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**AN INTERDISCIPLINARY PEER-REVIEWED HALF YEARLY JOURNAL
OF
DISPUR LAW COLLEGE**

Editor-in- Chief

Dr. Jintu Borah



**DISPUR LAW COLLEGE
AFFILIATED TO GAUHATI UNIVERSITY & RECOGNIZED BY BCI
DHARMANANDA DAS AVENUE,
DISPUR, LAST GATE, 781006, ASSAM, INDIA.**

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At the time of publishing the journal, **DLC Image-Pratibimba**, we have to thank the Principal of the college Dr Gargi Dutta Paul madam and Vice-Principal Dr Swapna Manindranath Deka madam for their great help and encouragement to us. We have also to thank our co-editors, Dr. Indrani Medhi, Dr. Pallabi Baruah and Mr. Kamal Medhi and all the members for their help. I have also to mention Mrs. Pallavi Neog, Librarian of the College library and technical editor of the journal for her great help. We have also to thank our student members for their support. At last, we have to thank our contributors, without their writings it will be not possible to publish the journal.

Thank you all.

ABOUT THE JOURNAL

‘DLCIMAGE: প্রতিতিষ্ব’ –is an interdisciplinary bilingual(English & Assamese) journal where the researchers can submit their articles of any discipline. This is the second issue of the journal. The research articles will be peer reviewed and after the review it will be applied for ISSN and UGC Care list. The researcher can choose the topic of their own related fields like English, Political Science, Sociology, History, Law, Economics, Public Policy and any other Social Science.



EDITORIAL MESSAGE

We are happy to greet you for the second edition of DLC Image-Pratibimbo. The research journal has been publishing at the blessing of God and because of the continuous support of the respected Principal and advisor, Dr Gargi Dutta Paul madam, respected Vice-Principal and advisor Dr Swapna Manindranath Deka madam, respected editors and faculties Dr Pallabi Baruah, Dr Indrani Medhi, Mr Kamal Medhi and Technical-editor Mrs Pallavi Neog, faculties and members of the journal, respectively, Dr Jyotshna Saloi, Dr Suranjana Kalita, Dr Niju Moni Das, Dr Chandamita Sarma and Dr Plabita Saikia for their help regarding the publication of the journal.

I have to thank our honourable contributors Ms Supriya Chutia, Ms Priyanka Diphusha, and other contributors of the second issue of the research journal. I also thank our web-designer for his prompt and good work.

Our research journal, DLC Image-Pratibimbo is in a nascent stage. So, we want every one's co-operation. It is like a tender sapling now. Your contribution in the form of suggestions, providing research papers will take care of the journal to grow.

We have already applied for the ISSN. We constantly and immediately modify and update the content of our research journal by expanding the editorial board members and provide necessary details. So, we are hopeful that we will get ISSN very soon.

We will constantly strive for the improvement of the research-journal. Your support will make our endeavour successful.

Thank You.

Dr Jintu Borah
Assistant Professor in English, Dispur Law College
and
Chief-Editor, DLC Image-Pratibimbo.

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ANTI-COLONIAL MOVEMENTS AND CONTRIBUTION OF NORTH EAST INDIA IN THE FREEDOM STRUGGLE OF INDIA AS REFLECTED IN THE SELECTED ENGLISH NOVELS OF NE

Dr Jintu Borah

Assistant Professor, Dispur Law College

Author E-mail: jintuborah1@gmail.com

Abstract: English novels from the North-East region are newly emerged ventures in the literary field. Very recently we see authors are trying to write on various topics and anti-colonial movements and contribution to the freedom struggle movements is one of the themes describe in such novels. In some English novels of NE region, we find the description of Japanese invasion, domination the British and how people of the north East India fought. In Nagaland there are some tombs, monuments of the World War II time which are mentioned in some novels. In another novel there is the mention of how local people had to suffer during the time of independence. We find the mention of hero like U Trirat Singh and others in some novel. In following six novels we find the description of Japanese invasion, domination the British and how people of the north East India fought; they are- 'A Naga Village Remembered', 'Mary', 'Bitter Wormwood', 'The Grasshopper's Run', 'Surface' and 'A Bowstring Winter'.

Key Words -Japanese Invasion, British Rule, U Trirat Singh, World War-II.

Main Paper:

In some of the original English novels of the North East India we find the description of Japanese Invasion, the British rule, the fight of the people against the colonial rule and the struggle for independence. Here translated novels or novels written in any other languages are not taken. Only originally written in English are taken for writing the paper. The selected novels are Easterine Kire's 'A Naga Village Remembered'(2003), 'Mary'(2010), 'Bitter Wormwood'(2011), Siddarth Sarma's 'The Grasshopper's Run'(2009), Siddartha Dev's 'Surface'(2005) and in Dhruba Hazarika's 'A Bowstring Winter'(2006). To write the paper I use descriptive and analytical method. The paper

is related to the title mentioned as all analysis or descriptions are around the pre-independence period of North-East India. Let us see what we find in the novels.

In ANVR we find the name of village called Khanoma. It is written that there is a gate in remembrance of the fight of the local Naga people with the British. The author describes the plan, the fight against the British and how ultimately the local people had to surrender before the British. The warriors of the Naga were trained. He had respect in the society. There in a conversation a warrior named Levi with his uncle Kovi who told him about his worth and responsibility. There is an excerpt from the novel which will clearly show it-

"...You are a warrior of Khanoma- people will think twice when they hear your name." (ANVR, P-43)

Although at last the British won all the battles and ruled the land yet people did not accept the defeat easily. They fought hard to keep their motherland in their control. Yet at last they gave in.

In 'Mary' we find how one of the Naga girl, Mary eloped with a Japanese soldier and how subsequently she had to struggle for survive. There is a love story between a foreigner Sgt. Victor and a Naga girl named Mary-a war time love story. Victor was killed in the war. There is a description of human destruction in the war. Domestic animals were also killed in the war. Nature, buildings all were destroyed in the war. "Kohima, dear, dear Kohima, had changed so much" (Mary, P-93). It was changed so much after the war that they could not match it with their earlier memory.

In the 'Bitter Wormwood' also we find about the description of pre-independence period. In schools, in field people talked about the situation of the country. They listened to the radios. They came to about India's partition, Gandhiji's death by listening to the radios. During the World War II the schools were closed down. Village people of Nagaland were involved directly as there were battles between Naga and the British and with Japanese also. We find the references of war and can imagine what happened at that time. For example, we find about Japanese during the War time- "a friend of ours was taken away by the Japanese" (BW, p-53). However, after the Indian independence most of the Naga people were not satisfied when they did not get separate

independence Nagaland. Many of them did not regard this independence and formed underground organisation to make their land a free country.

In TGR also we find the time of colonial period. There was a fight between the Japanese and the Naga people. Also we find the mention of British rule at that time. While reading the novel we come to know how the Japanese lived in the Naga Hills by making secured dwellings, how they were equipped with arms like machine gun, mortar etc. Their clever planning is also described. However, the revenge spirit of the Naga people is also shown clearly. The grandson of a Naga chief was killed by a Japanese general. The Ao Naga Chief's grandson's name is Shiluti and his friend is Gajen Das, an Assamese boy. How the revenge is meted by Gajen and some Naga people is shown in the novel. But this is not simply about the revenge, while reading the novel we see how the Japanese and the British occupied and ruled the Naga Hills. In a meeting the Naga chief told, "The Japanese killed our people like animals" (TGHR, p-59). They had killed his grandson Shiluti or Uti." The Japanese had invaded India because of the oil fields of Burma to Assam. They invaded India, "for its oilfields and mineral reserve." (TGHR, P-65)

In 'Surface' also we find the description of the war memorial sites in the eye of a Calcutta based journalist and thus the author describes the whole place in front of the readers. The hero also reads a history book in the bus and he describes the place by this technique of reading. The British won the battle, the Japanese had to retreat. The Japanese could not find their dead soldiers bodies. As they were the defeated army so they did not get the chance of erecting memorial stones. "...Only the winners can afford memorial stones."(Surface, P-139)

In Dhruba Hazrika's ABSW we find the mention of the valour of the U Triort Singh. When the author describe one woman named Kong Nora then he writes that she is the true descendent of great Khasi hero U Tirot Singh. During the Anglo-Khasi war he was captured and eventually died. People recalled him with great reverence for his valour. Kong Nora, one of the relatives of a main character of the novel viz, Kharkhongor is described as " a true Khasi with the blood of U Tirot Singh." (ABSW, P-321)

Thus we find the description of the colonial rule, Japanese invasion, and mention of leader like U Triort Singh. Although there is not mention of Assam's contribution to the freedom struggle in the

novels, the contribution of Assamese people is also not insignificant. We have many freedom fighters like Maniram Dewan, Kushal Konwar, Kanaklata Baruah, Mukunda Kakati, Bhogeswari Phukanani and many others. In 'Mrityunjay' of Dr Birendra Kumar Bhattacharya we find the incident of derail of railway track and the other atmospheres of freedom struggle movement. There are other Assamese novels and plays also on this topic but they are not discussed in the paper as the whole discourse is based on the original English novels of the North-East region. In the present novels we find about the situation of people at the time of coming of Japanese and the British especially in the state of Nagaland. The local people's bravery is shown although they had to give in. We have to know our past to move forward. In this regard the novels are successful but there are still many heroes, many plots which the upcoming authors of literature can take.

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THE ISSUE OF UNDOCUMENTED IN-MIGRATION TO ASSAM: A PERCEPTION STUDY ANALYSIS

Dr. Plabita Saikia

Assistant Professor (Law), Dispur Law College, Dispur.

Author E-mail: plabitas30@gmail.com

Abstract:

Undocumented in-migration continues to be an unabated issue in the entire Northeastern state including Assam as it affects the state's politics in a major way. Intellectuals cannot be defined according to the jobs they do, rather it may be done by the manner they act, their viewpoints, and their values towards the society. For the issue of undocumented migrants and their impact on the indigenous society, the present survey has been conducted among a selected group of intellectuals in Assam to understand their perception, awareness, and sensibility on this burning issue and also to justify the scope of studying the topic in the present context. The survey has enormous value to policymakers to develop sound remedial management policy which can play a significant role. The questionnaire used during the survey has 23 semi-structured questions covering 13 themes related to the issue in question in the socio-legal domain. The provision of giving their personal suggestions for remedy is also there. The results of the data collected allowed the interviewer to make an overall assessment of how receptive the participants were to the issue.

Keywords: Perception, intellectuals, undocumented in-migration, Assam

Introduction:

Though historically migration in India has various socioeconomic and political constraints (Davis, 1951), from a social aspect, migration is often considered as a potential source of social disorder and crime. In recent times, the increasing trend of migration has raised some serious concerns about its effect on social security and crime. There is a long, embarrassing practice in India of fierceness toward newcomers. But this reality should not undercut concern over the frequent

crimes the in-migrants commit. States like Assam and West Bengal with large such populations, have had to work hard for their criminal justice, and law enforcement budgets to investigating, detaining, and imprisoning immigrants to ensure safety for the law-abiding population. Various pacts, Accord and memorandum of understanding in various point of time failed to stop such 'silent invasion' in Assam and becoming politically strong in different way (Ghosh, 2007; Upadhyay, 2005). The steady flow of undocumented and illegal immigrants from neighbouring countries mainly from Bangladesh and Nepal has significantly altered the region's demographic complexion, particularly in the border districts of West Bengal and Assam (Anonymous, 2008) and raised issue of *Jehad* to establish an Islamic country in the region (Sengupta and Singh, 2004).

Despite a lack of empirical evidence on the whole issue, the public's perception has changed little over time as some section believe that crime is a negative side effect of in-migration, and the blame sometimes aimed only at undocumented and illegal migrants (Saikia, 2018). For the said problem the present survey has been conducted among a selected group of intellectuals in Assam (who are having Post Graduate Law degree and took Law as their profession) to understand their perception on this burning issue, to gauge their awareness and sensibility towards the issue and also to justify the scope of studying the topic in the present context. The survey result will be beneficial for the policymakers to develop sound remedial management policy. The survey has provided useful insight towards the blazing issue which has been conducted with the following aim and objectives.

Objectives:

Through the study we would able to access the level of awareness, perception and sensibility of the selected group of intellectuals towards the issue of 'Illegal migrants and their impact to the indigenous society' that really lays the basis for action in the right direction to formulate executable and effective policy. The study is also aimed to identify major subject areas exaggerated by the problem and to collect opinion of intellectual persons on the subject concern.

Methodology:

Study design

Survey research involves the collection of data as responses from sample of individuals with the help of questionnaire used as a survey instrument. The context created by the questionnaire has a major impact on how individual questions are interpreted and answered. The questionnaire would be viewed as an integrated whole, in which every question serves a clear purpose related to the study's objective and complements the topic concerned. The questionnaire (having 23 questions of semi-structured nature having 13 themes on the issue in question in the socio-legal domain) used is given in **Annexure-I** which is a Semi-structured one. Provision of giving their personal suggestions for remedy is also there.

Study sample:

An intellectual is a person who primarily uses intelligence in either a professional or an individual capacity. The sociologist Frank Furedi, 2004 said that 'Intellectuals are not defined according to the jobs they do, but [by] the manner in which they act, the way they see themselves, and the values that they uphold' (Furedi, 2004). People from an identifiable social class, for instance, are conditioned by that common experience, and they are inclined to share a set of common assumptions.

In order to explore these questions, investigation was done for the perceptions and judgments of contemporary Research Scholars of the department of Law, Gauhati University, Guwahati (Assam) regarding the issue of illegal migration as a burning problem of Assam, in particular, their views on qualitative approaches.

Hence contemporary Research Scholars of the Law department of Gauhati University, Guwahati (Assam) who are citizens with minimum Post Graduate Law degree and having Legal profession in Court of Law as well as in Academics are selected as sample group for the present survey and the Questionnaire are distributed among them and personally interviewed to collect their answer with an objective to get information for the study.

Study area:

Understanding the perception of contemporary Research Scholars of the Law department on the current burning issue is significant because they bear high status in the field of legal research and may have potential impact on decision making capacity. Since the concerned subject is related to past, present and future of Assam, the study group is selected on the merit of their respectable

position both in the Court of Law and in academic Institutions of the state where they are imparting their legal knowledge to the students of Assam.

Sampling procedure:

Semi-structured interviews were conducted among 25 contemporary Research Scholars of the Law department who are also members of different District Bar Association of the respective State. By contemporary Research Scholars of the Law department, it is been referred exclusively to Post Graduate Degree holders of Law (along with other Graduate or Post Graduate Degrees in different subjects) having various professions embodied are enumerated in **Table 1**, thus excluding Research Scholars of the Law department which are enrolled earlier or later of recent time.

Purposeful sampling was done while selecting participants (Creswell, 1998). A sample of contemporary Research Scholars are targeted to include a range of intellectuals who are by profession Academicians, professionals in Advocacy field, Judicial Officers or Law Officers, other Govt. service holders other than Law field etc. within the state of Assam.

Data collection:

Each interview takes around 15 min per respondent and covers 7 days (during the month of June) for all participants with their consent. Direct interview method was adopted. Question were distributed throughout the questionnaire to answer by 'Yes'/'No' in certain questions and to give opinions and provision of abstaining from any answer is also there which are reflected in **Table 1** itself.

Data analysis:

The data analysis was done by thematic content analysis. To get an overview of how receptive Research Scholars were toward the issue in question, results of the analysis was transformed into quantitative data.

RESULTS:

As the sample characteristics is playing a crucial role over the theme under question, **Table 1** enumerates the characteristic features of the sample group where age group, gender group, categories of reservation, academic and professional qualifications etc. are categorized along with present working profession other than their status as Research Scholars of the department of Law are illustrated.

Observation from the responses against all questions in the questionnaire answered by respondents is tabulated in percentage format in **Table 2** where non-responding rate more than 10% is considered as high and in or above 20% is considered as very high. Likewise, positive response more than 95% is considered as absolute positive response; more than 80% is considered as highly positive response and below 60% is considered as not having positive perception towards the issue. Also, suggestions received on the remedial measures of the issue in question received as opinion or belief from the respondents are tabulated in **Table 3** with citation frequency and Remarks showing their priority level.

DISCUSSION:

The sample for the study was the contemporary Research Scholars of the dept. of Law, Gauhati University (Assam) having the following characteristics as depicted in **Table 1**. Age group of the sample was divided into three categories; first 18 to 30 years which covers 32% sample variables, second age group was of 30 to 40 years having 56% of sample variables and third group is of above 40 years having 12% variables. These samples cover 72% female and 28% male respondents. Though 100% respondents are Research Scholars of the law department, they are engaged in different field of profession like 72% are engaged as Assistant Professor in different Law colleges, Institutions and the same department where they are enrolled as Research Scholars, 12% respondents are working as Judicial Officers or as Law Officers under Government establishments and 16% respondents are engaged in other professions including Advocacy in the Court of Law. Though it is not mandatory, but reservation categories of the respondents were also examined and found that 60% of unreserved categories, 28% are of reserved categories and 12% are of Minority groups. Though all the Research Scholars are having minimum Post Graduation in Law, they are having varieties of other Graduation and Post-Graduation degrees in different subjects. 28% are from Science, 60% are from arts and 12% are from other background. All these categories of characteristics are reflections of the varied intellectuals of different sections of the society. Perceptions of these young, matured and adult sample variables play a crucial role over the theme under question.

From the observation received from the responses against all questions in the questionnaire answered by respondents are tabulated in **Table 2** in percentage (%) format where non-responding rate more than 10% is considered as high and in or above 20% is considered as very high. Likewise, positive response more than 95% is considered as absolute positive response; more than 80% is considered as highly positive response and below 60% is considered as not having positive perception towards the issue.

Responses received from 1st and 2nd question proves the scope of the Research problem of the present study while positive answer in 3rd question is of 80% and more than 10% respondents are not sure, the notion can be regarded as significant. Answer to next two questions (4, 5) shows the thinking of the society towards the vulnerability of nature due to illegal migration problem which is ever increasing day by day in Forest areas of the State. Answer to q. 6 shows the significance of the notion and its role as a factor of the problem. Responses towards four different aspects of question 7 shows the perception level of respondents very clearly but their willingness level to forward any new idea to the policy maker is very poor.

After these, the respondents were asked three serious questions of very critical nature in q. 8 and 9. Only 56% respondents felt that only Government with political will can solve this issue permanently and 44% felt not. Only 32% respondents felt that landmass of Assam will be within Bangladesh in near/distant future and 68% felt not. When they were asked about their comments on the statement “one day Bangladeshi may become Kingmaker of Assam” stated in the report of Former Governor of Assam, Lt. Gen. (Retd.) S. K. Sinha (1998) to Law Commission of India, only 44% felt it can be possible and 56% felt it cannot be. These results showed society’s level of faith towards political will to solve the issue, high confidence of the society towards the future boundary of Assam and towards the Kingmaker of Assam, i.e., sensitivity of voters in particular. Interestingly, no one abstained from answering these three questions. Once again, respondents were asked some critical questions in serial 12 and 13 respectively where their responses can be critically viewed.

Finally, when the respondents were asked to advise some remedy for the problem of Illegal migration 80% of respondents had only suggested some valuable opinions which are listed and citation frequency was also done and reflected in **Table 3** along with Remarks showing their priority level. As per priority level, 30% respondents put emphasis on security along border and

finalization of border fencing, 25% put emphasis on implementation of legal frameworks through Tribunals, 20% respondents put emphasis on finalization of works related to NRC and its proper implementation, 15% believed that Govt./ Political will can resolve the issue in the State's interest and put emphasis on awareness generation among citizens of Assam. There are another seven recommendations with varied citation frequency.

CONCLUSION:

The study assumed that Research Scholars' (of the department of Law, GU) perceptions and judgments are a key expression of their fellow members and the society, but they are not clear about substantive content of the studied theme and have common knowledge only. Participants suggested some recommendations on issues related to remedial measures of the issue in question throughout the interview. By considering the framework of the interview, the reviewer could interpret the respondents' perception. The survey has provided useful insight towards the blazing issue of illegal migration to Assam.

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TABLE OF RESULTS:

<u>Table 1: Summarizing the main characteristics of the sample group (in %)</u>									
<u>Age group</u>			<u>Gender</u>		<u>Academic & professional position</u>				
<u>18-30</u>	<u>30-40</u>	<u>40+</u>	<u>Female</u>	<u>Male</u>	<u>RS</u>	<u>AP</u>	<u>JO/LO</u>	<u>AD/OT</u>	
32	56	12	72	28	100	72	12	16	
					N.B.: RS: Research Scholar (Law) AP: Assistant Professor (Law) JO/LO: Judicial/Law Officer AD/OT: Advocate/ Other Service				
<u>Category of Reservation</u>				<u>Qualifications other than P.G. in Law</u>					
<u>UR</u>	<u>RC</u>	<u>MN</u>		<u>AG</u>	<u>SG</u>	<u>OG</u>	<u>AP</u>	<u>SP</u>	<u>OP</u>
60	28	12		40	24	08	20	04	04
N.B.: UR: Unreserved RC: reserved categories MN: Minority			N.B.	AG: Arts Graduate; SG: Science Graduate; OG: Other Graduate AP: PG in Arts sub.; SP: PG in Sc. Sub.; OP: PG in Other sub.					

<u>Table 2: Showing % of responses against all questions answered by respondents</u>				
<u>Sl. No.</u>	<u>Respond as Yes (in %)</u>	<u>Respond as No (in %)</u>	<u>Abstained (in %)</u>	<u>Remarks on responses received</u>
1.	96.00	04.00	0.00	All responded
2.	100.00	0.00	0.00	All responded positively
3.	80.00	12.00	8.00	Non responding rate is 8%
4.	88.00	08.00	4.00	Positive response is high
5.	88.00	08.00	4.00	Positive response is high
6.	80.00	12.00	8.00	Non responding rate is 8%
7. i)	92.00	8.00	0.00	All responded

	ii)	96.00	00.00	4.00	Positive response is very high
	iii)	84.00	12.00	4.00	Positive response is high
	iv)	68.00	28.00	4.00	Mixed response
8.		56.00	44.00	0.00	All responded
9.		32.00	68.00	0.00	All responded
10.		44.00	56.00	0.00	All responded
11.	i)	72.00	16.00	12.00	Non responding rate is 12%
	ii)	84.00	4.00	12.00	Non responding rate is 12%
	iii)	96.00	4.00	0.00	All responded
	iv)	84.00	12.00	4.00	Positive response is high
12.	i)	84.00	12.00	4.00	Positive response is high
	ii)	44.00	44.00	12.00	Non responding rate is 12%
	iii)	64.00	28.00	8.00	Non responding rate is 8%
13.	i)	60.00	24.00	16.00	Non responding rate is high
	ii)	60.00	24.00	16.00	Non responding rate is high
	iii)	44.00	36.00	20.00	Non responding rate is very high

(N.B.: Refer Annexure- I for the Questions used in the questionnaire)

Table 3: Results of opinion received from the respondents

<u>Sl.</u>	<u>Suggestions received on the remedial measure</u>	<u>Citation frequency</u>	<u>Remarks</u>
1.	Put emphasis on awareness generation among citizens of Assam	15 %	High priority
2.	Put emphasis on implementation of Assam Accord in proper way	5 %	--
3.	Put emphasis on implementation of legal frameworks through Tribunals	25 %	High priority

4.	Put emphasis on institution of International talk between two Governments	5 %	--
5.	Put emphasis on implementation of proper immigration system for detection of status	5 %	--
6.	Put emphasis on security along border and finalization of border fencing	30 %	High priority
7.	Put emphasis on finalization of works related to NRC and its proper implementation	20 %	High priority
8.	Believed to be lack of Govt./ Political will to resolve the issue in the State's interest	15 %	High priority
9.	Put emphasis on imparting punitive action against illegal entry	10 %	Moderate priority
10.	Put emphasis on need to control the push and pull factors for the migrants	5 %	--
11.	Put emphasis on economic disengagement to illegal migrants by the society	5 %	--
12.	Put emphasis on developing Comprehensive mechanism involving Political class, Political mechanism and Local people	5 %	--

(Refer discussion part for detail opinion received by the respondents and discussion thereof)

Annexure I: Questionnaire used for collection of information on opinion of respondents

Sl. No.

A. Personal information (not to be disclosed; only indicative of status of respondent)

Name of the respondent:			
Designation / Profession and Address with District & PIN:			
Contact details:	Ph:	(M)	e-mail:
Qualifications:			

B. Information pertains to the Survey (kindly respond with ✓ mark or state precisely where required)

1.	Do you feel Illegal and undocumented migration to Assam affect Demographic patterns?		
Answer:	Yes	No	

2.	Is Illegal & undocumented migration to Assam affect Socio-economic status of indigenes?		
	Answer:	Yes	No
3.	Do you agree with “illegal migration contribute/influence increased crime rate of an area”		
	Answer:	Yes	No
4.	“Illegal settlement in forest/nearby forest area has increased human-wildlife conflict”		
	Do you believe it is true:	Yes	No
5.	“Illegal migration and settlement affects badly wildlife conservation in Protected areas”		
	Do you believe it is true:	Yes	No
6.	Do you think “Riverine areas near border are more prone for illegal migration to Assam”		
	Answer:	Yes	No
7.	While reading or watching media reports related to illegal influx in different media		
i)	Whether you feel the matter is of great concern as a citizen	Yes	No
ii)	Whether you want to know more about it	Yes	No
iii)	Whether you want to give some solution	Yes	No
iv)	Whether you want to forward any new idea to the policy maker	Yes	No
8.	Do you feel ‘Only Government with political will can solve this issue permanently’		
	Answer:	Yes	No
9.	Do you feel ‘Landmass of Assam will be within Bangladesh in near/distant future’		
	Answer:	Yes	No
10.	Former Governor of Assam, Lt. Gen. (Retd.) S. K. Sinha once reported in his report to Law Commission of India that one day Bangladeshi may become Kingmaker of Assam.		
	Do you feel, it will become true:	Yes	No
11.	Do you think or believe:		
i)	There is a direct relation between Increased crime rate and Illegal migration in an area where influx is more	Yes	No
ii)	If we can tackle issue of illegal migrants and further influx, we can lower crime rate in that area to some extent	Yes	No
iii)	If NRC will be correctly updated along with executable policy of deportation the problem of D-voters can be solved	Yes	No
iv)	If problem of D-voters solved, we are able to develop our political rights, socio-economic status as well as Human value.	Yes	No
12.	Give your Opinion, why Illegal migrants commit crime:		
i)	Due to economic problem	Yes	No
ii)	Due to discrimination in the host/new society	Yes	No
iii)	Due to ethnic conflict in the settlement area	Yes	No
13.	According to you, whether crime records are higher in:		
i)	Economic zones where market is large with competition:	Yes	No
ii)	Border districts where population is dense:	Yes	No
iii)	Independent areas where no such factors play any role:	Yes	No
14.	If you want to advise some remedy for the problem of Illegal migration you may put here:		

Date:
Place:

Signature
of the respondent

Signature
of the Surveyor

TRAFFICKING OF WOMEN: LEGISLATIVE FRAMEWORK IN INDIA

Priyanka Diphusha

Research Scholar, Faculty of Law, University of Delhi

Author E-mail: priyanka.difusha@gmail.com

Abstract:

Human trafficking is a complex and multi-dimensional problem that affects countries across the globe, and it is often referred to as one of the fastest-growing criminal industries. It is an industry that generates billions of dollars in profits every year and has devastating consequences for the victims who are exploited and abused. like many other countries, faces significant challenges in combating trafficking. The government has taken several steps to address the issue, including enacting plethora of laws to deal with menace. The Constitution of India “prohibits traffic in human beings and forced labour”. However, despite these efforts, trafficking of women remains a significant problem in India. This paper will discuss various legislations that address the issue of trafficking of women in India. Further, an attempt would to be made to analysis the primary legislation that deals trafficking of women. The paper argues that the main legislation is enacted from the crime-based approach, which focuses more on criminalization of trafficking and prosecution rather protection of the victims. The crime-based approach can often result in the re-victimization of trafficking survivors, who may be treated as criminals or illegal migrants rather than as victims of exploitation. Hence, there is a need for a victim-centric legislation to combat changing dimensions of trafficking of women in India.

Keywords: Trafficking, Women, ITPA, Victim-Centric Approach

Main Paper:

Human Trafficking is a highly profitable industry, generating billions of dollars every year. It often involves transnational criminal networks that operate across borders, making it difficult to track and combat. It is an organized crime that involves the exploitation of individuals through the use

of force, fraud, or coercion, and encompasses several human rights abuses, such as forced labour, commercial sexual exploitation, etc. The Trafficking in Person Report, 2020 projected 20 to 40 million individuals to be trafficked each year, with women and children continuing to be worst affected groups. The most recent Global Report on Trafficking in Persons 2021 (UNODC), observed that despite a decrease of victim detection globally, women still make up a larger share of detected victims.

Trafficking is an appalling truth that affects millions of human beings, and India is susceptible to it. It is challenging to quantify the number of persons trafficked in and outside of India due to the covert nature of the crime. But, the condition is dismal. Statistics show India ranks high as a “source”, “transit” and “destination “country (TIP Report,2020). According to NCRB, India reported 2,189 incidents of human trafficking in 2021, compared to 1,714 cases in 2020, which is 27.7% higher. Of these, cases pertaining to the trafficking of women remain higher than in previous years ‘data (NCRB, 2021).

India signed the “Trafficking Protocol” in 2002 and ratified it in 2011, but it has not yet drafted an exhaustive anti-trafficking law. The existing legislation dealing with trafficking covers just one component of it, viz. “prostitution”. However, it is thought that the existence of different laws addressing the other parts of trafficking makes it possible to address all aspects. But, despite the multiplicity of these laws and a lofty Constitutional mandate the problem of trafficking of women remains intractable.

This paper will discuss various legislation that addresses the issue of the trafficking of women in India. Further, an attempt would be made to analyze the primary legislation that deals with the trafficking of women. The paper argues that the main legislation is enacted keeping in mind the crime-based approach, which focuses more criminalization of trafficking and prosecution rather than the protection of the victims. The crime-based approach can often result in the re-victimization of trafficking survivors, who may be treated as criminals rather than as victims of exploitation. Additionally, this approach does not address the root causes of trafficking, and may not provide the necessary support and services for survivors to recover and rebuild their lives. Hence, there is a need for victim-centric legislation to combat changing dimensions of the trafficking of women in India.

Constitutional Mandate on Trafficking of Women

The Constitution of India provides several provisions that impose a duty on the state to fight trafficking and protect the rights of victims. Article 23 “prohibits traffic in human beings and forced labour”. Article 24 prohibits “engagement of minors in any dangerous occupation or in any plant or mine that is unsuitable for their age”. Article 14 provides for “equality in general”, while Article 15(3) provides for “special safeguards for women and children”. Article 16(1) addresses “equal opportunity in public employment”. Article 38 instructs the states to “establish and maintain, as efficiently as possible, a social order in which social, economic, and political justice informs all institutions of national life”. Article 39 directs that “states should direct their policies toward ensuring, among other things, the equal right to adequate means of livelihood for men and women, as well as equal pay for equal labour, regardless of their age or strength”. Article 39(f) provides that “children should be given opportunities and facilities to develop in a healthy manner and conditions of freedom and dignity and that childhood’ should be protected against exploitation”. Article 45 guarantees “children’s right to free and compulsory education”, now extensively recognized as a fundamental right. Additionally, Article 46 mandates the state “to promote the educational and economic interests of women and weaker sections of the people and that it shall protect them from social injustice and forms of exploitation.”

Hence, the Constitution recognizes the importance of protecting the rights of all individuals, including those who are most susceptible to trafficking and exploitation.

Legislation dealing with Trafficking of Women

Several statutes have been passed by the Government to combat trafficking of women. “The Immoral Traffic (Prevention) Act, 1956” covers trafficking for commercial sexual exploitation (CSE); “The Bonded Labour System Abolition Act, 1976”; “The Child Labour (Prohibition and Regulation) Act, 1986” deals with other forms of trafficking. “The Indian Penal Code, 1860”, “The Code of Criminal Procedure, 1973”, and “The Evidence Act, 1872” are also used to address components of offences committed throughout trafficking. Further, “The Juvenile Justice Act, 2015” was enacted to offer care and support to child victims.

This section will discuss in brief the above mentioned statutes and analyze the only central legislation enacted to combat the trafficking of women.

Immoral Traffic (Prevention) Act, 1956 (ITPA)

ITPA, previously known as the “Suppression of Immoral Traffic in Women and Children, 1956”, is the primary legal statute in India that deals with human trafficking. Its primary objective is to combat trafficking for CSE. However, its scope is limited to “prostitution” or “commercial sexual exploitation”, and does not cover other forms of trafficking. A few relevant sections from the act are discussed below.

It is evident that a significant portion of trafficking for CSE is done for brothel-based prostitution. Section 2 (a) of the Act defines “brothel”. The primary elements that must be proven are that (a) sexual exploitation exists and (b) someone other than the victim is profiting from it, and (c) two women are engaging in prostitution for their own mutual benefit.

The primary objective of the ITPA is to prevent the CSE and to abolish trafficking for the purpose of prostitution. The law acknowledges that such exploitation violates the dignity and rights of the victims, and aims to protect them from such exploitation. To achieve its purpose, the ITPA provides for a range of offences associated with trafficking for CSE. Section 3 of the ITPA criminalizes “keeping of a brothel or allowing premises to be used as a brothel”. Section 4 prescribes punishment “for any person who is above the age of 18 years and lives on the earnings of prostitution”. Section 5 of the ITPA criminalizes a range of activities related to prostitution, including procuring, inducing, taking, or even attempting to do so. This section aims to target individuals who exploit or coerce others into prostitution and recognizes that such behavior constitutes trafficking. The language of the section is intentionally broad, which includes not only direct actions to procure or induce but also attempts to funnel someone into trafficking. Moreover, the section provides an aggravated form of offense, when the crime is committed against a “child” or a “minor” [Section 5(2)].

Section 6 criminalizes “detaining a person in premises where prostitution is carried out with or without consent with the intention to have sexual intercourse with a person who is not the spouse”.

“If a person is found with a child in a brothel, it would be presumed, they have committed the aforementioned offence” [Section 6 (2)]. Moreover “where a child or minor is found in a brothel, is, on medical examination, detected to have sexually abused, it shall be presumed, that the child or minor has been detained for the purpose of prostitution or, has been sexually exploited for commercial purposes.” [Section 6 (2A)]. Section 7 provides punishment for prostitution in the vicinity of a “public place”. Section 9 provides punishment “for the seduction of a person in custody”.

Section 10 A provides that the court can send a female offender to a corrective institution for a term that is “not less than two years and not more than five years” if her “character”, “health”, and “mental condition”, as well as the other conditions of the case, are beneficial to her correction.

Further, Section 13(1) empowers “the State Government to appoint a Special Police Officer for each region”. Section 14, provides that “only a Special Police Officer or any other subordinate officer acting under his direction or supervision may arrest without a warrant for offences under this act”. Section 16 authorizes a magistrate “to direct a police officer to remove and produce a person before him if he has reason to believe that such person is living or is carrying prostitution in a brothel”. Section 18 empowers “the magistrate to order a closure of the brothel at any point of time”. Section 19 facilitates a person “who is carrying on or is being made to carry on prostitution to apply to the magistrate for an order that may be kept in a protective home or provided care and protection by the court”. Section 20 allows “the magistrates to order the removal of prostitutes from any place”. This is further criminalized in the form of severe punishment for activities such as “brothel keeping” U/S 3. Further, Section 21 empowers the State Government to create any number of “protective homes” and “corrective institutions”. While sections 22A, 22AA enables “the government to create special courts to try the offences under this legislation”.

Indian Penal Code, 1860

The trafficking of women involves various processes and means, such as abduction, deception, coercion, or fraud. It is also associated with other offenses, such as rape, sexual assault, forced labour, or slavery. Under the IPC, these offenses can be prosecuted and punished accordingly. More importantly, the 2013 amendment incorporated the definition of “human trafficking”

(Section 370). It also provides punishment for the commission of offence of human trafficking, ranging from a minimum seven years to life time imprisonment [Section 370(2)].

Other relevant provisions are - “Kidnapping” (Section 361) and “abduction” (Section 362). Further, several other offences have been created where kidnapping or abduction is committed with a specific purpose such as; for the purpose of begging (Section 363), compel a woman to marry (Section 366), to grievous hurt or slavery or unnatural last (Section 367). Studies have also shown that “minors” make the majority of population in the arena of CSE (UNODC Report, 2021). This is also clearly punishable under Section 366A of the Code. Section 372 and 373 incorporates provision of punishment up to 10 years for “selling and buying a minor” for the purpose of prostitution. Further, a series of sexual offences including “rape” (Section 375) was incorporated to the Code through a recent amendment (Criminal Amendment,2013).

The Juvenile Justice (Care and Protection of Children) Act, 2015

The Act recognizes children in difficult circumstances, including child trafficking victims, as “child in need of care and protection”. It acknowledges that children who have been trafficked are particularly vulnerable and provides for measures such as rehabilitation and reintegration into society to help them recover from the trauma of their experiences.

Section 74 to Section 83 of Chapter IX, creates offences against children and prescribes punishment for them. Section 75 of the Act provides punishment for “cruelty to a child”. Section 76 punishes “employment for begging”. Section 81 prescribes punishment for the “sale and procurement of children for any other purpose”. Further, the Act also provides for a range of measures to protect and support children in difficult circumstances, including the establishment of Child Welfare Committees (Section 27) to ensure that children in need of care and protection receive appropriate care and support.

The Bonded Labour System (Abolition) Act, 1976

It was passed to eradicate “bonded labour” and prevent the exploitation of vulnerable workers. Section 2(e) defines bonded labour “as any labour or service rendered under the bonded labour

system”. Section 2 (g) defines the bonded labour system. Section 16 provides punishment for compelling a person to work in bonded labour system. While, Section 18 prescribes punishment for enforcing and extracting labour under the “bonded labour system”. The law also specifies the duties that must be performed by the District Magistrate in order to carry out its provisions. Section 11 authorizes the District Magistrate “to try to promote the welfare of the freed bonded labourer by securing and protecting the economic interests.”

The Child labour (Prohibition and Regulation) Act, 1986

It sets out a list of hazardous occupations and processes in Part A of its schedule, which are prohibited for children to work in. In addition it also lays down conditions for children working in non-hazardous occupations. According to the Act, “no child shall work for more than three hours before he or she has had an interval of rest for at least one hour”.

The Code of Criminal Procedure, 1973

The Act provides for the procedures to be followed in criminal cases in India. It lays down the rules for the investigation, trial, and punishment of criminal offenses. In this case, the sections 51(2), 53(2), 98, 160, 327(2), and 357 are pertinent.

The Indian Evidence, Act 1872

It regulates the admissibility and relevancy of evidence in trials. Section 114A and Section 151 are relevant to the issue of trafficking. U/S 114, the court may draw general presumption; U/S 114 A, provides that in rape cases once the victim states before the court that she has not given consent, a presumption as to absence of consent shall be drawn. U/S 151, the judges are prohibiting any questions or inquiries which it regards as offensive or outrageous.

An Analysis of Immoral Traffic (Prevention) Act, 1956

As discussed above, the ITPA is the only legislation dealing with the “trafficking of women” in India. However, even though the name refers to immoral traffic, its scope is limited to CSE and

“prostitution”. The act penalizes those who facilitate or abet such activities and those who “live off the earnings of prostitutes”. Further, the act provides for the establishing of protective homes for the rehabilitation of victims. However, despite comprehensive provisions, the law leaves more to be desired. Below is analysis of a few shortcomings:

The absence of a clear definition of “trafficking” is a major drawback of the law as it creates vagueness and confusion about what precisely constitute trafficking. This, in turn, makes it difficult to prosecute offenders involved in this crime, which undermines the effectiveness of the law in combatting this menace. Moreover, the ITPA’s narrow approach to CSE is also a cause for concern. Focusing solely on identifying brothels as a location and prosecuting those who assist them, the act fails to recognize the broader scope of CSE that occurs outside of brothels. Therefore, the ITPA may fail to deliver adequate protection to the victims. Additionally, the attempts to prevent trafficking in India are undermined by the lack of clarity in the legislation regarding whether “prostitution” or “prostitution for trafficking” is prohibited. This vagueness may make it accessible to criminals who transport and shelter potential victims to escape punishment.

Section 2 (a) defines a brothel as a “location where two or more prostitutes collaborate for the advantage of another person”. However, the statute does not cover private premises, such as residences, hotels, and clubs. This is a significant limitation because commercial sexual activity has emerged in varied forms, and perpetrators can exploit victims in various locations, including mobile locations.

Further, the existing cultural practice of “devadasis” and “jogins” is also excluded from the scope of the act. The Supreme Court in *Gaurav Jain v. Union of India* held that “the prevailing practice of engaging girls for prostitution in the name of religion is void under Article 13 and punishable by law”. Hence there would be a considerable progress towards ending this sort of sexual exploitation if traditional practices were explicitly mentioned in the law.

The principal objective of the legislation is to abolish the “traffic of women and girls” for the purpose of prostitution as an organized means of subsistence. In a nutshell, it is not a crime for such a woman to involve in prostitution on her property. But, the law criminalizes those who “live off prostitutes’ earnings”. However, it fails to make any allowances for the “children” “legal heirs,” or other “dependents” of these women. Many times, the woman is the only breadwinner of the

family, which is an outrage to the children or other dependents involved. Hence, it is necessary to distinguish between “living off” and “living on” earnings.

Section 7 “criminalizes prostitution near public places” and enforces a higher penalty if there is an involvement of a “minor”. While the inclusion of a higher penalty for minors involved in prostitution is a positive step towards recognizing the severity of the offence and protecting children’s rights, the omission of clear language regarding the protection of child victims is a significant concern. Besides, the addition of Section 8, which criminalizes “seducing” or “soliciting, makes victim culpability obvious. Numerous studies have highlighted that it is the most commonly abused section of the ITPA (NHRC Trafficking Report,2002). It found that the police often hold victims accountable under the ITPA, which is meant to protect them from abuse.

Another controversial provision is Section 20. It authorizes “the magistrate to evict any woman or girl believed to be prostituted from her home or any other place within his jurisdiction”. It was nevertheless challenged in *Kaushilya v. State* in which, the High Court ruled: “Section 20 of the SITA must be struck down under Article 13(2) of the Constitution as it violates both Clauses (d) and (e) of Article 19(1) and Article 14 as well, though the court has not looked into the fundamental issues related to prostitution”. However, in the *State of Uttar Pradesh v. Kaushaila*, the SC set aside the High Court’s decision. It determined that “the restrictions under Section 20 of the ITPA are reasonable restrictions imposed in the public interest”. Further, on the issue of the infringement of fundamental rights to “freely move and reside in certain parts of India” [Article 19 (g)], the court ruled that “the reasonableness of the restrictions is determined by the urgency of the evil required to be contained.”

Section 10A has incorporated a provision for the detention of women in correctional institutions post-conviction U/S 7 or 8 of the ITPA. Yet, it is another provision that in reality violates the human rights of the victims. It states that “any woman whose character, state of health, and mental condition are such that it is expedient that she should be subject to detention for such term and such instruction, and such discipline, as are conducive to her correction.” It is crucial to remember that neither the statute nor the amendment defines the aforesaid expressions. The amendment doesn’t attempt to address the “gender-biased” law that is reflected in the use of these expressions.

Section 13 of the Act incorporates the provision for a “special police officer” to be notified for the purpose of this legislation. While the provision is an important mechanism for enforcing the law, the lack of senior police officers and resources poses a significant challenge to its effective implementation. In practice, many police stations in India are located in remote areas and may be headed by a sub-inspector who may not have the authority to investigate and thus register cases under the Indian Penal Code as a matter of general practice. This can make it difficult to effectively enforce the provisions of the ITPA and hold perpetrators accountable for their actions. However, the judiciary has been strict in scrutinizing the proceedings and quashing them when there are lapses in following the required procedures (*Delhi Administration v. Ram Singh*, AIR 1962 SC 63, *Re Kuppamal* AIR 1959 Mad 389).

Rehabilitation, Compensation, and Protection under ITPA

The dearth of extensive rights for victims in terms of “rehabilitation” and “compensation” is a significant flaw in the law. The provision of “shelter homes” for victims is an important aspect of a welfare state’s responsibility to protect vulnerable individuals and provide them with the necessary support and service. Hence, it is crucial to ensure that these homes are habitable, adequate services are provided, and protection is offered to the victims. Unfortunately, government-run and funded shelters for victims have been criticized for their deficiencies, including lack of space, pecuniary resources, and competent personnel. In some cases, these homes continue to operate despite considerable gaps in mandatory reporting and abuse allegations, that can be ascribed to purported political influences (TIP Report,2021). In addition, victims of prostitution are often treated as offenders in these homes. They are “forced to wear uniforms” and are provided access to pimps and brothel keepers (NHRC Report on Trafficking, 2002-03).

Further, there is a glaring absence of a policy to serve as a roadmap for determining the amount of compensation and the procedure to be used. A report stated that there is an inconsistency in compensation amounts between states and low numbers of victims filing and receiving compensation (Sanjog,2020). In addition, there is a lack of awareness about the compensation schemes, and the application process is not victim-centric. This can further hinder victims’ ability to access compensation and rehabilitation services.

The government needs to develop clear policies and guidelines regarding compensation for the victims. These policies should take into account the unique circumstances of each victim and ensure that compensation is victim-centric, fair, and consistent across states.

Conclusion

The examination of ITPA and its efforts to amend it, discloses that the fundamental nature of the act has not transformed significantly, and it continues to be punitive towards sex workers and victims of trafficking. Sections 8 and 20 are specific examples of provisions that are often used to prosecute trafficking victims and perpetuate the cycle of criminalization and stigmatization of sex work. Further, the narrow focus of the law on “prostitution” alone fails to cover other forms of trafficking, such as “labour trafficking”, which is a significant issue in numerous parts of the world as well as in India. Moreover, the blurring of the contour between “consensual prostitution” and “trafficking for sexual exploitation” can result in violations of the rights of sex workers and hinder efforts to provide them with appropriate support and protection. Furthermore, the ITPA continues to disregard the cross-border component of trafficking, which is a crucial element of modern-day trafficking.

Trafficking is a complex and multi-faceted phenomenon that requires a holistic and victim-centric approach to address it effectively. In recent years, there has been a growing concern globally to adopt such an approach to combat trafficking. In case of India, the amendments made to sections 370 and 370A of the Indian Penal Code (IPC) in 2019 were an essential step towards addressing trafficking in a more inclusive form, and were in line with India’s commitment at the international level. These amendments expanded the definition of trafficking, increased the punishment for offenders, and provided for the protection of victims, among other measures. However, there is still a need for a dedicated anti-trafficking law in India that can comprehensively address all aspects of trafficking. Although, efforts have been made to draft and propose a comprehensive anti-trafficking law in India such as “The Trafficking of Persons (Prevention, Protection, and Rehabilitation) Bill, 2018”, which seeks to provide a legal framework that

addresses various aspects of trafficking, including “prevention”, “protection”, and “rehabilitation” of victims, as well as the prosecution of traffickers. However, the bill has not been passed to date.

Trafficking violates human right of the victims, hence it is important to recognize the need for a victim-centric approach that addresses the root causes of trafficking, provides support and rehabilitation to victims. It is essential to move beyond a punitive approach and focus on providing support, resources, and protections for the victims, who are often marginalized and vulnerable to abuse and exploitation.

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Library Automation: An overview

Supriya Chutia

Library Assistant, Moran College, Moran, Assam

Author E-mail: supriyachutia1@gmail.com

Abstract: The purpose of this article was to provide an overview of library automation and how library management has changed over the year. With the impact of ICT, library operations and functionality have changed into a fast paced mode. Patrons are not required to find a document by visiting shelf to shelf. They just use a desktop to access their documents, manpower has been reduced due to automation. This article has discussed about the concept of library automation, its needs, benefits and problems faced by using it. Some special features and areas where library can use it. This paper has also discussed some software packages which are available for automation purpose.

Keywords: Library automation, ICT

Introduction

As one of the most important component of any educational institution, the library plays a vital role in connecting learning and teaching activities. The library provides a wealth of information that can be explored by teachers, students, and researchers.

With the advent of ICT, housekeeping activities of library are now done mostly using computers, which saves time and makes the services efficient and smooth. In the era of information communication technology, the scenario of libraries has changed dramatically in terms of holdings, organization and services. At the same time, users' attitudes and demands have changed in different ways. The information seeking behaviour of users has also changed dynamically. Relevant and authentic information must be available to them very quickly and within a single location.

For library professionals, this concept presents a challenge to provide fast information and services. With this development in libraries, the idea of automation has emerged. Machineries are used for automation so that work can be done easily and time can be saved.

Concept of Library Automation

A system that can move spontaneously is called an automation, which comes from the Greek word 'automose'. Automation was introduced in 1936 by D.S. Harder, but it has been referred to as library automation for the last 50 years.

As defined by the Oxford English Dictionary, automation consists of "using electronic or mechanical devices to replace human labor or to control the branch of industry" (Simpson & Weiner, 1989).

According to the American Library Association Glossary of Library and Information Science, automated systems perform functions automatically or on their own. The ALA Glossary provides examples of automated data processing systems that include computers and other labour-saving devices.

In the McGraw Hill Encyclopaedia of Science & Technology, automation is defined as "a term without a precise technical meaning, but widely used to describe machines and systems that are highly automated" (McGrew, 1982).

The process of automation is using the machineries for easily working and saving the time and manpower. A library automation process involves mechanizing activities like acquisition, serial control, cataloguing, circulation and so within a library. Automatic indexing and abstracting, automatic text analysis, and information retrieval are all related to library automation.

Currently, the distinction between library automation and related fields is not as clear as it used to be and the library automation sometimes includes related fields as well. It is true that computers are a major component of library, but telecommunication and reprography technology play just as important a role as computers.

Need and Purpose of Library Automation

As information grows exponentially, manual systems have become redundant, resulting in the need for computerized information storage and retrieval. It is only through the use of computers that huge quantities of information can be handled effectively and efficiently, which additionally enhances the value information by being highly accurate and timely.

In today's world, no one has time to sift through and find the appropriate information among the massive quantities of data that are collected. There isn't time to browse the bookshelves. Therefore, library automation is necessary. The majority of libraries have not been automated yet.

A manual library system was replaced by an automated library system for the following reason---

- i. In an automated environment, library records can be kept effectively.
- ii. Books can be circulated and catalogued quickly and OPAC is a powerful library automation tool which is used for searching documents.
- iii. Keeping computerized form of bibliographic records of all materials.
- iv. A branch library staff member can check order status without having to maintain duplicate files or make inquiries.
- v. A patron can find out if a book is on the shelves or out on loan at the library.
- vi. Library operations become more efficient with the use of information technology. By creating an automated system, human labour will be carried out more quickly, accurately and economically.
- vii. Housekeeping operations should be made less repetitive.
- viii. By implementing new processes, libraries can share resources and provide high quality information.
- ix. The library is able to provide better services due to it.
- x. The use of qualitative services saves time and manpower.

Special features of Library Automation

Here some of the special features of library automation are follows----

- i. In this activity, human use electronics to carry out tasks.
- ii. Providing library services is made easier by it.
- iii. Work in libraries is standardized.
- iv. Productive work.
- v. Providing information as quick as possible.
- vi. Ensure that library work is not duplicated.
- vii. Availability of information and a trained staff.
- viii. Time can be saved with this system.
- ix. This system is user friendly.

Areas of Library Automation

Users are the heart of library services and libraries are designed to meet information needs of patrons in as comfortable a way as possible. It is clear that today's library users are more comfortable with electronic technology devices and information in that format, these librarians have incorporated the use of modern technology for processing information and making it accessible and visible.

Some of the following are areas of library automation—acquisition, cataloguing, circulation, serial control, indexing, OPAC, resource sharing through library, information retrieval etc.

- i. **Acquisition System:** Automation of the acquisition, ordering, receiving, and claiming of materials from suppliers, as well as return and cancellation of materials. Connecting the gadget to an external network can enable the acquisition to be completed online.
- ii. **Circulation System:** Manages circulation activities like borrowing, returning, renewal and placing items on hold.
- iii. **Cataloguing System:** The process of creating, storing, managing and retrieving bibliographic records.
- iv. **Serial Control:** This system processes orders, cancels, claims and returns defective, unwanted and statistical data.

- v. **OPAC:** There are many resources to be founded in the OPAC such as books, journals, newspapers, e-books etc. Using the OPAC user can access books and e-content from anywhere and at any time.

Library Automation Software Packages

Some of the library automation software is as follows—

- | | |
|----------------|------------------|
| a. Sanjay | f. E-Granthalaya |
| b. Granthalaya | g. Greenstone |
| c. Libsys | h. Winisis |
| d. SOUL | i. AutoLib |
| e. Koha | j. NewGenLib |

Benefits of Library Automation

- i. The usage of electronic resources is made simpler for users by library automation.
- ii. Using automation in the library reduces the workload of staff who deal with cataloguing, circulation, and acquisitions. This frees up time so that library users can enjoy better services.
- iii. It includes the process of switching over to computer and software from conventional paper based methods.
- iv. It facilitates easier access to information and increases its availability.
- v. It facilitates time and financial saving for libraries by automating administrative duties.
- vi. The majority of tasks are automated, thus libraries that employ it need less staffs.
- vii. To reduced errors and increases data accuracy, libraries can automate their databases.
- viii. Automation eliminates the potential for data and resource duplication.

Problems of Library Automation

Library automation is plagued by several underlying problems. The following are some of them:

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- i. It takes a significant amount of money to start an automation program.
- ii. It is difficult to find qualified staff.

- iii. The library is not organized well enough.
- iv. Throughout the year, software updates are performed.
- v. To ensure the programme runs smoothly, other organisational divisions must be organised.

Conclusion

In today's world, library automation has become a buzz world and is becoming an essential requirement for all libraries. Library automation is that the method that wants correct coming up with timely implementation and periodical analysis. A library with automated services can provide users with better services and maintain the library more efficiently than one with manual service. Using an automated library system, keeping records and generating report is very easy. A library automation program's success depends on how well it is planned and implemented. Professionals in library management must therefore take the appropriate initiative.

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Non-Performing Assets and its Impact on Indian Financial Sector

Mr. Tanay Paul

Assistant Professor, Dispur Law College, Dispur, Assam

Author E-mail: tanaypaul216.tp@gmail.com

Abstract:

Non-Performing Assets are a significant concern for any financial institutions as they can have adverse effects on their financial health and profitability. The presence of high level of NPAs indicates that the bank may face difficulties in recovering the loan amount ultimately resulting in potential losses of the institution. Along with the bank's financial health situation it impacts the country's economy to a large extent. Managing and reducing NPAs is crucial for banks and financial institutions to maintain their financial stability and profitability and to ensure the overall health and stability of financial system.

Key Words – NPA, impact, banks, financial institutions.

Introduction:

A strong financial sector is very important for the economic growth of a country. The commercial banks which form the backbone of the financial sector should be well organized and efficiently managed for the growth dynamics of a growing economy. NPAs is one of the major hindrance in the growth and prospects of any banks and have been a persistent challenge for the Indian Banking Sector impacting its strength, profitability and productivity and its ability to support economic growth. NPAs refer to loans or advances given by banks that have stopped generating revenue for the lender due to borrower's default or nonpayment of interest or principal amount. For any country, the well-being of the banking industry can be firmed by inspecting and analyzing the levels of NPAs. Less amount of NPAs shows that the banks have recognized robust credit assessment process with time. On the other hand, an increase or large amount of NPAs result in the decrease in the all-round profitability of the banks.

History of NPAs in Indian Banking Industry

The issue of NPAs in the Indian Banking Industry has a long history, with various factors contributing to its evolution over time.

1. Pre Liberalization Era (Pre 1991)

1. Directed Lending: Prior to economic liberalization in 1991, the Indian banking sector operated under a regulated regime, with directed lending policies.
2. Weak Credit Appraisal and Monitoring: Inadequate credit appraisal and monitoring practices, coupled with political interference and lack of autonomy, led to a relaxed approach in loan sanctioning and recovery.¹

2. Post Liberalization Era (Post 1991)

The main issue of NPAs came into limelight after the publication of the Narasimham Committee report (1991) which showed the position of the Commercial Banks' Health in India. The Committee opined that the classification of assets was not according to the International standard and there was a need to strengthen to make it more stable.²

¹ Parvesh Kumar, Issue of NPA's in Nationalised Banks in India, IRJMST, Vol. 5 Issue 2, [ISSN 2250-1959].

² M.L. TANNA, (*TANNANS BANKING LAW AND PRACTICE IN INDIA*), Lexis Nexis (First Ed.2017)

The committee recommended that the bank strategy of income generation should be purposive and based on the basis of regaining and recovery rather than any other consideration. The committee further suggested that "classification of assets", should be uniform and consistent.³

Categories of NPAs

Non-Performing Assets (NPAs) in India are categorized based on the period of default and the asset classification norms set by the Reserve Bank of India (RBI). The classification categories

for NPAs in India are as follows:

1. **Substandard Assets:** Substandard assets are those where the borrower has defaulted in making payments for more than 90 days and has persisted non performing for a period less than or equal to 12 months. These assets have inherent weaknesses, and if not resolved, they have the potential to deteriorate further. Banks are obligated to make higher mandates for substandard assets.⁴
2. **Doubtful Assets:** Doubtful assets are those where the default has been continuing for more than one year. These assets have a higher degree of risk associated with them, and full recovery is uncertain. All financial institutions are required to make even higher regulations for doubtful assets compared to substandard assets.⁵
3. **Loss Assets:** Loss assets are those where the loss has been recognized by the bank or the internal or external auditors of the bank or by other auditory officers, or the RBI inspectors and the bank has not fully recovered the amount, resulting in a loss to the bank. These assets are considered irrecoverable and banks are mandated to make provisions for the entire outstanding amount.

³ Rajaraman I & Vashishta G , Non-Performing Loans of Indian Public Sector Banks, Economic and Political weekly(2008).

⁴ NATRAJAN PARMESHWARAM, (*INDIAN BANKING*), Asia Law Publication 285-289, (Third Ed. 2017).

Apart from these categories, the RBI also introduced the concept of Special Mention Accounts (SMA) to monitor early warning signs of potential stress.⁷ The SMA classification helps banks identify potential NPAs at an early stage and take necessary actions to prevent further deterioration.

Types of NPA

Gross NPA and Net NPA are two key metrics used to assess the asset quality of a bank.

Gross NPA: Gross NPA refers to the total value of non-performing loans and advances on a bank's books before any provisions or write-offs are made. It represents the total outstanding amount of loans where the borrowers have defaulted on their payment obligations for a specified period. Gross NPA includes all loans that have crossed the defined threshold of non-payment, typically 90 days, after which they are considered non-performing. It encompasses both the principal amount and the accrued interest that remains unpaid. Gross NPA reflects the magnitude of the bank's overall bad loans and the potential risk to its financial health.⁸

Net NPA: Net NPA is a measure that takes into account the provisions made by the bank against its gross NPAs. It is calculated by deducting the provisions (specific, general, and floating) made by the bank for potential loan losses from the gross NPA. Net NPA represents the actual bad loans that remain on the bank's books after accounting for the provisions made towards potential losses. It provides a more realistic picture of the bank's impaired assets and the level of risk it faces.⁹

The calculation for Net NPA is as follows: **Net NPA = Gross NPA - Provisions for Bad Debts**

⁷ Rajeshwari Sengupta and Harsh Varshan "Non-performing assets in India- this time it is different", Economic and Political Weekly, March 2018.

⁸ M.L. TANNA, *TANNANS BANKING LAW AND PRACTICE IN INDIA*, Lexis Nexis, 3rd Edition

Net NPA is considered a more reliable indicator of a bank's asset quality as it reflects the amount that the bank expects to realize from its non-performing loans after making necessary provisions. A lower net NPA ratio indicates better asset quality and reflects the bank's ability to manage and recover from its impaired loans.

Causes of NPA in the Indian Banking Sector:

- a) **Economic Factors:** Economic downturns, industry-specific problems, and structural issues can contribute to NPAs. Factors such as recession, policy changes, fluctuating interest rates, and changes in government regulations can affect borrowers' ability to

repay loans.

- b) Inefficient Credit Assessment and Monitoring: Weak credit appraisal processes, inadequate due diligence, and lax loan monitoring contribute to the rise in NPAs¹⁰. Banks' failure to assess the borrower's creditworthiness, lack of proper documentation, and poor post-disbursement monitoring result in a higher risk of default.
- c) Willful Defaulters and Corporate Governance: Instances of willful default, where borrowers intentionally avoid repaying loans, have plagued the Indian banking sector. Weak corporate governance practices, lack of transparency, and inadequate legal mechanisms to hold defaulters accountable have exacerbated the NPA problem.
- d) External Factors: Many external shocks such as natural disasters or phenomenon outside the control of humans, political instability or chaos, and global economic crises and recession can have a substantial impact on borrowers' repayment capacity, leading to the rise in NPAs.

Consequences of NPA:

- a) Financial Instability: A high level of NPAs weakens the financial health of banks, affecting their profitability, capital adequacy, and overall stability. It reduces banks' ability to lend to productive sectors of the economy, stifling economic growth.
- b) Erosion of Public Confidence: Persistent NPAs erode public confidence in the banking system. Depositors may become apprehensive about the safety of their funds, leading to deposit withdrawals and destabilizing the banking sector further.
- c) Capital Infusion and Government Burden: Banks burdened with NPAs often require capital infusion to maintain their solvency. This places a financial burden on the government, as it may need to recapitalize public sector banks to ensure their continued operations.

- d) Credit Crunch: A high level of NPAs restricts banks' ability to lend, leading to a credit crunch. This negatively impacts businesses, particularly small and medium enterprises (SMEs), which heavily rely on bank credit for their operations and expansion.¹¹

Impact of NPA on the Performance of Banks

1. Erosion of Profitability: NPAs directly affect a bank's profitability. When loans turn into NPAs, the bank stops earning interest income on those assets, leading to a decrease in its net interest income. The bank also incurs additional costs in terms of provisions and write-offs to cover potential losses. These factors can significantly impact the bank's profitability, resulting in lower net profits or even losses.
2. Capital Adequacy Concerns: NPAs reduce a Bank's CAR, which is a measure of its financial strength and ability to absorb potential losses. As NPAs increase, the bank's capital base is eroded, and its CAR decreases. This can lead to regulatory concerns and restrictions on the bank's lending capacity and growth opportunities¹².
3. Liquidity Pressure: Banks with a high proportion of NPAs may face liquidity challenges. Non-performing loans are illiquid assets as they are not generating interest income and cannot be easily sold or converted into cash. This limits the bank's ability to meet deposit withdrawals and fund new loans, potentially leading to a liquidity crunch.

¹⁰ Nelson M.Waweru .et.al. (2009), Global Journal of Finance and Banking Issues, Vol 3, No 3, 2009

¹¹ Rakesh Mohan and Parth Roy, Indian Financial Sector; structure, trends and turns, IMF Working Paper, Jan 2017.

¹² Parvesh Kumar, Issue of NPAs in Nationalised Banks in India (IRJMST), Vol 5 Issue 2[ISSN 2250-1959].

4. **Increased Credit Risk**: NPAs indicate that borrowers are defaulting on their loan repayments, which raises concerns about the bank's credit risk exposure. If a bank has a significant NPA portfolio, it indicates weak credit underwriting standards, inadequate risk management practices, or adverse economic conditions¹³. This can make it more difficult for the bank to attract new customers, raise capital, or access funding at favorable rates.
5. **Reputational Risk**: Persistent high NPAs can harm a bank's reputation and customer confidence. A bank with a reputation for high levels of NPAs may find it challenging to attract new borrowers or retain existing customers. Negative publicity and customer dissatisfaction can lead to a loss of business opportunities and affect the bank's long-term viability.

Early symptoms of recognizing NPAs

Recognizing early symptoms of Non-Performing Assets (NPAs) is crucial for banks to take timely action and prevent further deterioration. Here are some early symptoms that banks can watch out for to identify potential NPAs:

1. **Delayed Payments**: One of the initial signs of a potential NPA is the delay in loan repayments by borrowers. If borrowers consistently miss their payment deadlines or start making irregular payments, it could be an indication of financial stress or cash flow difficulties. Banks should closely monitor the payment behaviour of borrowers to identify any emerging NPA risks.
2. **Deteriorating Financials**: Banks should pay attention to the financial statements and performance of their borrowers. A significant decline in the profitability, cash flow, or liquidity position of a borrower may signal financial distress and a higher probability of default. Banks should conduct regular financial reviews and ratio analysis to identify early warning signs.

3. **Non-Compliance with Loan Covenants**: Loan agreements often include certain conditions or covenants that borrowers must adhere to. Non-compliance with these

¹³ Sandeep Aggarwal, Parul Mittal (2012), Non Performing Asset: Comparative Portion of Public and Private Sector Banks In India", International Journal Of Business and Management Tomorrow, [vol 2 no 1], pp 1-7.

covenants, such as breaching debt service coverage ratios, leverage limits, or collateral maintenance requirements, can indicate a borrower's weakening financial position. Banks should closely monitor loan covenant compliance to identify potential NPAs.

4. **Declining Industry or Sector Performance**: Economic and industry-specific factors can have a significant impact on borrowers' ability to repay loans. Banks should monitor the performance of industries or sectors to which their borrowers belong. Any signs of a slowdown, regulatory changes, or adverse market conditions can increase the risk of loan defaults and potential NPAs.

5. **Adverse Credit Reports or Ratings**: Negative credit reports, credit downgrades, or credit rating agency alerts about a borrower can serve as early indicators of potential NPAs. Banks should regularly review credit reports, ratings, and news updates related to their borrowers to stay informed about any changes in their creditworthiness¹⁴.

Measures to control NPA

Controlling NPAs is vital for banks to maintain financial constancy and increase their overall performance. Here are some key measures that banks can implement to control and manage NPAs effectively:

1. **Strengthening Credit Appraisal and Risk Management**: Banks should enhance their processes to safeguard thorough assessment of borrowers' creditworthiness, repayment ability, and risk profile. This comprises conducting comprehensive due diligence, evaluating cash flow projections, assessing collateral adequacy, and monitoring industry-specific risks. Implementing robust risk management practices can

help prevent potential NPAs.

2. Early Warning Systems: Banks should establish early warning systems to identify borrowers at risk of default. These systems can involve the use of financial ratios, risk models, and credit scoring techniques to detect early signs of financial stress. Early detection allows banks to take timely actions, such as restructuring loans, intensifying monitoring, or initiating recovery measures, to prevent loans from turning into NPAs.

¹⁴ Ramesh K.V and Sudhakar. A , NPA Management in public sector banks, International Journal Of Research in Commerce and Management, Vol 3(11), 2012, pp 44-49, ISSN 0976-2183.

1. Effective Loan Monitoring and Regular Reviews: Regular monitoring of loan accounts is crucial to identify any deterioration in borrower financials or payment behavior. Banks should conduct periodic reviews of borrowers' financial statements, industry trends, and loan compliance to proactively identify potential NPAs. Timely identification enables banks to take necessary corrective actions and mitigate risks¹⁵.
2. Prompt Asset Classification and Provisioning: Banks should adhere to the regulatory guidelines for timely classification of assets as NPAs based on defined criteria. Prompt classification ensures accurate reporting and provisioning for potential loan losses. Adequate provisioning helps banks cover expected credit losses and strengthens their capital adequacy position.
3. Loan Restructuring and Recovery: Restructuring includes modifying the terms or norms of the loan, such as lengthening the repayment period, dipping interest rates, or converting debt into equity¹⁶. This provides relief to borrowers and increases the chances of loan recovery. Banks should also adopt efficient recovery mechanisms, such as debt recovery tribunals, asset reconstruction companies, or negotiated settlements, to recover dues from defaulting borrowers.

By implementing these measures, banks can effectively control and manage NPAs, reduce credit risk exposure, and improve their overall financial performance. Regular monitoring, early intervention, and proactive risk management are key to maintaining a

healthy loan portfolio and minimizing the impact of NPAs.

Judicial pronouncement on NPAs

There have been several significant judicial pronouncements in India related to Non- Performing Assets (NPAs) and their treatment in the banking sector. Here are a few notable judicial pronouncements on NPAs in India:

1. **Dhharani Sugars and Chemicals Limited v. Union of India and Others (2021)**: In this case, the Supreme Court of India upheld the constitutional validity of the RBI's February 12, 2018, circular that mandated banks to initiate insolvency proceedings against borrowers if their loans were classified as NPAs for more than 90 days. The court held that the RBI had the authority to issue such circulars to report the matter of mounting NPAs in the financial or banking system.
2. **Innovative Industries Limited v. ICICI Bank Limited and Others (2017)**: In this case, the Supreme Court clarified that banks can initiate insolvency proceedings against defaulting borrowers even in cases where the borrower challenges the classification of their loan as an NPA. The court held that once a default occurs, the bank has the right to take appropriate action for recovery, including initiating insolvency proceedings.
3. **State Bank of India v. Ramakrishnan and Others (2018)**: In this case, the Supreme Court clarified that the Debts Recovery Tribunal (DRT) has the jurisdiction to adjudicate cases related to NPAs and recovery of outstanding dues. The court held that DRTs are specialized forums for expeditious recovery of NPAs and should be the first forum for resolution before approaching civil courts.
4. **United Bank of India (UBI) v. Satyawati Tondon and Others (2010)**: In this case, the Supreme Court held that a bank can classify a loan as an NPA and initiate recovery proceedings even if there is a dispute or counterclaim by the borrower. The

court emphasized that a mere dispute or counterclaim does not negate the bank's right to classify a loan as an NPA and seek recovery.

Legal framework for NPAs in Indian Banks

The legal framework for Non-Performing Assets (NPAs) in Indian banks encompasses various laws, regulations, and mechanisms that govern the NPAs of different banks and financial institutions. Here are some key components of the legal framework for NPAs in Indian banks:

1. **Reserve Bank of India (RBI) Guidelines**: The RBI plays a significant role in formulating and implementing policies related to NPAs. The RBI issues guidelines and circulars from time to time to regulate asset classification, provisioning, and resolution processes for banks. These guidelines provide a framework for banks to identify and classify NPAs, calculate provisions, and undertake resolution efforts.
2. **Asset Classification and Provisioning Norms**: The RBI mandates specific asset classification norms for banks to ensure accurate and consistent reporting of NPAs. As per RBI guidelines, banks classify assets into various categories such as Substandard, Doubtful, and Loss Assets based on the period of default or other specified criteria¹⁷. All banks are mandated to make provisions against these assets based on their classification, ensuring that potential losses are adequately covered.
3. **Insolvency and Bankruptcy Code (IBC)**: The IBC, enacted in 2016, is a significant legal structure for the determination of stressed assets and NPAs. It provides a time-bound and comprehensive mechanism for the resolution of insolvency cases, aiming to maximize value for creditors and facilitate efficient debt recovery. The IBC empowers creditors, including banks, to initiate insolvency proceedings against defaulters and participate in the resolution process.¹⁸
4. **Debt Recovery Tribunals (DRTs) and Debt Recovery Appellate Tribunals (DRATs)**: DRTs and DRATs are specialized tribunals established under the Recovery of Debts

Due to Banks and Financial Institutions (RDDBFI) Act, 1993. These tribunals provide a forum for banks to recover dues from defaulting borrowers. Banks can file recovery applications with DRTs for the speedy adjudication of causes related to NPAs. Appeals against DRT orders can be filed with the respective DRATs.

5. Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act: The SARFAESI Act, enacted in 2002, empowers banks to enforce the security interest and recover NPAs without court's intervention. Under this act, banks have the power to issue notices or warnings, take control or possession of collateral, and sell the assets to recover dues. The SARFAESI Act provides banks with a quicker and more efficient mechanism for NPA resolution.
6. Debt Recovery Mechanism: Apart from the legal provisions mentioned above, Indian banks also use other debt recovery mechanisms such as One Time Settlement (OTS) schemes, CDR, SDR, and SSA to report NPAs and facilitate their resolution¹⁹

¹⁷ Parvesh Kumar, Issue of NPAs in Nationalised Banks in India (IRJMST), Vol 5 Issue 2 [ISSN 2250-1959]

Recommendation to control NPAs

Controlling Non-Performing Assets (NPAs) requires a comprehensive approach involving various stakeholders, including banks, regulatory authorities, borrowers, and the government. Here are some recommendations to control and manage NPAs effectively:

1. Timely Recognition and Provisioning: Banks should adhere to regulatory guidelines for timely recognition and classification of NPAs. Early identification of problem loans allows banks to take necessary actions promptly, such as provisioning adequately for expected losses. Proper provisioning helps in maintaining the general financial health of the bank and prevents the accumulation of hidden NPAs.
2. Improved Loan Monitoring and Recovery Mechanisms: Banks should establish

robust loan monitoring mechanisms to closely track the performance of borrowers. Early warning systems should be implemented to detect signs of financial distress or default risks. In cases of default, banks should adopt efficient recovery mechanisms, such as debt recovery tribunals, asset reconstruction companies, or negotiated settlements, to recover dues promptly.

3. **Strengthening Legal Framework:** The legal framework for loan recovery and insolvency processes should be further strengthened to expedite resolution and discourage willful defaults. This includes streamlining legal procedures, reducing litigation timelines, and strengthening the enforcement mechanisms. Implementation of the IBC has been a significant step in this direction.
4. **Focus on Financial Literacy and Credit Counselling:** Promoting financial literacy and credit counselling programs can help borrowers understand their financial obligations, improve repayment discipline, and make informed financial decisions. Educating borrowers about responsible borrowing, budgeting, and financial management can reduce the incidence of defaults and NPAs.
5. **Collaboration with Stakeholders:** Banks should collaborate with regulatory authorities, industry associations, and credit rating agencies to gather information, share best practices, and identify potential risks in specific sectors.
6. **Technology Adoption:** Leveraging technology solutions such as data analytics, artificial intelligence, and machine learning can significantly enhance credit risk assessment, loan monitoring, and early warning systems.
7. **Government Support:** The government can play a vital role in controlling NPAs by addressing macroeconomic factors, providing sector-specific policy support, and implementing structural reforms. Measures such as improving infrastructure, addressing governance issues, and promoting ease of doing business can contribute to a conducive business environment and reduce default risks.

Effective control of NPAs requires a proactive and multi-dimensional approach that focuses on risk management, early identification, timely resolution, and regulatory support. By implementing these recommendations, banks can improve their asset quality, strengthen financial stability, and contribute to sustainable economic growth.

Conclusion

Non-Performing Assets (NPAs) pose significant challenges to the Indian banking industry and the overall economy. The increasing level of NPAs has adverse implications for banks' financial health, profitability, and lending capacity. The impact of NPAs on banks is multifaceted. It weakens their balance sheets, erodes profitability, reduces capital adequacy, and increases credit risk. NPAs tie up valuable resources and impede banks' ability to extend credit to new borrowers. Moreover, high provisioning requirements for NPAs strain banks' earnings and capital base, affecting their ability to support economic activities.

The causes of NPAs are diverse, ranging from economic downturns and industry-specific challenges to management inefficiencies and willful defaults. Inadequate credit appraisal, lax monitoring, weak risk management, and legal and regulatory bottlenecks have also contributed

to the NPA problem. Additionally, external factors such as policy changes, industry disruptions, and global economic shocks can exacerbate the NPA situation.

In conclusion, addressing the NPA problem is crucial for the stability and growth of the Indian banking sector. With concerted efforts, proactive risk management, and effective implementation of regulatory measures, the banking sector can control NPAs, improve asset quality, and contribute to a healthier and more resilient financial system.