analyze the broader societal issues at play.

Whether AI is good or bad can be examined from many different angles with no one theory or framework being the best. We need to keep learning and stay informed in order to make good decisions for our future.

DAILY QUIZ

1. The 'Food Waste Index Report' is released by which of the following?

- a) World Food Programme
- b) Food and Agriculture Organization
- c) United Nations Development Programme
- d) United Nations Environment Programme**

2. Consider the following statements:

1. The Central Bureau of Investigation (CBI) is a statutory body.
2. The Santhanam Committee recommended the establishment of the CBI.
3. CBI is under the administrative control of the Ministry of Home Affairs.

Which of the statements given above is/are correct?

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

3. With reference to Employees' Provident Funds (EPF) Scheme, consider the following statements:

1. The employee and employer each contribute 30% of the employee's basic salary and dearness allowance towards EPF.
2. A person mandatorily becomes a member of EPF if his monthly salary does not exceed Rs. 15,000.

Which of the statements given above is/are correct?

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

4. With reference to Insurance Ombudsman in India, consider the following statements:

1. It derives its powers from the Insurance Regulatory and Development Authority Act, 1999.
2. He serves his office for the term of five years and is not eligible for reappointment.
3. His jurisdiction covers the deficiencies in service on the part of insurers, agents, brokers and other intermediaries.

Which of the statements given above is/are correct?

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

5. The landmark judgement in K.S. Puttaswamy v. Union of India in 2017 case protects which of the following rights?

- a) Right to Food
- b) Right to Education
- c) Right to Privacy**
- d) Right to Speech