VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

17th December 2025

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17th December 2025

Overhauling the Higher Education in India

CONTEXT: The Union government's decision under the proposed Viksit Bharat Shiksha Adhishthan Bill, 2025 to separate funding from regulation by establishing distinct regulatory, accreditation, and standards bodies is a deliberate step aligned with NEP 2020, aimed at minimising conflicts of interest in higher education governance.

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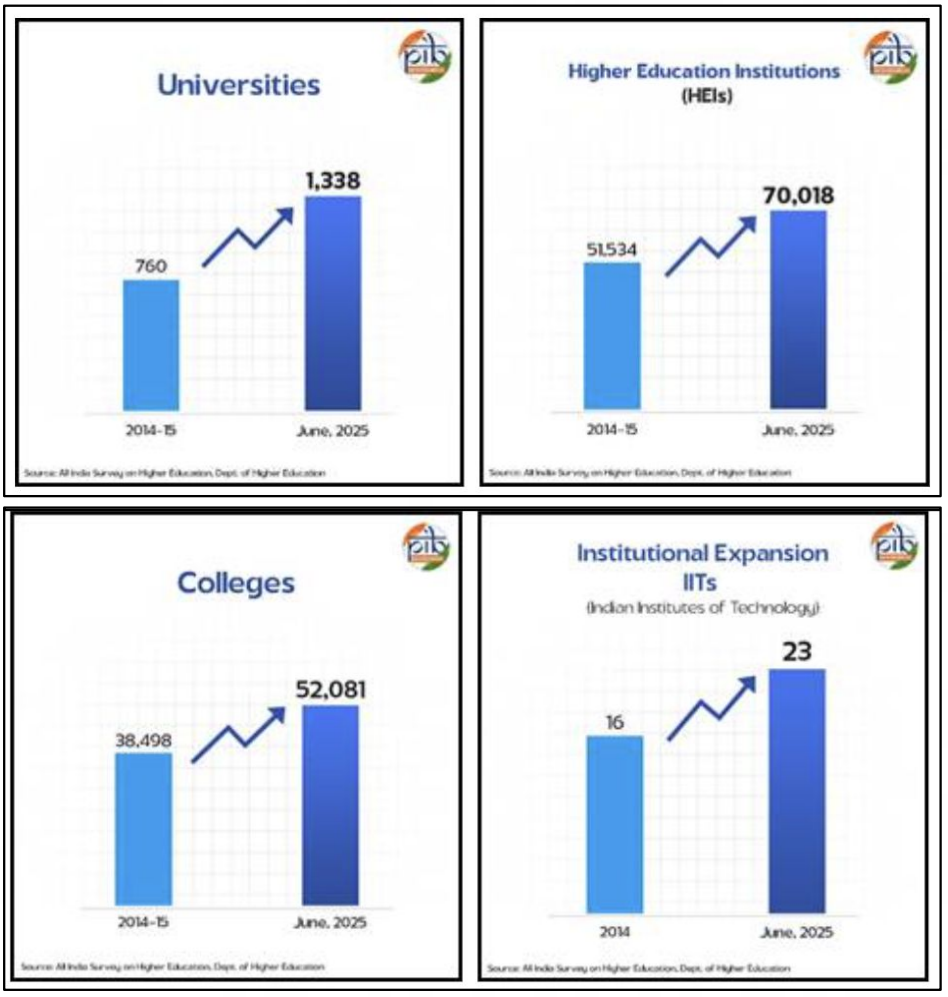
Higher Education In India – Status

- India is one of the youngest nations in the world with a median age of 28.2 years (World Population Prospects, 2022).
- Youth in the age group of 15-29 years - 27.2% of the population in 2021, which is expected to decrease to 22.7% by 2036, but will still remain large in absolute numbers at 34.5 crores.

Higher Education Expansion in India (AISHE)

- **Overall HEIs:** Increased by **13.8%**, from **51,534 (2014–15)** to **70,018 (June 2025)**
- **Universities:** Grew from **760 (2014–15)** to **1,338 (June 2025)**, reflecting a push towards expanding higher education capacity and global competitiveness.
- **Colleges:** Rose from **38,498 (2014–15)** to **52,081 (June 2025)** to meet rising enrolment demand.



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Higher Education In India – Issues

1. **Politicisation and Erosion of Academic Autonomy –** Location - Naming - Appointments Centre – State tussle
2. **Asymmetric and Inadequate Public Financing –** NEP – 6%; State universities - 60-70 % - 35% of UGC grant
3. **No existence of dedicated infrastructure financing for state universities -** Higher education financing agency (HEFA) , National medical commission
4. **Over-reliance on Traditional Revenue Streams –** Fees, Grants, affiliation fees
5. **Acute Faculty Shortages and Adhocism –** UGC -35% professor; 46% associate professor; 26% assistant professor
6. **Weak Accountability and Performance Evaluation –** Seniority based promotion ; teaching vs research
7. **Outdated Curriculum and Low Employability - Only ~45–50% are employable**
8. **Poor Research Ecosystem –** Infrastructure ; collaboration ; grants; enrolment ; journals etc
9. **Excessive Regulation and Lack of Institutional Autonomy –** Multi tier regulation
10. **Limited internationalisation of Higher education – L**imited to few institutes of eminence

Regulatory landscape in Higher Education

- **The University Grants Commission (UGC)** oversees higher education
- **The All India Council for Technical Education (AICTE)** regulates technical and professional education
- **The National Council for Teacher Education (NCTE)** governs teacher education

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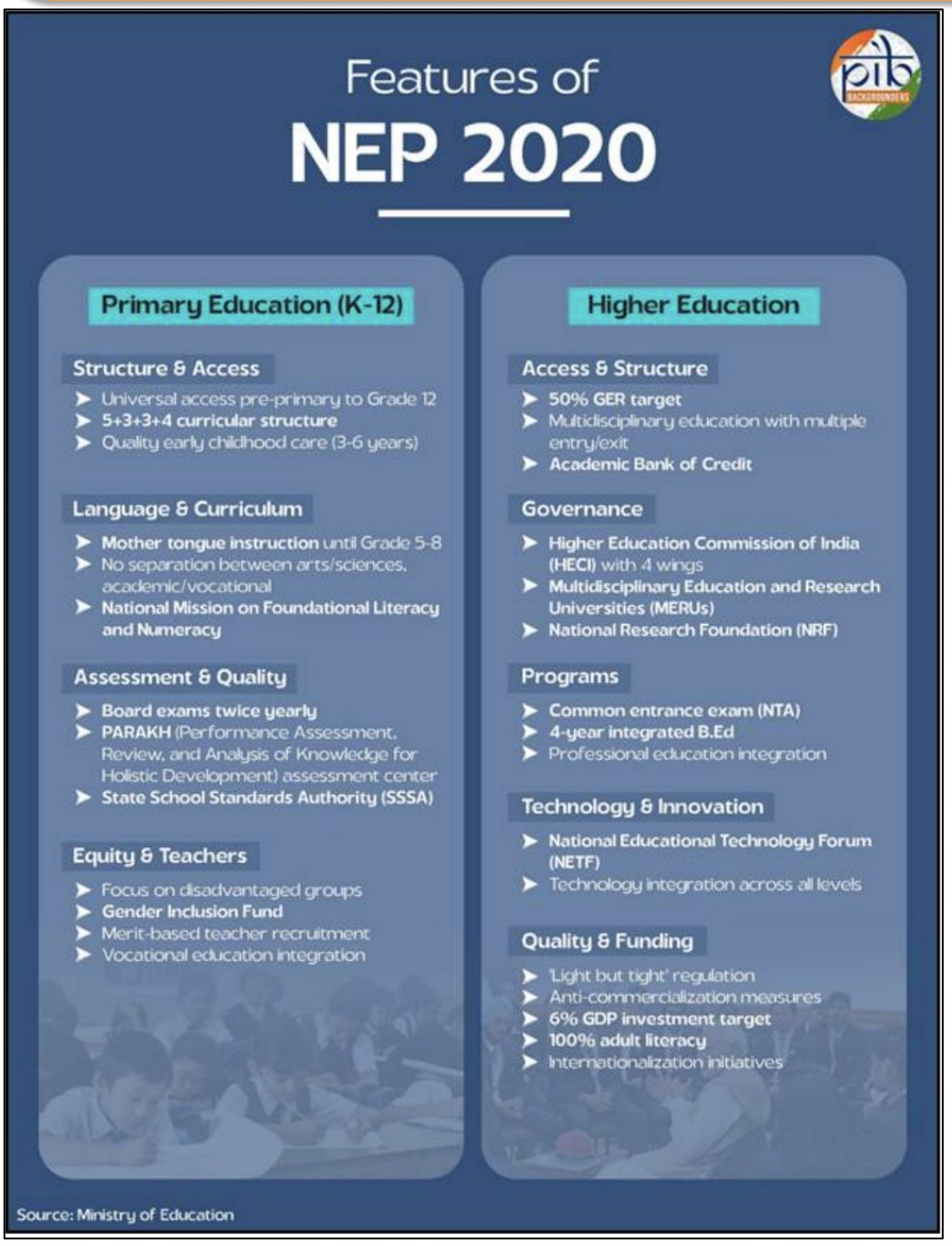
NEP 2020 outlines four specialised bodies within HECI:

- **National Higher Education Regulatory Council (NHERC):** Regulates all higher education except medical and legal fields.
- **National Accreditation Council (NAC)**
- **General Education Council (GEC):** Frames academic learning outcomes and standards.
- **Higher Education Grants Council (HEGC**): Handles funding and grants



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Higher Education Commission of India (HECI) – Prospect and challenges

Prospect:

- **Separation of Functions –** Reduce conflict of interest, Promote transparency and efficiency
- **Light but Tight Regulation –** Focus on outcomes rather than inputs, encouraging innovation
- **Uniform Academic Standards –** Enhance portability and interdisciplinarity.
- **Performance-Linked Funding –** can incentivize institutional excellence.
- **Greater Institutional Autonomy –** Empowering universities to design courses, hire faculty, and collaborate globally without excessive bureaucratic control.

Concern:

1. Centralisation of Power– Concurrent List subject – dilution of federal principles and marginalise state universities.
2. Threat to Institutional Autonomy –Autonomy may remain nominal rather than substantive.
3. Transition and Capacity Challenges – Regulatory uncertainty.
4. Risk of Bureaucratisation – HECI could replicate the same control-oriented culture it seeks to replace.

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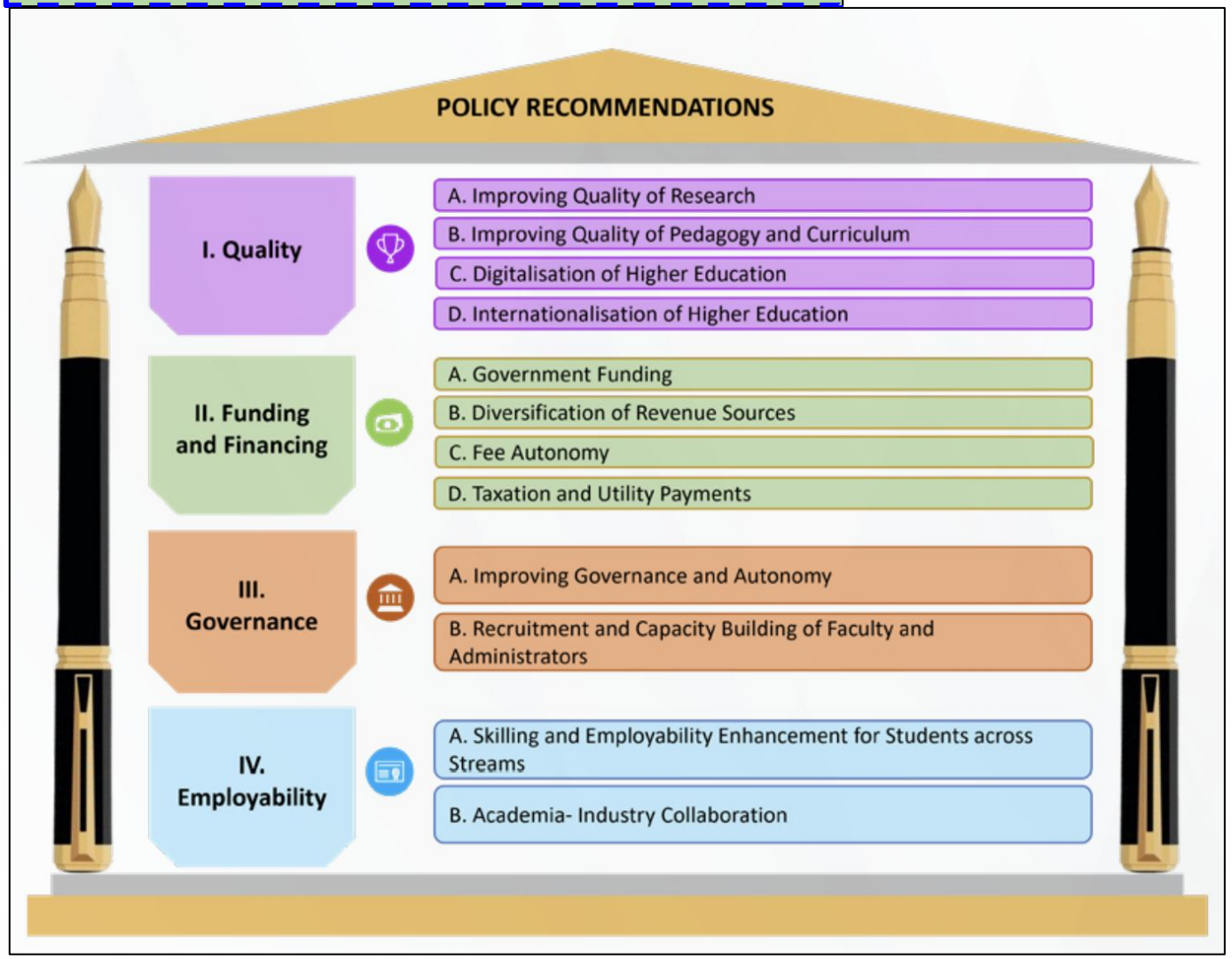
Way Forward



Mains Practice Question

Q. Discuss the major structural and governance-related challenges facing higher education in India and suggest a comprehensive way forward to make the system more inclusive, autonomous, and globally competitive. (250 words, 15 Marks)

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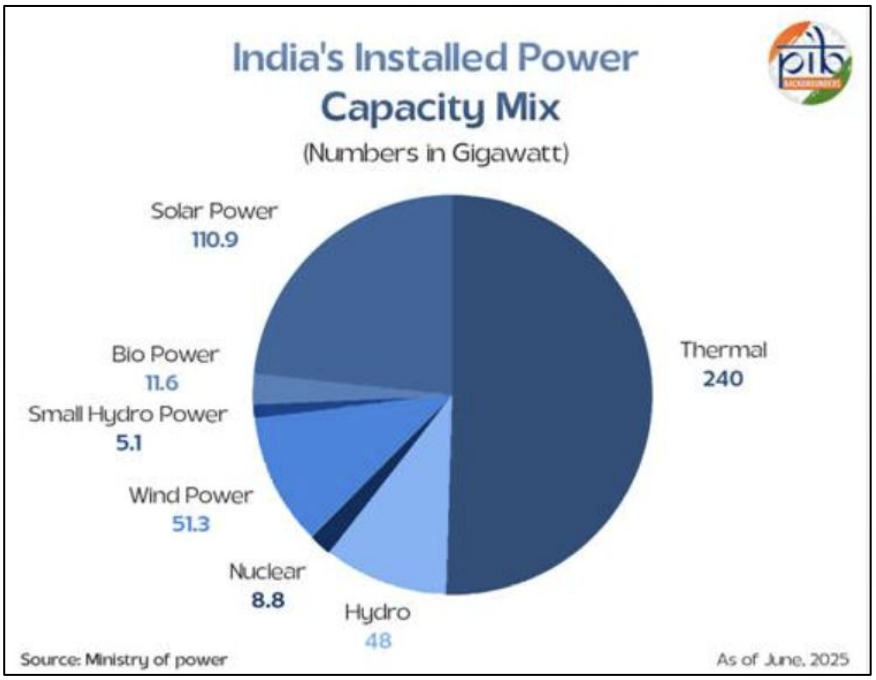
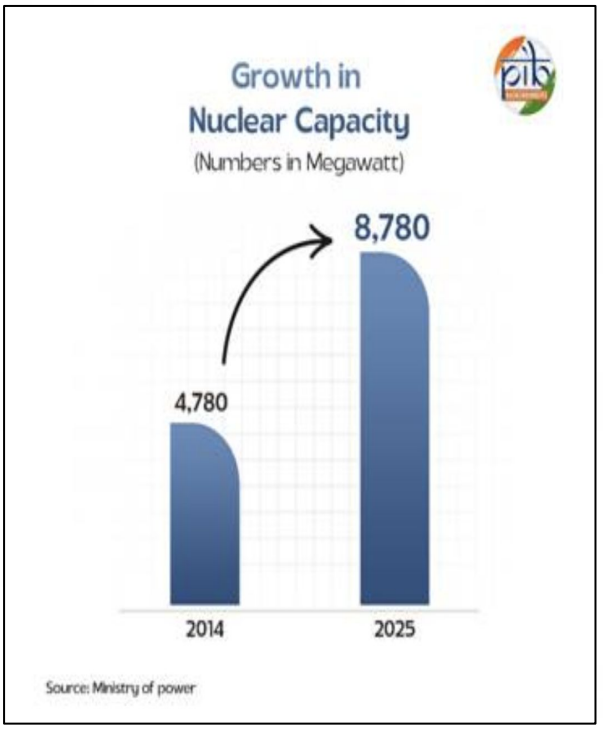
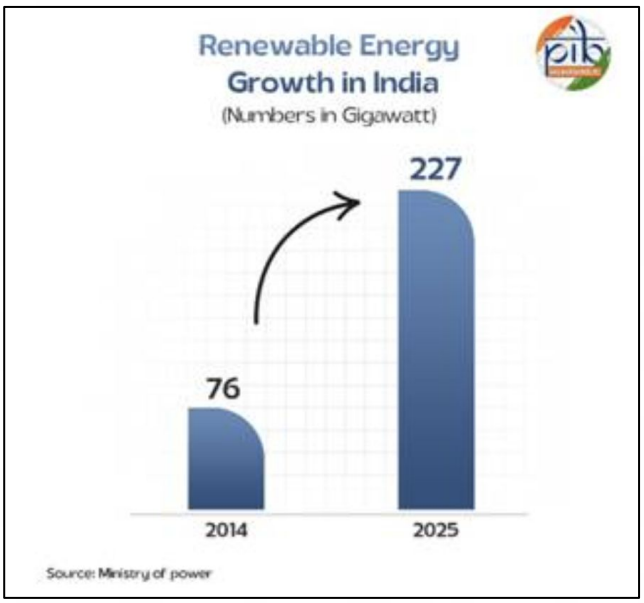
Nuclear Energy for Energy Security

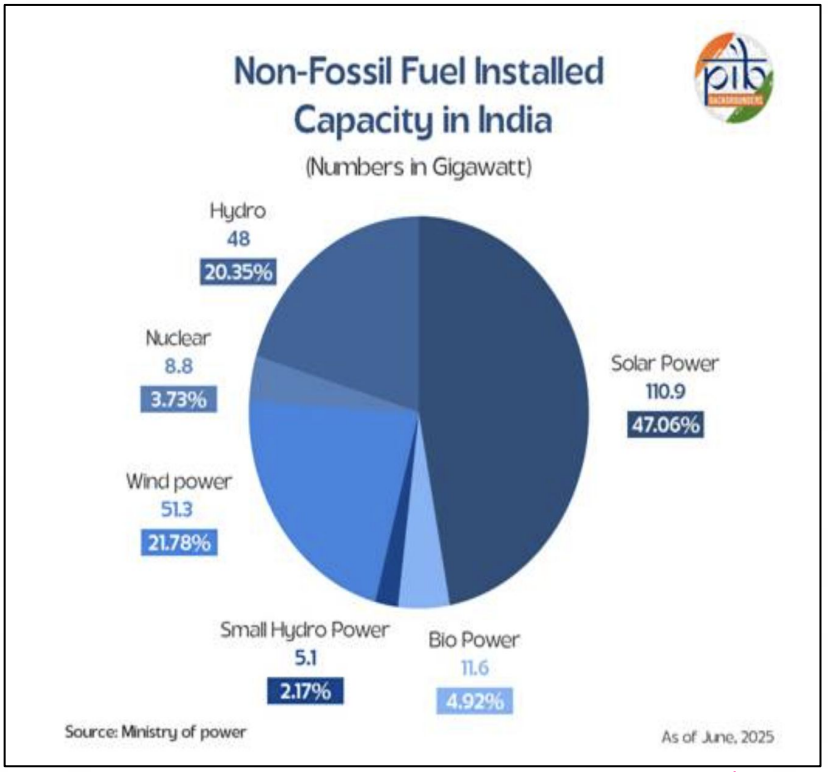
CONTEXT: India is moving towards liberalising its traditionally state-controlled nuclear power sector by enabling private and potentially foreign investment through the proposed SHANTI Bill, 2025, in order to accelerate nuclear energy expansion and support clean energy transition goals.

Present Status of Energy Generation in India









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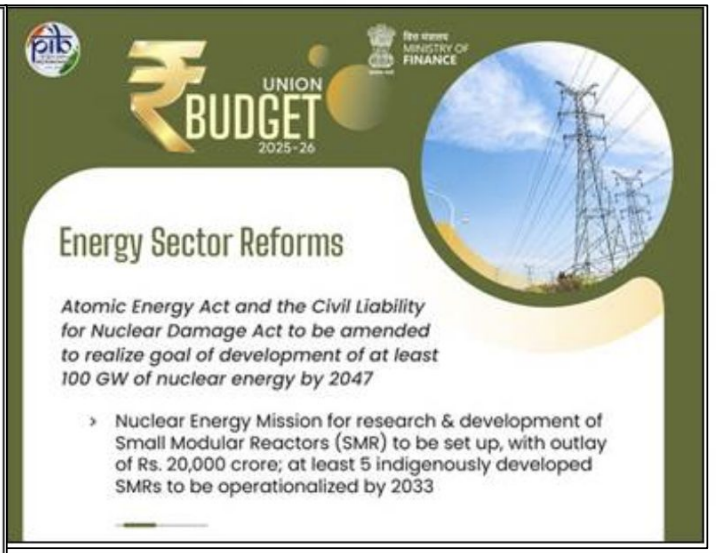
Nuclear Energy – prospects

- As of 2025, **India operates about 25 nuclear reactors at seven nuclear power stations**
- The **installed nuclear power capacity** is approximately **8,880 MW** (8.88 GW)
- Nuclear energy accounts for around **3 per cent of India's total electricity generation**.

Small Modular Reactors (SMRs)

- Advanced nuclear reactors with a power generation capacity ranging from less than 30 MWe to 300+ Mwe
- Provide a flexible, scalable, and cost-effective alternative to conventional large nuclear reactors.
- Their modular design allows for **factory-based manufacturing** - reducing construction timelines and costs
- They are suitable deployment in remote locations.



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The Sustainable Harnessing and Advancement of Nuclear Energy for Transforming India - SHANTI Bill 2025

Aspect	Atomic Energy Act, 1962 & CLNDA, 2010	SHANTI Bill, 2025
Sector Control	Complete government monopoly over nuclear energy	Government control retained, with limited private participation
Private Participation	No role for private companies	Private firms permitted up to **49% minority equity**
Foreign Involvement	Effectively restricted due to legal and policy barriers	Foreign participation allowed through partnerships
Liability Framework	Strict supplier liability under CLNDA	Risk-sharing and liability management mechanisms proposed
Technology Focus	Large, indigenous nuclear reactors	Emphasis on **Small Modular Reactors (SMRs)**
Investment Environment	Closed and high-risk for investors	More investment-friendly and aligned with global practices

Nuclear Energy – A promising future

- **Low-carbon footprint & clean power:** Large amounts of uninterrupted electricity with very low lifecycle GHGs emissions
- **Energy security and diversity:** Reduced dependence on fossil fuels and imported hydrocarbons.
- **High energy density and long life:** Require small area ; small quantity of fuel (25 Tonnes vs 5 million Tonnes)
- **Economic and industrial benefits:** Drives domestic manufacturing of heavy components, create high-skill employment, and can catalyse domestic supply chains

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Nuclear Energy – Challenges

- **Safety Perception and Public Opposition:** Accidents & Protests
- **Regulatory and Institutional Ambiguity:** Fragmented regulatory framework under the Atomic Energy Act and AERB
- **Liability and Commercial Risk:** Stringent supplier liability provisions under the CLNDA, 2010
- **High Capital Intensity and Financing Constraints:** Large upfront costs and long gestation periods
- **Waste Management:** Absence of a clearly articulated long-term strategy for nuclear waste disposal
- **Limited Technology Diversification:** From PHWR to LWRs, SMRs, and other advanced reactor technologies

Mains Practice Question

Q. With growing energy needs should India keep on expanding its nuclear energy programme? Discuss the facts and fears associated with nuclear energy. (15 marks, 250 words) – CSE 2018

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Climate change , Deforestation worsened impact of cyclones

SYLLABUS : GS 3 Paper : Environmental Pollution and Degradation
Newspaper: The Indian Express **Page Number: 16**

Decoding the News

RISING GLOBAL temperatures, rapid urbanisation and deforestation exacerbated the impact of floods triggered by cyclonic storms in Sri Lanka, Malaysia, Indonesia, and Thailand last month, leading to the death of at least 1,600 people in the four countries, according to a new study. While Cyclone Ditwah struck Sri Lanka on November 27, Cyclone Senyar made landfall first on November 26 in Indonesia and then in Malaysia on November 27.

The study, 'Increasing heavy rainfall and extreme flood heights in a warming climate threaten densely populated regions across Sri Lanka and the Malacca Strait', was published on December 11. It was carried out by a team of researchers with the World Weather Attribution (WWA) group.

The analysis highlighted that although the affected countries experience annual floods during the monsoon season, this year, the proportions of the flood reached unprecedented levels.

Role of global warming

The researchers found that extreme rainfall events, such as those triggered by Cyclones Ditwah and Senyar, had become more intense in the affected regions in recent years.

For instance, in Sri Lanka, heavy five-day precipitation events are now about 28% to 160% more intense, according to the report. In the Malacca Strait region, where Cyclone Senyar formed, extreme rainfall has increased by 9% to 50%.

This has primarily happened due to rising global temperatures — the world has become about 1.3 degrees Celsius warmer since the mid-1800s. Higher temperatures cause evaporation of water not only from land but also from oceans and other water bodies, meaning a warmer atmosphere holds more moisture. For every 1 degree Celsius rise in average temperature, the atmosphere can hold about 7% more moisture. This makes storms more dangerous as it leads to an increase in precipitation intensity, duration and/or frequency, which ultimately can cause severe flooding.

The new study also said that at the time when Cyclones Ditwah and Senyar caused extreme rainfall in the affected regions, the sea surface temperatures (SSTs) in the North Indian Ocean, where the storms originated, were 0.2 degrees Celsius higher than the 1991-2020 average. This would have added to the energy available for tropical

Deforestation

The study found that the impact of extreme rainfall was exacerbated in the affected regions due to an increase in deforestation. For instance, in Sri Lanka, where rain and landslides caused by Cyclone Ditwah killed more than 600 people, forest cover declined from 90% in 1900 to 20% in 2002 ('Land use in Sri Lanka: past, present and the future', 2002).

The key drivers of decline were encroachments for plantation crops, such as tea, rubber, and coconut, cinnamon cultivation, at the forest fringes, infrastructure development projects, as well as illicit timber felling, according to the WWA study.

Loss of forest cover accelerated runoff, which occurs when there is more water than land can absorb, exacerbating flood peaks.

Something similar took place in Indonesia, which lost 25% of its old forests to palm oil production between 1991 and 2020 ('Land in limbo: Nearly one third of Indonesia's cleared old-growth forests left idle',

Rapid urbanisation

The study revealed that rapid urbanisation was also a key player in the large-scale devastation triggered by extreme rainfall in the affected regions.

It found that Sri Lanka and Indonesia had seen an increase in the number of people living in high-intensity flood-risk zones. Critical infrastructures such as roads, railways, and cropland have also increased in these areas.

That's why when Cyclone Senyar hit Indonesia, it not only killed hundreds of people but also led to economic losses worth $4.13 billion.

Sri Lanka is estimated to have sustained economic losses of between $6 billion and $7 billion, nearly 3% to 5% of the national GDP. More than 137,000 acres of agricultural land are said to be destroyed by the floods, partly due to destroyed dams and canals, according to the study.

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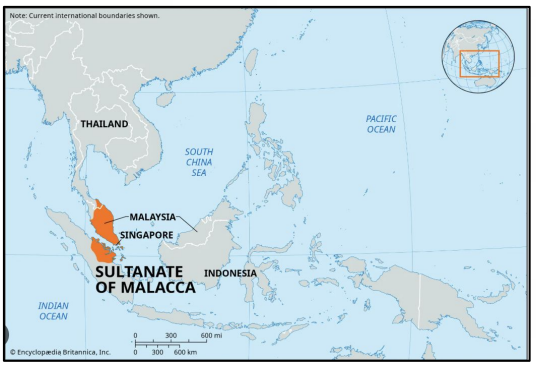
Prelims Pointer

About Strait of Malacca

- It connects the Andaman Sea (Indian Ocean) and the South China Sea (Pacific Ocean).
- It runs between the Indonesian island of Sumatra to the west and peninsular (West) Malaysia and extreme southern Thailand to the east.
- The Strait of Malacca's name was derived from the Malacca Sultanate, who governed the archipelago from 1400 until 1511.
- Singapore, Malaysia, and Indonesia control the joint patrolling of the Malacca Strait.

Significance:

- Roughly 60% of India's seaborne trade and almost all of its LNG imports pass through the Malacca Strait.
- Approximately 60 percent of the world's maritime transport passes through the Strait of Malacca
- Approximately 25 percent of the oil transported between the Middle East and Asia.



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India and the U.S.: 2005 versus 2025

SYLLABUS : GS 2 Paper : Effects of Policies of Developed countries on India's interest
Newspaper: The Hindu **Page Number: 7**

Decoding The News

In 2005, when I served on the Prime Minister's Task Force on Global Strategic Developments chaired by K. Subrahmanyam, India and the U.S. stood at the threshold of a historic transformation. Washington had declared that it wished to "help India become a major world power in the 21st century." It was an extraordinary statement, not merely because of what it promised but because of the confidence it reflected. The U.S. then still believed that strengthening responsible rising powers would strengthen the world. That belief seemed to form, for many, the bedrock of the civil nuclear breakthrough and of a strategic partnership built on a shared sense of possibility.

The U.S.'s retreat

Reading the 2025 U.S. National Security Strategy (NSS) is therefore an unsettling experience. The document is saturated with self-praise. It claims to have

is instrumental. India is framed less as a civilisational actor and more as a component in America's China calculus. The NSS states that the U.S. must "continue to improve commercial (and other) relations with India to encourage New Delhi to contribute to Indo-Pacific security, including through continued quadrilateral cooperation with... 'the Quad'." In this framing, India is not an end in itself but a means to a balance-of-power arrangement the U.S. seeks to preserve.

foundations. India cannot rely on the assumption that Washington will invest in India's rise as a matter of strategic design. India's rise will depend on India. Partnership will endure where interests converge and remain measured where they do not. As the NSS itself insists, partners must increasingly "assume primary responsibility for their regions," a polite but unmistakable signal that U.S. support will be conditional and limited.

responsibilities for India. If India is to be a major world power in the 21st century, it will not be because any external actor wills it. It will be because India possesses the strategic confidence and material capacity to act independently within a fragmented global order.

Paradoxically, the 2025 strategy makes that reality clearer than its authors intend. By reducing the scope of American commitments, it widens the space for others. For India, the challenge is not to fill a vacuum but to craft a role suited to its scale, interests, and civilisational temperament. The assumptions of 2005 cannot return, but the aspiration that animated them is ours to pursue.

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Prelims Pointers

QUAD - Quadrilateral Security Dialogue

- Strategic forum comprising four countries
- The Quad is aimed at promoting regional security and economic cooperation in the Indo-Pacific region.
- **Focus area** - maritime security, infrastructure development, and supply chain resilience.

Quad Evolution

2007: Concept - **Japan's PM Shinzo Abe -** on the sidelines of ASEAN meetings.

2012: Idea of a **"Democratic Security Diamond"** linking India, Japan, the US, and Australia to uphold stability in the Indo-Pacific.
2017: Quad **revived** amid growing concerns over China's assertiveness; first official Quad officials' meeting held in **Manila** on the margins of the ASEAN Summit.

2020: Australia joined the Malabar naval exercise, completing Quad participation and marking the first joint military drills of all four members in over a decade.

2021: First Quad Leaders' Summit (virtual) held; joint statement **"The Spirit of the Quad"** released, formalising strategic cooperation.

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Inhalable Microplastics a hidden toxin worsening the air in our cities

SYLLABUS : GS 3 Paper : Environmental Pollution and Degradation
Newspaper: The Hindu **Page Number: Science**

Decoding The news

Atmospheric pollution has traditionally been associated with the so-called criteria pollutants; aside from the two size-wise groups of particulate matter, these include carbon monoxide, lead, sulphur oxides, nitrogen oxides, and ozone. Of late, however, they've been joined by respirable emerging contaminants – including inhalable microplastics – fuelled in no small part by the production of 400 million metric tonnes of plastics every year. The world also releases 52.1 million tonnes a year of plastic waste into the environment.

Thus, the team estimated the average concentration of inhalable microplastics in all four cities to be 8.8 μg/m³.

This "means the average city resident is breathing in about 132 micrograms every single day," Dr. Darbha said. "This is a very high daily dose of pollution. The most critical factor is the size of these particles. They are so tiny that they can bypass our natural defences and penetrate deep into the lungs. This chronic exposure presents a serious, ongoing risk to public health."

Researchers, however, said that the greater danger is these plastic particles serving as Trojan horses that smuggle in toxic co-pollutants, including heavy metals like lead and cadmium and hormone-disrupting chemical compounds like diethyl phthalates. The team found atmospheric lead levels to be highest in Kolkata, followed by Delhi.

The team members also found, reportedly for the first time, that the inhalable microplastics can also carry microbes, including harmful fungi like *Aspergillus fumigatus*, that contain antibiotic-resistance genes, meaning they could spread infections that don't respond to common antibiotics.

By comparing this information with major toxicology databases, the team found that breathing these contaminated plastic particles was associated with a higher risk of cancer, hormone-related diseases, breast problems, and respiratory illnesses.

Prelims Pointers

Microplastics

- Microplastics are small pieces of plastics, usually smaller than 5 mm.
- They are persistent, very mobile and hard to remove from nature.
- **Categories** : **Primary and Secondary.**

- Primary microplastics - designed for commercial use, such as cosmetics, as well as microfibers, clothing and other textiles
- They enter the environment directly - product use, unintentional loss from spills during manufacturing or transport, or abrasion during washing.
- Secondary microplastics are particles that result from the breakdown of larger plastic items
- This breakdown is caused by exposure to environmental factors, mainly the sun's radiation and ocean waves

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IRDAI to get more power and enforcement scope

SYLLABUS : GS 2 Paper : Regulatory and Various Quasi-Judicial Bodies
Newspaper: The Indian Express **Page Number: 15**

Decoding the News

George Mathew
Mumbai, December 16

THE PROPOSED amendments to the insurance law — Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025 — significantly strengthen the enforcement and supervisory powers of the Insurance Regulatory and Development Authority of India (IRDAI), giving it wider authority to crack down on violations by various insurance intermediaries.

Under the revised provisions, the IRDAI Chairperson will be empowered to order searches, seizures and inspections if there is reason to believe that insurers and related entities have failed to produce documents, are withholding information relevant to an investigation, or are likely to tamper with records. These powers can be invoked in cases involving suspected violations of the law, illegal payment of commissions or rebates, or attempts to falsify or destroy books, accounts, vouchers, survey reports or other records.

Insurance intermediaries include agents, brokers, corporate agents like banks, NBFCs, fintechs, and other companies distributing insurance products, web aggregators like online platforms that compare and sell insurance policies, third-party administrators (TPAs), who manage health insurance claims and services, surveyors and loss assessors and insurance marketing firms (IMFs).

The IRDAI Chairperson may authorise a senior officer — no lower than the rank of Deputy Di-

E. EXPLAINED

IRDAI chief to be empowered to order

Under the revised provisions, the IRDAI Chairperson will be empowered to order searches, seizures and inspections.

Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025

- **Amending the Insurance Act, 1938, LIC Act, 1956, and IRDAI Act, 1999,** - Modernisation, expanded insurance coverage, and stronger regulatory oversight.
- **100% FDI in insurance –** Enhance insurance penetration, promote technology transfer, and support the goal of **'Insurance for All by 2047'**
- **Allows LIC to set up new zonal offices without prior government approval –** enabling faster expansion and administrative efficiency.
- **Permits restructuring of overseas operations in line with host-country laws –** strengthening LIC's global footprint
- ***No Composite License: A Major Miss***

Prelims Pointers

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SYLLABUS : GS 2 Paper : Regulatory and Various Quasi-Judicial Bodies
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Prelims Pointer

Insurance Regulatory and Development Authority of India

- It is a statutory body formed under an Act of Parliament - The Insurance Regulatory and Development Authority Act, 1999 (IRDAI Act 1999)
- overall supervision and development of the insurance sector in India.
- It acts as an autonomous authority under the Ministry of Finance, Government of India.

The main goals of IRDAI are:

- **To safeguard the interest of the policyholders** by fair business conduct and settlement of claims within time.
- **Developing and nurturing the Indian insurance industry.**
- **To regulate the business of insurance with transparency, fairness, and honest practice.**
- **Facilitating financial prudence of the insurers through solvency and stability checks** of insurers.
- **To regulate premium charges and policy terms for preventing unscrupulous pricing and unaffordability.**
- **It is responsible for registering and/or licensing insurance, reinsurance companies, and intermediaries according to the regulations.**
- **It sets the eligibility criteria, qualifications, and capital requirements for obtaining licenses in the insurance business.**
- **Head Office**: Hyderabad
- **Composition:** It consists of a Chairman, five full-time members, and four part-time members, all appointed by the Government of India.

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PM honored with Ethiopia's highest award

SYLLABUS : Prelims: Places in News
Newspaper: The Hindu **Page Number: 10**

With PM in Jordan, Jaishankar in Israel, India reiterates its position on West Asian conflicts

Kallol Bhattacherjee
NEW DELHI

With Prime Minister Narendra Modi in Amman calling for an India-Jordan collaboration for the reconstruction of war-ravaged Syria, and External Affairs Minister S. Jaishankar in Tel Aviv expressing India's support for the Trump peace plan for Gaza, India on Tuesday reiterated its willingness to play an important role in the fast-evolving scenario in West Asia.

Speaking at the India-Jordan Business Forum, Mr. Modi said King Abdullah II had shared his vision of developing railways and "next-generation infrastructure" in Jordan. "During our meeting yesterday, His Majesty also highlighted the infrastructure reconstruction needs in Syria. Indian and Jordanian companies can collaborate to address these requirements together," he said.

Boosting ties: Prime Minister Narendra Modi shakes hands with Crown Prince Al Hussein Bin Abdullah II in Amman on Tuesday. ANI

Mr. Modi – who was in Jordan earlier during Monday-Tuesday for his ongoing three-nation tour covering Jordan, Ethiopia and Oman – met with King Abdullah II and expressed mutual determination to fight "terrorism, extremism and radicalisation". The two dignitaries also discussed regional conflicts. "Prime Minister reaffirmed India's support for efforts being made to achieve durable peace in the region," the External Affairs Ministry said.

A day after Mr. Modi reached Jordan, Mr. Jaishankar landed in the Israeli capital Tel Aviv where he was welcomed by the Foreign Minister Gideon Saar. Mr. Jaishankar condemned the terror attack in Bondi beach of Sydney, Australia, and said, "Where India and Israel are concerned, we are both countries who have a policy of zero tolerance towards terrorism."

"I also would like to listen to you about the regional situation. I want to say that India supports the Gaza peace plan (given by President Trump) and hopes that it will lead to a lasting and durable solution," he said.

Mr. Jaishankar's visit has attracted attention as in its backdrop, the Israeli Knesset passed a law to stop the activities of the UN Relief and Works Agency for Palestine refugees that India has historically assisted.

PM honoured with Ethiopia's highest award

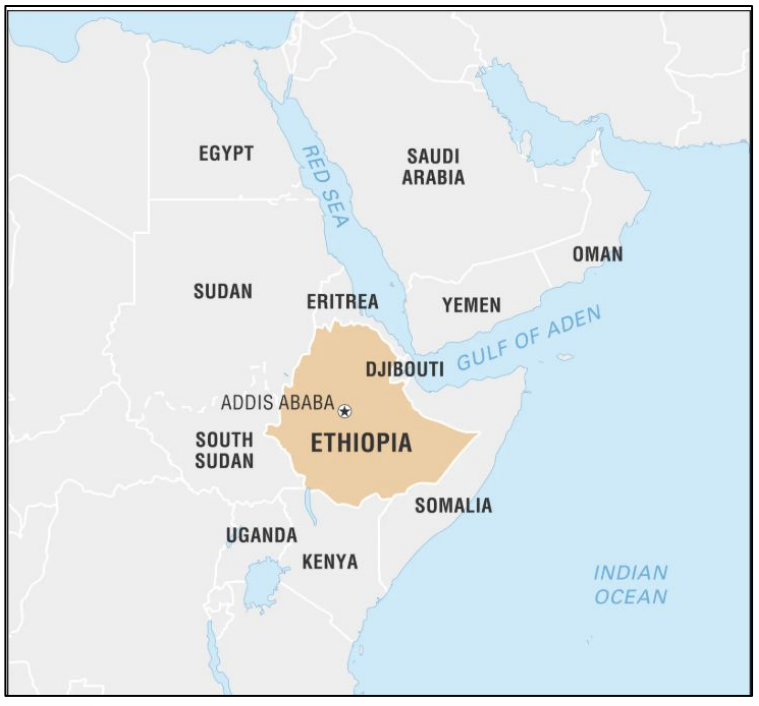
Press Trust of India
ADDIS ABABA

Prime Minister Narendra Modi on Tuesday was conferred with Ethiopia's highest award 'The Great Honour Nishan of Ethiopia' by his Ethiopian counterpart Abiy Ahmed Ali.

The award was to honour Mr. Modi's role in strengthening India-Ethiopia ties, the Ministry of External Affairs said.

India and Ethiopia also elevated their ties to a strategic partnership, after the leaders discussed issues of bilateral interest.

Prelims Pointers



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Daily Quiz

Q1. With reference to the regulation of higher education in India, consider the following statements:

1. UGC, AICTE and NCTE regulate different segments of higher education.
2. NEP 2020 proposes the Higher Education Commission of India (HECI) as a single umbrella regulator.
3. NHERC under HECI regulates all higher education, including medical and legal education.
4. The General Education Council (GEC) frames academic standards and learning outcomes.

Which of the statements given above are correct?

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

Answer: b

Q2. With reference to India's installed power capacity, consider the following statements:

1. Thermal power accounts for the largest share of India's total installed electricity capacity.
2. Installed solar power capacity in India exceeds installed hydro power capacity.
3. India's renewable energy capacity increased from about 76 GW in 2014 to about 227 GW by 2025.
4. India's installed nuclear power capacity nearly tripled between 2014 and 2025.

Which of the statements given above are correct?

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

Answer: b

Q3. The Strait of Malacca lies between or is directly bordered by which of the following countries?

a) Indonesia and Malaysia
b) Indonesia and Vietnam
c) Malaysia and Cambodia
d) Thailand and Indonesia

Answer: a

Q4. With reference to the Quadrilateral Security Dialogue (QUAD), consider the following statements:

1. The QUAD is a strategic grouping of four countries aimed at promoting security and economic cooperation in the Indo-Pacific region.
2. The concept of a "Democratic Security Diamond" linking India, Japan, the United States and Australia was articulated in 2012.
3. Australia's participation in the Malabar naval exercise in 2019 marked the completion of QUAD participation in joint military drills.

Which of the statements given above are correct?

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

Answer: d

Q5. With reference to the *Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025*, consider the following statements:

1. The Bill amends the Insurance Act, 1938, the LIC Act, 1956 and the IRDAI Act, 1999.
2. It allows up to 100% FDI in the insurance sector to improve penetration and promote technology transfer.
3. It permits LIC to open new zonal offices without prior government approval.
4. It introduces a composite licence for insurers.

How many of the above statements is/are correct?

a) Only One
b) Only Two
c) Only Three
d) All Four

Answer: c

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