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# HUMAN OVERSIGHT AND ACCOUNTABILITY IN AI SYSTEMS

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**Abstract**

The rapid augmentation of AI is a strategic need across various dominions such as healthcare, finance, manufacturing and law, the need for ethical benchmark, liability and human oversight has never been more pivotal. Human oversight has evolved to monitor system accuracy, transparency, cyber vulnerabilities and bias, fostering trust in technology, a reminder that machines, no matter how intricate, are born without emotional quotient that structure's society. The architects of these systems must anticipate that AI drifts into leeway's of unchecked autonomy with their own limitations, for which accountability should be a forethought.

The key issue that this research paper addresses is that many oversight frameworks rely on post-hoc accountability, i.e, intervening only after harm has been done rather than ensuring meaningful human control throughout the AI lifecycle. Additionally, existing approaches often include human oversight in a superficial way, without providing individuals with the authority or tools necessary to intervene effectively.

To address this gap, the study employs a multimethodology approach, combining a literature review and case analyses of AI-related failures. It further incorporates researcher analysis to propose a governance model that strengthens proactive human oversight. It emphasizes a clearly defined responsibility structures, enhanced transparency in AI decision-making, directs the question of whether legal frameworks have progressed to accord AI infusion in search results and digital narratives which impacts public perception and mechanisms that enable human intervention before harm occurs.

By emphasizing proactive oversight instead of reactive responses, this research offers a structure for ensuring AI systems align with moral and legal standards. Ultimately, this paper seeks to bridge the intersections of technology, ethics, and law by proposing interdisciplinary frameworks that enhances

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accountability and societal alignment. The findings assist in the current discourse on governance of AI, highlighting the necessity of oversight structures that are both practical and enforceable.

Keywords: *Accountability, AI, Law, Objectives, Regulations & Technology.*

## Introduction

The rapid augmentation of AI is a strategic need across various dominions such as healthcare, finance, manufacturing and law, the need for ethical benchmark, liability and human oversight has never been more pivotal. This is because AI, while powerful in data analysis, lacks inherent ethical understanding and can potentially perpetuate biases or generate harmful outcomes if not carefully monitored and controlled by humans. "Human accountability and oversight in AI systems" refer to the active and intentional use of human judgment in the design, deployment, and operation of artificial intelligence. This approach ensures that AI technologies are aligned with human values, reduce possible risks, and set clear lines of responsibility in the case of unforeseen consequences. A 2024 report from Aporia found that nearly 89% of engineers working with AI systems like large language models have run into a common issue called "hallucinations," in which inaccurate or unnecessary information is produced by the model. When these mistakes occur in regular life, it may merely just be bothersome, but in professions where accuracy is crucial, such as healthcare or law, they pose a serious risk. AI is a tool that develops understanding based on the data provided. If the material its acquiring knowledge from is faulty, prejudiced or inadequate, the results will also mirror the same issues. Human oversight plays an important role in the situation. AI models are sometimes criticized for being a "black box" which means that users can't seem to fully understand or explain the process that produced a result.

It becomes exceedingly difficult to assign blame and hold people accountable for negative results if AI decision-making cannot be comprehended or explained. To avoid accountability, those involved should succeed in justifying that people can rely on the AI models they are creating or adopting.

It should be made possible for humans to supervise the systems, and individuals in charge of the different phases should be held responsible for the outcomes. This idea seeks to recognize the accountability of the relevant companies and individuals for the results of AI systems. Even if the negative effect is accidental, the designers, developers, and persons who put the model into use should be made liable for any possible harm it may cause to people or communities. For relevant national and international liability mechanisms to work effectively, transparency plays a major role.

By upholding these values, human supervision promotes ethical coherence, trust, and the responsible creation of AI systems. The designers must foresee that AI will venture into areas of unrestrained

autonomy with innate restrictions, for responsibility should be acknowledged beforehand. This study examines the methods, difficulties, and moral issues associated with employing efficient human supervision to make sure that AI systems act responsibly and bear the brunt of their deeds.

## Objectives of the paper

1) *Explore how human oversight functions in AI*
2) *Examine AI Accountability*
3) *Evaluate AI bias and ethics*
4) *Review global legal frameworks pertaining to AI*
5) *Consider AI as a legal entity that can be held accountable in disputes*
6) *Assess importance of AI regulations and propose effective governance strategies*

## Literature Review

1. **Joanna J. B and F.T. Winfield** in their article *"Standardizing Ethical Design for Artificial Intelligence and Autonomous Systems"*[2] published in IEEE in the year 2017 have critically discussed the urgent need for establishing standards in the ethical design of AI. The authors argue that in the era of constant AI evolution, the requirement for more developed legal frameworks becomes pivotal. To address this issue, they require the professional organizations which deploy the AI systems to enforce standards to ensure ethical practices. Compared to obsolete legal standards, this contemporary change provides the users with more information and flexibility.

2. **Monalisa Chaudhary** in her writing "*Legal and Ethical Issues in Regulation of Artificial Intelligence in India*"[3] published in Lawful Legal in the year 2024, has delved into the relationship between AI and Indian laws governing it, focussing on challenges of accountability, legal responsibility, ethical concerns and regulation of AI driven systems. It identifies the weaknesses in the existing frameworks and proposes the necessity of robust regulatory policies that would balance technology, innovation, and individual rights protection. The paper argues for an extensive legal framework to regulate AI technology in India and highlights the insufficiency of current regulation like the Information Technology (IT) Act in handling issues particular to AI.

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[2] Joanna J Bryson & Alan F.T. Winfield, Standardising Ethical Design for Artificial Intelligence and Autonomous Systems, https://ieeexplore.ieee.org/document/7924235

[3] Monalisa Chaudhary, Legal & Ethical Issues in the regulation of Artificial Intelligence, Lawful Legal, https://lawfullegal.in/legal-and-ethical-issues-in-regulation-of-artificial-intelligence-in-india/

3. **Andreas Theodorou, Virginia Dignum, and Frank Dignum** in their article *"Accountability in Artificial Intelligence: What It Is and How It Works"*[4] published in Research gate in the year 2023 have explored the complex relationship between accountability in AI systems, emphasizing its significance in ensuring transparency, fairness and compliance with existing legal standards. They contend that AI developers and deployers are answerable and must justify the actions of their AI systems. The paper outlines key elements such as oversight mechanisms, responsibility attribution, and enforcement structures, highlighting the challenge of holding AI accountable due to its autonomous decision-making capabilities. They propose a multi-method approach, integrating legal, ethical and technical safeguards to ensure AI is consistent with human values.

4. **Nitika, Brooks, and Leach** in their piece *"Ensuring a 'Responsible' AI Future in India: RRI as an Approach for Identifying the Ethical Challenges from an Indian Perspective"*[5] published in 2023, investigates the ethical and societal challenges faced by India with AI in force. The study employs focus groups that are rooted in Indian culture to identify the potential issues related to discrimination, job displacement, privacy, data protection, and historical bias. It suggests Responsible Research and Innovation (RRI) to address these concerns. The study emphasises the value of human oversight in AI deployment to reduce risks and increase public trust by advocating for proactive governance.

5. **Astha Srivastava** in her article *"India's Approach to AI Regulation: Navigating Innovation and Ethics"*[6] published in the year 2024 analyses India's policy-driven approach to AI regulation, focusing on innovation and ethical principles. It compares India's strategy with global standards such as AI Act of European Union and Algorithmic Accountability Act of USA, noting the absence of enforceable AI regulations and emphasizes the need for AI-specific laws to address challenges like algorithmic bias, transparency, and liability.

6. **Amlan and Shatakratu** in their article *"India's Advance on AI Regulation"* published by Carnegie India's Technology and Society Program on November 21, 2024, gave a detailed analysis on AI regulation in India by examining perspectives across governments, industries, and civil societies stakeholders and evaluates the current state and proposes a policy roadmap forward. The writer suggests that India does not require an overarching AI-specific law but instead utilize

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[4] Andreas Theodorou, Virginia Dignum, and Frank Dignum, Accountability in Artificial Intelligence: What is it and how it works, Research gate, https://www.researchgate.net/publication/368332511_Accountability_in_artificial_intelligence_what_it_is_and_how_it_works

[5] Nitika Bhalla, Laurence Brooks, and Tonii Leach, Ensuring a 'Responsible' AI Future in India: RRI as an Approach for Identifying the Ethical Challenges from an Indian Perspective, Springer, https://link.springer.com/article/10.1007/s43681-023-00370-w

[6] Astha Srivastava, India's approach to AI regulation: Navigating innovation and ethics, Lawful Legal, https://lawfullegal.in/indias-approach-to-ai-regulation-navigating-innovation-and-ethics/

existing legal infrastructure to tackle AI-related threats. Targeted amendments to existing laws wherever needed are recommended, especially for high-risk uses of AI. The piece recommends a regulatory gap analysis to determine where new policies might be necessary. Transparency and responsibility in AI judgement should be enhanced through specific regulatory clarifications. Overall, India needs to strike a balance between consumer protection and innovation through encouraging self-regulation and gradual policy improvement.[7]

7. **Bernd, Weyerer and Kehl** in their work *"Governance of artificial intelligence: A risk and guideline-based integrative framework"*published in Government Information Quarterly on October 2022, explains the growing difficulties in regulating AI that arises from the hazards it poses to the society. The authors emphasize the importance of balancing innovation with ethical considerations, suggesting that a structured approach to AI governance can mitigate potential risks while fostering technological advancement. Their suggested framework targets equilibrium between innovation and accountability, making transparency, responsibility, and justice evident in the implementation of AI. They explore some governance models and recommend a synergy approach with regulations that brings in compliance together with risk adaptation models. The paper indicates the capacity of governments to build solid AI policies in creating trust, securing public interests, and encouraging effective AI usage.[8]

8. **Ben Green** in his research paper *"The flaws of policies requiring human oversight of government algorithms"* featuredin Computer Law and Security review explains how AI algorithms become a powerful part of government decision-making processes globally and how legislators have argued how governments may benefit the from algorithms while avoiding the dangers of the same. It critically examines 41 policies mandating human oversight in algorithmic decision-making within government contexts. it discusses on how these classifications affect innovation, compliance costs, and the possibilities of regulatory overreach. The article also juxtaposes the EU's regulatory strategy for AI against other global strategies, emphasizing the balance between advancing technology and ensuring ethical standards. The authors are keen to note the need for clear guidelines and flexibility in the regulatory process to catch up with the changing nature of AI technologies. Generally, the article presents a holistic description of the challenges and implications in applying the EU Artificial Intelligence Act.[9]

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[7]      Amlan    Mohanty    and    Shatakratu    Sahu,    India's    Advance    on    AI    Regulation, **https://carnegieendowment.org/research/2024/11/indias-advance-on-ai-regulation?lang=en&center=india**

[8]Bernd W. Wirtz, Jan C. Weyerer and Ines Kehl, Governance of artificial intelligence: A risk and guideline-based integrative framework, **https://doi.org/10.1016/j.giq.2022.101685**

[9]    Ben    Green,    The    flaws    of    policies    requiring    human    oversight    of    government    algorithms, https://doi.org/10.1016/j.clsr.2022.105681

9. **Sunil Soares** in his book *"AI Governance Comprehensive"* published in Dataversity on December 2, 2024, offers a strong foundation on AI governance. The book emphasizes reducing bias in AI systems and how biases within training data and algorithms can result in biased outcomes with ethical and societal consequences. It is strong on practical utility, connecting industry application use cases to regulations and best practices. Some of the key areas discussed are transparency in AI models, explainable AI (XAI) for decision-making understanding, and watermarking AI-created content. It also delves into data poisoning methods deployed by content producers for interfering with unauthorized AI training. With vendor solutions and real-world examples, the book provides an excellent guide to implementing effective AI governanceframeworks.[10]

10. **George Benneh Mensah** in his scholarly article, *"Artificial Intelligence and Ethics: A Comprehensive Reviews of Bias Mitigation, Transparency, and Accountability in AI Systems"* explains that the application of Artificial Intelligence (AI) across many industries has fuelled substantial ethical concerns, especially on issues of mitigating bias, transparency, and accountability. Bias in AI has the potential to entrench society's inequalities since instances of algorithmic discriminatory acts have been shown. To solve this, interventions like diverse data gathering, diversity in workforce practice, and regular monitoring have been suggested. Transparency is also essential; explainable AI models and open-source platforms build user trust by making decision-making processes clearer. In addition, accountability through regulatory frameworks ensures that organizations developing and adopting AI systems are held responsible for its ethical consequences. All these measures combined seek to encourage the creation of AI technologies that are fair, legitimate, reasonable and responsible, thereby building trust among the public and ethical integrity in AI use.[11]

## Research Methodology

The researchers have done secondary research thereby analysing articles, books, research papers, judgements, discussions available on various online websites like Jstor, Hein online, Lexis Advance, Oxford university academic resources, ScienceDirect and many national and international portals. Selected case studies of AI incidents and governance frameworks will be analysed to identify trends and patterns in accountability measures. A comprehensive review of scholarly works, government regulations,

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[10] Sunil Soares, AI Governance Comprehensive, https://www.dataversity.net/book-of-the-month-ai-governance-comprehensive/
[11] George Benneh Mensah, Artificial Intelligence and Ethics: A Comprehensive Reviews of Bias Mitigation, Transparency, and Accountability in AI Systems, https://www.researchgate.net/profile/George-Benneh-Mensah/publication/375744287_Artificial_Intelligence_and_Ethics_A_Comprehensive_Review_of_Bias_Mitigation_Transparency_and_Accountability_in_AI_Systems/links/656c8e46b86a1d521b2e2a16/Artificial-Intelligence-and-Ethics-A-Comprehensive-Review-of-Bias-Mitigation-Transparency-and-Accountability-in-AI-Systems.pdf

reports from industries, and ethical guidelines to establish a theoretical foundation and examination of AI-related policies and laws from different jurisdictions have been compared for consolidating our viewpoint as to current scenario regarding human oversight and accountability in AI systems, providing valuable insights for policymakers, researchers and industry stakeholders.

## Understanding human oversight in AI

Human oversight is said to be the most feasible solution to counter negative aspects of high-risk AI application. Meaningful oversight is a fundamental pillar of responsible AI governance, prompting ethical decision making and employing technology safely and responsibly. It is frequently conferred as a means of supervising algorithmic actions and then addressing the problems by developing a solution or changing the final outcome. The author examines the significance of keeping the person in the driver's seat and understanding the human element at the centre of decision making. The are two types of human oversight: Ex ante, ensuring that the AI is properly developed, and ex-post, which involves examining AI suggestions before its implementation or analysing AI judgements in the situation where they are challenged or cause problems.

Primary concern is that the findings indicate that human supervisors were more inclined to act on the recommendations of a fair AI than a generic AI. Human oversight has the risk of discriminating against socially marginalised groups since it cannot stop the discrimination generated by generic AI. This is termed as AI bias and explains AI models that generate biased outcomes that mirror and encourage personal biases within a community, such as historical and contemporary socioeconomic inequalities. In October 2019, scientists discovered that an algorithm applied to over 200 million individuals in American hospitals to foretell who was most likely to require additional medical attention overwhelmingly preferred white patients compared to black patients. [12]The AI-powered avatar application *Lensa*[13] faced scrutiny for generating biased outputs, as male users received a diverse range of professional avatars such as astronauts or inventors while female users were frequently depicted in overly sexualized imagery and Microsoft released a chatbot named TAY, when it was released to operate independently without human oversight, it started misbehaving by posting racist and insulting comments to other Twitter users.[14]

Main purpose for an efficient human supervision is to prevent risk, the key issue is: *When does human supervision help with risk prevention?* We suggest that this is the case if the person in charge of supervision to ensure ethical, accurate, and safe operation, meets the following four conditions: Sufficient

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[12] Starre Vartan, Racial bias found in major healthcare risk algorithm, https://www.scientificamerican.com/article/racial-bias-found-in-a-major-health-care-risk-algorithm/
[13] George Denison, AI Bias, 8 shocking examples, https://www.prolific.com/resources/shocking-ai-bias
[14] Dave Lee, Tay: Microsoft issues apology over racist chatbot fiasco ,https://www.bbc.com/news/technology-35902104

to the system and its consequences, appropriate cognitive knowledge of essential factors of the event, discipline over their own conduct, and role-appropriate intent .The European Commission has emphasised the necessity of a human-centred strategy to ensure the safe deployment of AI with the aim of protecting the rights of humans by keeping a 'human-in-the-loop'. However, it is also advised that thoroughly incorporating the idea of efficient human supervision in rules and regulations that lack conceptual consistency, could lead to false assurance, delegation of responsibility, potential biases, and a lack of accountability if not implemented effectively.

## Should AI be held accountable for work done Pros and cons

The issue of AI accountability has grown more pressing as AI systems have started to take on jobs which earlier required human workforce, ranging from writing legal contracts to making medical diagnoses. The Author argues that if AI is held accountable, along with a legal backing, it would encourage a more responsible development, ensuring that those systems are designed with greater safety, fairness and transparency.

[15]In 2021, Meta was sued for negligence pertaining to Facebook's AI moderation system's inability to identify and block harmful content. The company employs both AI and Human moderation system to recognise and block content which promotes hatred, to ensure the authenticity and integrity of the posts. To prevent such failures, stricter compliance procedures might have been adhered to, if AI had been subjected to legal accountability. Considering AI's growing autonomy in decision-making along various sectors, the question of "who bears responsibility" has become increasingly urgent. Self-driving cars, medical diagnostic tools, and algorithmic trading platforms are examples of AI-powered systems that function with little human involvement, posing difficult liability issues. [16]The 2018 Uber self-driving car tragedy, in which a pedestrian was killed by an automated vehicle, brought to light the issue of liability. However, ultimately, the human engineers rather than the AI itself were held accountable. Legal safeguards may improve if AI's role in these situations is acknowledged.

Furthermore, by clearly defining accountability, disputes relating to AI caused harms or failures can be resolved. This would reduce ambiguity in legal conflicts to a greater extent, and liability can be easily determined. In today's contemporary AI evolution, where both the usage of AI and issues surrounding it is rapidly growing, courts of find themselves struggling in determining whether the responsibility should fall on the developer, user, or the company deploying the AI. Proponents argue that personifying AI, like

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[15] Kirubel Tadasse, Overselling AI: Facebook's content moderation issues in Ethiopia, Anneberg School of Communication, https://www.asc.upenn.edu/research/centers/milton-wolf-seminar-media-and-diplomacy-5#:~:text=Facebook%20touts%20its%20AI%2Dassisted,remove%2097%25%20of%20hate%20speech.

[16] Rebekah Riess & Zoe Scottile, Uber self-driving car test driver pleads guilty to endangerment in pedestrian death case, CNN, https://edition.cnn.com/2023/07/29/business/uber-self-driving-car-death-guilty/index.html

corporations, could streamline accountability as it would be possible to sue or penalize AI directly. However, to bear legal responsibility, AI inherently lacks requirements such as intent, consciousness and moral reasoning. A notable issue arose in 2023[17], where a U.S based lawyer used AI (ChatGPT) for legal research which ended up fabricating a case law. [18]The court held the lawyer liable, reinforcing the idea that AI, as a tool, cannot be held legally accountable.

At the same time, holding AI accountable can absolve the developers and businesses of accountability, making them less accountable for ensuring safety and reliability. If AI starts taking sole responsibility, there is a chance that businesses and individuals might avoid liability knowing they can shift the blame to technology. This might result in weaker regulations, lesser transparency, and added risk to the users. Another challenge is the lack of legislation governing AI as a legal entity, making it nearly impossible to hold it accountable. Without clear and specific rules on responsibility and accountability, the question remains unresolved, paving the way for loopholes and leaving behind a sense of vulnerability among the society.

## Legal perspective on AI's presence as artificial being regulatory regime

AI is rapidly transforming industries, governance, and everyday life, prompting the need for robust legal frameworks and public policies to ensure its responsible development and deployment.The first set of overall directives is the European union regulation of AI. This Act categorizes applications of AI into three levels of risk. In the first place, applications that present an impermissible risk, like China's social scoring system run by the government, are prohibited. Second, applications that are high-risk, like a CV-scanner that ranks potential job applicants, are subject to certain legal conditions. Finally, applications not prohibited or specifically designated as high-risk are largely unregulated. The Commission has initiated a voluntary initiative called the AI Pact to support future implementation, interact with stakeholders, and extend an invitation to AI suppliers and deployers in Europe to adhere to the primary obligations of the act before the new regulatory framework is put into effect. Making certain that AI models adopted in the European Union are secure, sustainable, unbiased, and accessible was Parliament's most significant concern. To steer clear of adverse outcomes, AI must be overseen by humans instead of solely utilising automation. The OECD AI Principles[19] are the first ever international standard for AI supervision. They support cutting-edge, reliable AI that upholds democratic principles and human rights. Implemented in 2019 and revised in 2024, they consist of five suggestions and are rooted in values principles that offer

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[17] Mata v. Avianca, Inc., No.22-CV-1461 (PKC), 2023 WL 4114965 (S.D.N.Y. June 22, 2023)

[18] Molly Bohannon, Lawyer used ChatGPT in court- and cited fake cases. A judge is considering sanctions, Forbes, https://www.forbes.com/sites/mollybohannon/2023/06/08/lawyer-used-chatgpt-in-court-and-cited-fake-cases-a-judge-is-considering-sanctions/

[19] OECD Policy Observatory, https://oecd.ai/en/ai-principles, (2024)

legislators and AI actors adaptable and useful direction. The Hiroshima AI Process[20] is a comprehensive framework consisting of four pillars, Priority risk analysis, generative AI opportunities and challenges, The International Guiding Principles of the Hiroshima Process encompass all AI actors in the AI ecosystem, Project-based collaboration to facilitate the creation of ethical AI tools and best practices is outlined in the Hiroshima Process International Code of Conduct for Organizations Developing Advanced AI Systems. The UK's White Paper (2023) [21]provides an innovation-friendly, sector-led strategy for regulating AI, shying away from a strict law. Rather, it equips current regulators (e.g., in health, finance) to regulate AI in their areas. It also states that the Government intends to monitor international threats in AI distribution networks in order to guarantee that UK corporates benefit from the worldwide AI potential. In India the new Telecommunications Act of 2023, while not explicitly focused on AI, modernizes the telecom framework, promotes innovation, and includes provisions for emerging technologies like AI, IoT, and blockchain, potentially opening new opportunities for AI applications in the telecom sector. Nivedita Sharma v. Cellular operators' association of India [22]where telecommunication operators were seen sharing customer data with third parties without approval. This ruling cemented the immediate necessity for telecommunication companies to keep consumer data secured and protected. The government has published several regulations since then requiring telecommunication companies to comply with higher security measures. It was held by the Supreme Court that privacy is a fundamental right in *Justice K.S. Puttaswamy and Anr. v. Union of India[23] and Ors*, prompting the need for data protection laws. In 2018, a committee led by Justice B.N. Srikrishna handed in the first draft of the Personal Data Protection Bill, which faced criticism for its strict data localization requirements. In 2019, a revised Personal Data Protection Bill was presented in the Parliament, proposing regulations for data processing and government oversight. In 2022, the government withdrew the 2019 bill, citing the need for a simplified framework, and released the DPDP Bill, 2022, for public consultation which later resulted in The Digital Personal Data Protection Act, 2023. [24]India's current law on the protection of personal data has been put into effect after five years of reflections and considerations.

## Proposed solution that enhances accountability and offers holistic oversight

AI requires a comprehensive and well-bound framework that encompasses legal, ethical, and technical frameworks ensuring fairness, transparency and human oversight to be legitimately accountable. An efficient approach would entail a hierarchical form of governance where responsibilities are delegated at

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[20] Hiroshima AI Process, https://www.soumu.go.jp/hiroshimaaiprocess/en/index.html, (2023)

[21] Department for Science, innovation and technology, https://www.gov.uk/government/publications/ai-regulation-a-pro-innovation-approach/white-paper, (2023)

22Cellular Operators Association of India & Ors. vs. Nivedita Sharma & Ors., (2013) LAWS(NCD)-2013-10-40

[23] Justice K.S. Puttaswamy (Retd.) &Anr. vs. Union of India & Ors., (2017) 10 SCC 1.

[24] Digital Personal Data Protection Act, No. 22 of 2023, Gazette of India, Aug. 11, 2023.

each level, right from development to deployment of the system. This involves carrying out extensive risk assessments prior to the adoption of AI systems, real time monitoring and closely looking for biases and errors and establishing explicit guidelines on who bears responsibility in the occurrence of an error – whether it's the developers, corporates, or the users. Additionally, AI should be comprehensible, implying that its decisions must be open to scrutiny and challenge if necessary.

Although global regulatory frameworks such as the EU AI Act offer valuable insights, India requires its own policies tailored according to its distinct social and economic landscape. A specialised regulatory body that could assist in monitoring compliance, and cooperation between professionals in technological, legal and ethical contexts, can guarantee that AI regulations strike the right balance between innovation and responsibility. With these enacted safeguards, AI can be utilized responsibly, lowering risks and adding significant benefits to the society.

## Lessons to learn and way forward

The significance of human oversight and responsibility has been emphasised by the increasing implementation of AI into decision-making processes. Previous AI failures that include the risks associated with untamed automation, biassed algorithms, and imprecise liability frameworks, should be considered as important takeaways. By classifying AI applications into risk levels, the European Union's AI Act prohibits unacceptable risks, such government-run social score, while assuring those high-risk systems, like CV-scanning tools, are subject to stringent regulatory regulations. This demonstrates a model of proactive regulation focused on accountability and oversight. The significance of proactive regulatory measures as opposed to reactive damage control has been emphasised by incidents such as the Uber self-driving car accident and Facebook's AI moderation failure. UK's White Paper on AI Regulation passed in 2023, illustrates a sector-specific, innovative strategy for regulating AI, emphasizing cross-border risk management and enabling regulators to tailor oversight to individual industries. India, too, must acknowledge these challenges, as noted in concerns raised by the RBI and government advisories on AI usage.

Moving forward, the implementation of AI should be supervised by sector-specific regulatory bodies, and protocols such as independent audits, explicit standards, and real-time monitoring must be mandated. AI can be implemented responsibly to reduce risks and maximise societal benefits by learning from past errors and employing a proactive monitoring strategy.

## Conclusion

As artificial intelligence continues to redefine every sector of the society, the issue of accountability and oversight becomes increasingly crucial. This study emphasizes the pressing need to regulate the legal frameworks responsible for guiding AI systems, thereby deploying AI systems responsibly. Real-world scenarios where AI has caused significant harm highlight the effects of insufficient and impractical regulations and the necessity for transparent accountability mechanisms. Additionally, India should incorporate proactive frameworks such as the EU AI Act, India's Personal Data Protection Bill and other international initiatives.

Although it might sound beneficial to hold AI directly responsible, doing so might result in corporates and developers relieving themselves of accountability, which is not desirable. Rather, a robust and a well-rounded approach with elements of clarity, dedicated human oversight and strong responsibility figures is the need of the hour. Developers, policy makers, and a legal department should be involved in tailoring regulations that promotes a safe utilization of technology and AI. AI should be used to serve the society responsibly, by learning from the past mistakes and employing international frameworks according to the regional standards, making sure that technology remains a tool for progress instead of a cause of harm.