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AI REGULATION: INDIA V. EUROPEAN UNION

Why Compare?

AI is scaling fast across health🏥, finance💳 and governance 🏛️.

⚠️ Unregulated AI risks: privacy harms, bias, and lack of accountability.

Comparisons help shape practical, proportionate laws.

EU: The AI Act

The world's first full AI law.

Risk-based model: Unacceptable → High → Limited → Minimal.

High-risk AI: strict transparency, human checks, audits.

Unacceptable uses (like social scoring and mass biometric tracking) are 🚫banned.

India: Current Landscape

India's AI governance operates through a patchwork approach:

📋 **DPDP Act, 2023** → Data protection baseline

💻 **IT Act, 2000** → Digital intermediary rules

🏛️ **Sector-specific regulations** → RBI, SEBI, healthcare guidelines

🤖 **MeitY guidance (2025)** → Advisory frameworks (non-binding)

⏩

➡️ Key Differences

ASPECT	EU 📜	INDIA 🧩
Regulatory nature	Binding law	Guidelines + existing laws
Obligations	Mandatory audits & conformity	Voluntary / descriptive
Enforcement	Centralized (EU AI Office)	Innovation-first

What EU Bans / Regulates?

🚫Banned: AI social scoring, blanket biometric ID.

Strict rules: 👮policing, hiring, 💳 credit scoring — must be transparent, auditable & human-supervised.

Where India stands?

India has not categorically banned any AI applications.

🛣️ Policy remains reactive and sector-specific.

✅**Pros:** freedom to innovate.

⚠️ **Cons:** uncertainty for high-risk AI compliance.

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