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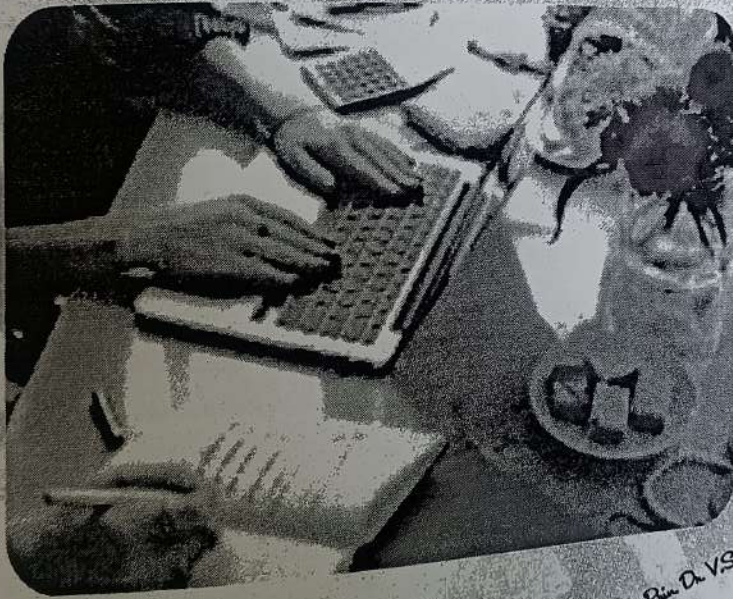
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OVERVIEW OF BANKING INDUSTRY IN INDIA: ISSUES AND CHALLENGES



Prin. Dr. V.S. Adigal

Prin. Dr. V. S. Adigal

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ABSTRACT: There has been a revolutionary change in Indian Economy since the
adoption of New Economic Strategy in 1991. This move had a great impact on all areas of
life of India.

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OVERVIEW OF BANKING INDUSTRY IN INDIA: ISSUES AND CHALLENGES

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ABSTRACT:
There has been a revolutionary change in Indian Economy since the adoption of New Economic Strategy in 1991. This move had a great impact on all areas of life of India. Economic liberalisation unblocks the economic potential of the country by encouraging private sector and multinational corporations to invest and expand.

With the globalization trends all over the world it is difficult for any nation big or small, developed or developing, to remain isolated from what is happening around. Financial sector in general and banking industry in particular is the largest spender and beneficiary from information technology. In recent years, the banking industry around the world has been undergoing a quick transformation. The deepening of information technology has facilitated better tracking and fulfilment of commitments, multiple delivery channels for online customers. Information technology and the communications networking systems have revolutionized the working of banks and financial entities all over the world.

One major obstacle addressed here is security concern and scams occurring there from due to low security. Another issue challenged e-businesses (including E-banking) is quality and delivery of services etc. Innovations in the financial service sector is a key to making growth of Indian Economy by connecting hundreds of millions to banking system. The immense competition amongst the financial services sector has redefined the banking system and mode of operation of the service industry but yet there are many areas having a scope for improvement.

As there are still many frauds and scams occurring in the banking sector on daily basis, to control such scams and frauds some strong steps are need to be taken by Government of India. Here, in this paper researcher attempts to make a comparative analysis of the pre and post liberalisation scenario and impact of liberalisation on a banking sector and various issues and challenges in front of banking sector of India in particular.

KEYWORDS: New Economic Strategy, online customers.

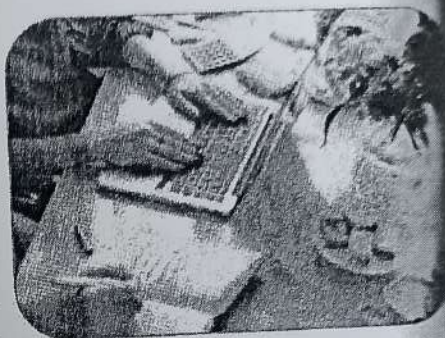
"If Banks cannot truly be customer intimate, they are doomed to be just dumb commodities, acting behind the scenes, like utilities"

-JP Nicolos

HISTORICAL PERSPECTIVES:

During Narsimha Rao's government in 1991, India met with the economic crisis which had occurred due to external debt. Government was unable to make the payments for borrowings it

had made from foreign countries. Such occurrence of debt led to adoption of new measures to reform the conditions of Indian Economy.



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Sustainable Coastal Tourism Policy in the Light of CRZ Notifications

By V. S. Adigal and Amit Joshi*

Coastal policy is one of the important domains of public policy that has to go under the scanner of government implementation, monitoring and evaluation. India has a coastal length of 7517kms with 14000 km coastline constituting the Western Coast, Indian Ocean constituting the Southern Coast and Bay of Bengal constituting the eastern Coast. The IPCC Report (2018) on climate change and mitigation suggests that the global temperatures around 1.50 C There is likely to be a trade-off between the Economic Benefits of Tourism and the Environmental Cost incurred for receiving the tourists. Coastal tourism is expected to have more crash on environment due to its resourceful bio-diversity. The coastal areas are generally the first environments that are vulnerable to the impact of climate change. Coastal ecosystems include mangroves, estuaries, sand dunes and coral reefs which play a vital role in conserving the coastal environment. Further, the awareness about eco-friendly tourism approach among the people is very less.

Coastal tourism is one of the most fragile activities due to its resourceful diversity. The coastal areas that act as eco-tourism are generally the first environments that are vulnerable to the impact of tourism. India has a coastal length of 7517km with Arabian Sea, Indian Ocean and Bay of Bengal. The coastal areas mainly include Gujarat, Maharashtra, Goa, Karnataka, Kerala on the West Coast which constitutes Arabian Sea, Tamil Nadu that constitutes Indian Ocean and Tami Nadu, Andhra Pradesh and Orissa and West Bengal which constitutes Bay of Bengal. The coastal ecosystems include mangroves, coral reefs, sand dunes, estuaries and lagoons that play a peripheral role in conserving the coastal ecology and hence can be potentially used viewed as a source of coastal tourism. The regulation of coastal tourism is behind the coastal belts and further the economic activities,

ports, biodiversity is largely linked and dependent on coastal area.

i). There are 13 major ports and 174 minor ports.

ii). The population of the entire coastal belt in India is around 171 million and that of fisher folk is 4 million.

iii). Around 1656.4 Km area is affected by coastal erosion.

iv). Around 6740 sq km is covered with mangroves and 43230 sq km is covered with wet lands.

v). Coastal Tourism has further increased economic activities across the coastal belt

All these points make coastal regulation significant. The Coastal Regulation primarily targets the regulation of coastal space. But equally important is to address the sustainable development and management of coastal tourism.

Environmental benefits will only ensure economic benefits in the long run and therefore the sustainability of the former is the subject matter of this topic. The objective of the study

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WATER PARK AND AMUSEMENT PARK TOURISM OPPORTUNITIES AND CHALLENGES

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Abstract:

Tourism, the flourishing service sector industry in world and India as well. The World Travel and Tourism Council has calculated the tourism industry generated 8.1 % of countries total jobs which roughly equals to 42.673 million jobs. This industry is contributing to nearly 9.2 % of India's GDP. Maharashtra is considered as 2nd largest state after Tamil Nadu visited by foreign tourist, The Travel and Tourism Competitiveness Report of 2019 states that India Ranks 34th among 140 countries overall. This is a positive sign for the Tourism Industry. This has brought variation in the tourist destination. Recreational tourism got momentum with establishment of Water and Amusement Parks since the year 1960.

Around 1990 world over development of water- parks has notices. In this the huge investment is done by big business tycoons, such as **Mr. Subhash Chandra and Mr. Ashok Goel** in Water Kingdom and Essel world, **Mr. Viraj Jit Sing** in KidZania, **Arihant Industrial Corporation Ltd.** in Great Escape water-park and so on. For the expansion of rural tourism, to reduce income and economic inequalities. The theme parks were the best option for qualitative time for urban tourist of middle and high income and generated large scale revenue such parks were given permissions Amusement and water parks can be best described as artificially created parks that are designed and developed for the sole purpose of offering visitors entertainment and new thrilling experiences.

Over the years, in the world and in India even, notable amusement parks such as Water kingdom water park in Mumbai, [Asia's largest,] Jalavihar water park in Hyderabad [Established on 20th May 2007 near Hussein sager Lake] ect, has put a great impact on tourism. There are endless positive and negative economic aspects that are associated with the establishment of these parks and lead to the upcoming of new trends in tourism. There is practically no peak and off-peak seasons for such parks. These parks provide world class experiences for both local and international tourists.

In many developed countries the Water and Amusement Parks has brought changes in the life of local communities. This is not in India and that to in the vicinity of Greater Mumbai Region. Nearness to metropolitan city and changing income status of population has increased the demand for one day recreational tourism in a form of such parks. Water Parks fights perception that they are WATER HOGS, because just one water park requires 9 lakh gallons of water which they recirculate and the cost of construction is around \$250 to \$600 per square foot of area. So the average cost of one water kingdom and Essel world goes around \$69696000 for 64 acres of land covered

So the questions arises.

1] Does India really affords to spend such huge amount? .

2] Whether sweet water used in waterparks and electricity used for amusement park rides is affordable in developing agrarian economy of India with crisis of Farmers Suicides.

3] Is the local community getting maximum benefit? And so on.

In the current paper the researchers tried analyze such issues and highlight the reality with reference to water-parks developed in the vicinity of greater Mumbai.

Key Wards: - Rural tourism, water hogs, World Travel and Tourism Council

Introduction:

India witnesses' more than 5 million annual foreign tourist arrivals and 562 million domestic tourist visits. In view of developing varied tourist centric, tourism destinations attempt have been made to develop agro-tourism, theme parks which includes amusements and water-parks, development of specialty Museums, food tourism, wellness tourism, experiential tourism which highlights connection between historical and cultural places as compared to traditional type of tourist destinations. Amusement parks constitute a substantial proportion of the total global tourism. This is because of the fact that these parks boast of very high numbers throughout the year. Market intelligence firm Euro monitors noted that during in between the year 1984 to 2013 nearly 153 amusement parks has come up in India. It started with Appu Ghar in Delhi Essel World in Mumbai in the year 1986 according to Ms. Smita Jha, Director Price water House Corporation of India "amusement parks are facing many hurdles. Indians do not have a gaming culture and families tend to go to the movies rather than such parks. Mr. Viraj Jit Singh chief marketing officer KidZania, a Mexican base entertainment and education chain which is setup its separate agency says that, " the amusement park has competition with cinema and even with the laptops at home But the secret of success lies in providing entertainment for the whole family and not just the children. Sustaining interest of major families lies at providing maximum facilities to the entire family.

Research Methodology:

PRIMARY DATA:-

- 1) Primary Survey at few water and amusements parks from Palghar and Thane Districts..
- 2) Interview with tourists and community.

SECONDARY DATA:-

- 1] Use of website.
- 2] Magazines, News Papers, Bouchers.

Objectives:

- 1] To understand the need for Water and Amusement Parks.
- 2] To know the socio-economic opportunities and challenges.
- 3] Health, Culture and Environment sustainability challenges it face.

Analysis And Interpretation:

To understand the need for Water and Amusement Parks: -

Water and Amusement parks is always considered as leisure and pleasure activity. As the method of leisure changes with ages the demand for water parks also increased. It is considered as family entertainment source in the changing lifestyle. Most of the visitors are employed male members between the age group of 18 to 40. But

those who are coming with families want entertainment for children as well as senior citizens even. Water Park is the perfect solution for this. For children there are specially designed shallow swimming pools, Play Parks with water slides, bumper cars, slides, D-vehicles, indoor games etc. Whereas for senior citizens there are banquet halls, dining/seating rooms, cool enclosure with shade, comfortable cots, peaceful greenery. For every tourist; locker for safe keeping their belongings, swimming costume for sale, Water slides of different heights with floats, artificial wave pool, drifting lazy river, rain dance, cocktail Bars/ Bar restaurants, Massage centers and so on. Tourist visiting at water parks likes Shangrila at Padgha on Nasik- Bhiwandi road, Great Escape at Virar, and Funland King at shilphata road. Dumbhyli-Kalyan area has responded as follows: -

Response from Tourist	Percentage.
Spending enjoyable time with family and friends	51.9
Promotional schemes	36.5
Love of water and cocktail bars.	21.6

To know the socio-economic opportunities and challenges:-

Water and Amusement Parks has huge employability. From designing of these parks till final operations and daily maintenance and customer care etc. it provides large scale jobs. They require Industrial engineers, creative designers for water slides structures, Mechanical engineers for filtration and recycling water, Purchase executives, Vender management services, Laborers at every stage, Water Park and Ride attendants, Cooks, Receptionist, Bouncer or Guards, Watchmen and so on.

The challenge in it is- How far the local communities gets the Jobs?

According to the survey conducted only 10 % of the local people from nearby communities are been absorbed. In the early design and planning stage the people from other countries are hired as the engineers available in our country lacks in knowledge and experience. The marketing, advertising agencies services are hired for creating publicity of these parks. The educated receptionist, purchase executives, accountants & C.A are all from different areas but not from the local community. Watchmen are also appointed through some agencies but no jobs are proved to local people. Most of the local community are either been absorbed as bar tenders, waiters or food service.

Then one more question arises that tourism is considered to be beneficial to local communities, Is the Water and Amusements Parks tourism reflecting so?

According to UNTWO [United Nations World Tourism Organisation] which is specialized agency for the promotion of responsible, sustainable and universal accessible tourism, there should be some benefits to the communities then only such tourism can be called as responsive Tourism. Hence certain criteria are laid down such as :-

1] Stimulates business:- Yes such park development gives rise to other related business activities. Many Water parks do not have their own travel or transport services. The owners say that communities around these water

parks provides these services. At some places like Water Kingdom and Essel World water park, the water ferry system is operative to give benefit to local fisher folks. From nearest railway stations and Bus stations local means of transport system is more effective.

Near the water parks areas many Dhaba restaurants have even came up to support the tourist visiting these parks to have their dinner in least cost before going homes. Local people have started their own pan, cigarettes and tea stalls

2] Create economic opportunities for community or supports community based tourism:- the income earning opportunities are very less. [as discussed earlier.]

Water Park tourism is really a profitable business. It is charging admission fees, but they have additional earnings through sales of food and beverages, souvenirs and merchandise and additional fees for facilities like cocktail bars, games and massage parlors etc. Inside the premises of such parks different shops are also established. These shops are given on rental basis. From them also the income earning takes place. This indicates that Water Park tourism is profitable business activity.

3] Saves money: -The general fees or charges at any water and amusement parks in India ranges from Rs. 600/- to Rs. 1500/- per adult person and for children slightly less. Most of the metropolitan tourist visiting such parks is from middle and high middle income groups. For such families the cost of general living is very high. Hence are always blaming the system and even argues with vegetable and fruit venders. Then the question arises whether the fees/charges to be paid at the parks and other additional expenses for cocktail bars, swimming costumes, shopping, traveling etc. to be paid! Do the visitors afford the cost of one visit to such parks? There is no chance of saving money. Every year the charges are even increasing.

When interviewed nearly 80% of the visitors reacted that for enjoyment it is necessary and it for the family entertainment and spending some qualitative time with family so they are ready to pay. Whereas 20% tourist have agreed that the cost of one day recreation is high and hence they visit such Parks during some promotional offers or some festivals like Holi is going to be celebrated.

4] Retaining staff:- In my personal two times visit to above mentioned water parks, I have seen the entire staff has changed. Only the few receptionists at the counter were retained. The local communities around has reacted that we do not get permanent jobs at the Water Parks. Thus this criterion for sustainable, community based tourism development has even failed.

Health, Culture and Environment sustainability challenges it face

According to UNTWO the tourism activity has to increase or at-least protect the value of cultural and environmental.

Water and amusement park tourism at Water Kingdom and Essel world has systematically destroyed Mangroves of Gorai land near Manory Creek. **Mangroves has great value in environment protection and management.** Mangroves acts as buffer zone for high waves and protects the coast. It is considered as Carbon Sinks, which has a highest capacity to absorb and store carbon. THIS IN TERN REDUCES POLLUTION. Mangroves are the breeding grounds for fish. **But destruction of mangroves in 13 acres of land has been noticed on the basis of satellite data available with Forest Department.**

The company is not ready to accept the blame, rather putting blame on villagers of Gorai. According to them villages has done destruction of mangroves for expansion of their business and settlements. Rather the comp has reclaimed land with 1.5 lakh of different variety of trees. They even have rainwater harvesting system since 1989-90. For 'vested interest' they may have cut the mangroves in a bit of area for expansion of some activities. But nearly 43 acres of grassland area has reduced for the purpose this park. Reducing natural grassland region itself is a crime.

For Shangrila Water Park the land reserved for logistics, warehouses are converted to water parks. At outside areas only Dhaba type restaurants have come up. No other establishments are able to flourish around region.

In areas of Konkan King Water Park region, the traditional brick making industries have vanished for sake of controlling pollution and that land is converted to waterpark. The 100 pulse workers are not been absorbed in waterpark management.

Cultural shock is yet another issue related to water parks. The women who are not use to wearing swim costumes are asked to wear it. The couples {married, Unmarried} are creating very bad postures at such Parks. Cocktail Bars/ Bar Restaurants are very common at such Parks, without which the Water Parks are incomplete. According to the survey the ratio remain more or less same where Men and Women are drinking liquor.

Health issues related to water and amusement Parks are of varied nature. The green or blue swimming pools in such Water Parks have harmful bacteria. The chemical level is high. The water quality can cause eyes, ears and throat infections. Diarrhea like diseases is becoming common among all the age groups. According to a survey conducted in Canada, related to water safety says that in common swimming pools of 110,000 gallons of water, within 3 weeks' time there is addition of about 7.92 gallons of urine. The eyes are not getting red because of chlorine but the urination cause infection to eyes. [Ref- www.Today.com>health by Scott Stump]

The pool water contains strong acids, alkaline which can affects those who have sensitive skin. Skin tanning. Skin infection has been noticed on maximum tourist visiting such Parks. This persist for more than 15 days. The tourist either denied for such infection or have shown careless [chalta hai] type attitude.

In the year 2015 in the water Parks of India more than 4200 people visited hospitals. They had water related injuries like scraps, cuts, broken bones, and spinal injuries. Even few death cases happened. But there is not much media coverage given to such news.

Conclusion:

The demand for one day tourism or recreational activities is showing increasing urbanizing countries all over world. Hence within small period of time cinema theatres, national and state museums, zoo parks, fairs and festival celebration in a grand scale as well as Slum tourism, dark tourism. Water and Amusement Parks are of importance. The small shrinking families creating demand for such types of tourism. These are suitable for all income groups even.

But at water parks Once or Twice in a year they get fresh stock of water and throughout the year they reuse the water. Chlorine or Ozone are the solvents used to purify the water. They are harmful to

health and environment even. One newly formed water parks has a capacity of 3 to 5 lakh gallons of water has a capacity to satisfy the need of water for 50 people for months together. Such kind of tourism activity cannot be considered as Green or environmentally sound. It is destroying indigenous natural vegetation by newly plated decorative plants, which is not supporting the local environment. So there is need to rethink before launching new Water and Amusement Parks in India. Water is precious; the employment generation for local community is need of an hour. Spending huge amount for such type of lavish lifestyle tourism do not support the agrarian economy.

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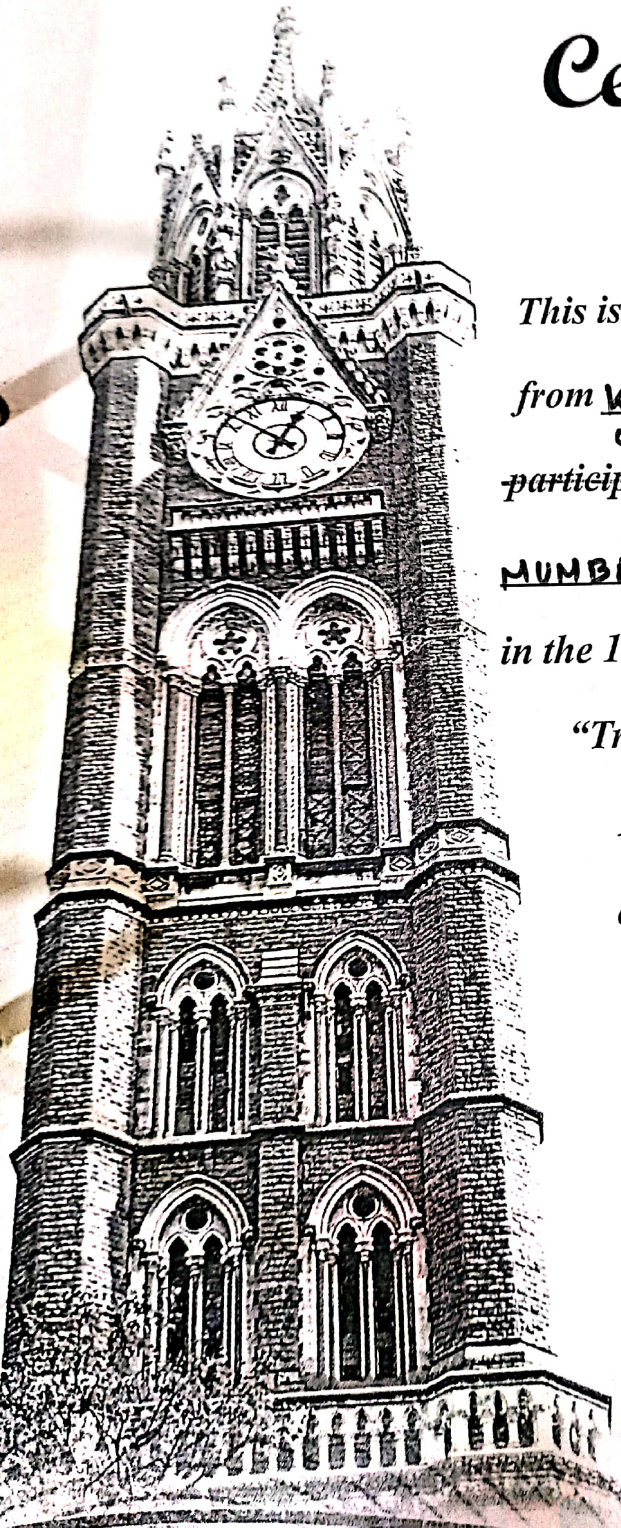
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ME TOO MOVEMENT - BREAKING SILENCE

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...two little words burst out on phones, computers and industries across the world, and gave a
...millions of people rendered voiceless by an unsympathetic hierarchy – Me too movement
...movement is mainly concerned with two types of behaviour: Sexual Harassment and Sexual
...Although the precise legal definitions of these terms may differ from state to state, they are generally
...referring to specific inappropriate sexual behaviours, especially in the workplace or at school.
...Burke, an African-American civil rights activist who is the senior director of 'Girls for Gender Equity'
...had coined "MeToo." To increase awareness of the pervasiveness of sexual abuse and assault in
...Tarana Burke started the Me Too Movement. Me too movement gave many the courage to stand up
...From all over the world, women have come forward to share their story of being sexually
...harassment. It is done on social media using the hashtag "Me Too", which targets to show the magnitude of sexual
...Social platforms like Twitter and Facebook made it very easy to re-tweet and like content (thus making
...very easy for other people to show solidarity with just a single click)
...over half a million women have tweeted Me Too.
...This paper focuses on the Me Too Movement which gave a platform for women to speak against forms of sexual
...assault they have faced. This paper highlights the importance of Me Too Movement & it's positive &
...negative impact as well. It also throws light on how media plays an important role in movement like Me Too.
Keywords - #MeToo, sexual assault, B-town celebs, solidarity, social media.

Introduction

In 2006, An American social activist, Tarana Burke began to use the phrase "Me Too" on the Myspace social network to highlight the occurrence of sexual harassment, particularly non-white young women who weren't so rich to seek out ways to form them begin of the aura that that they had suffered. Tarana Burke argues that the Me Too movement works on empowerment through empathy, by showing the world simply how common sexual harassment is and by telling survivors that they are not alone and are supported. To raise awareness of the pervasiveness of sexual abuse and assault in society tarana burke founded the Me Too movement.
The phrase "Me Too" advanced into a broader movement following the 2017 use of #MeToo as a hashtag after the Harvey Weinstein sexual abuse allegations. In October 2017 the movement began to unfold virally as a hashtag on social media in an endeavour to demonstrate the widespread prevalence of sexual abuse and harassment, particularly in the workplace. It followed sexual-abuse allegations against Harvey Weinstein - American film producer. In the film industry in late 2017, when many high-profile actresses opened up about their experiences with sexual harassment. Since then, the movement has provided a source of solidarity for all ladies from all backgrounds who have experienced sexual harassment, most often, though not always, perpetrated by a male colleague.

What is #MeToo?

Tarana Burke founded Me Too movement but initiated as a much wanted social phenomenon in October 2017 as a hashtag started by American Actress Alyssa Milano who shared her story of sexual assault against Harvey

Weinstein. In October, 2017 the hashtag "#MeToo" got widespread, acting as a platform for women to speak against forms of sexual harassment they have faced, especially at workplace. The movement blow-out like a wildfire soon after the allegations of sexual assault on Hollywood film producer, Harvey Weinstein was unleashed. For any woman who had gone through a similar experience, at any point of time in life it acted as a powerful blend of solidarity, empowerment and empathy. Within days, uncountable women had flooded the social media, sharing accounts of their personal brushes with harassment. be it Twitter, Facebook or Instagram. Many, who chose not to reveal their stories, simply wrote "#MeToo". The hashtag is in support of every woman who is sexually harassed by someone. In France, Twitter users are using #balancetonporc or "expose the pig," to encourage women to call and shame their attackers, while #WomenWhoRise is getting used to reassure victims of sexual assault to talk up. How the movement came to India When the movement was spreading around the world back in 2017, it also made its way over to India. Women from daily spheres of life were coming forward and sharing their stories, many stood in solidarity. The movement also became a mode for many men to talk about their own experiences of being harassed. The movement once again came to light- prominently in the beginning of October, 2018 so, when the Bollywood actress, Tanushree Dutta called out Nana Patekar for sexually harassing her years ago while shooting for the 2008 film 'Horn Ok Please'. What followed was a boundless string of more and more women coming up with their stories, each saddening, raising goosebumps. While the MeToo movement gave courage to many women, who spoke about their experiences, the campaign also hit Bollywood hard as several B-Town celebs were called out. Who are 'The Silence Breakers'? The "silence breakers" confer with any man or woman who came forward to mention that they had been the victim of abuse.

Methodology

The entire research study is centred on Secondary data. The Secondary data has been collected from Websites, Journals and Newspaper.

Objectives

- 1) To discuss the significance of ME Too Movement.
- 2) To highlight the Positive Impact of Me Too Movement.
- 3) To highlight Negative Impact of Me Too Movement.
- 4) To discuss Challenges of Me Too Movement.


#MeToo is a very significant campaign. It's all about increasing awareness and giving women the strength, to raise their voice. The "MeToo" movement has been powerful and effective in the sense that, it has brought to light the true faces of many powerful men in the nation. Lots of them are idealised, looked up to by numerous people. In the case of MJ Akbar, for example, most of the women who have shared their experiences regarding him have stated how they used to be among his faithful fans. The movement has given several the courage to come forward, some after years of silence. In Dutta's case, she had accused Patekar 10 years ago as well, but it had gone unheard. This time too, she came across with more criticism than empathy. And perhaps, that is something society needs to really ponder over. If the accused are given the advantage of doubt, why not the victims? Trusting the women who come up, does not mean we are moving towards a "man-hating" world, like many would like you to think. We are merely moving towards a more empathetic one. Individuals who say "Why now? Why did not she come forward years ago, when it happened?", here's your answer: Merely the survivors have the right to choose when they feel safe enough to share their story, if they are doing so in the least. It doesn't matter how many centuries have passed, if her rights had been violated then, her account remains even as valid now. Since then, #MeToo has turn out to be a symbol of women raising their voice against

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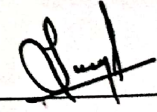


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This is to certify that SUSHILA VIJAY KUMAR participated in the International Seminar on 'New Trends in World Literature' organized by the Department of English, University of Mumbai on Saturday, 25th March 2017 and presented the paper entitled "Jameela Nishat's Purdah In Translation: Bakhtinian Perspectives." It was nicely researched paper and was well-received by the participants.


Dr. Bhagyashree Varma
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Shivaji D. Sargar
Professor and Head
Department of English



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The Title of the Paper is Translation Strategies in Vijay Tendulkar's

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Elements of Protest in Tale-Danda:

Basavanna's Vacanas

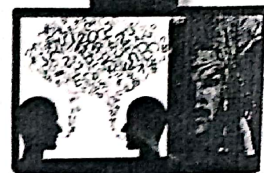
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University of Mumbai on 16th & 17th March, 2018. He / She presented
his / her paper entitled Connecting Learners to Human
Values in a Global World: Short Films and Ads

labade/s

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Organizing Secretary

SyD

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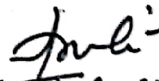
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Participant / Session Co-ordinator / Member Organizing Committee / Resource Person and presented a
paper entitled Remaking Blockbusters: Hollywood's Miss Granny's avatara as
Tollywood's Oh! Baby
on 20th & 21st September 2019 at K. M. Agrawal College, Kalyan (W), Maharashtra.


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Golden Jubilee & 14th International Conference

RIGHT TO ENGLISH

09-12 October 2019

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..... participated in
the Golden Jubilee and 14th International Conference of ELTAI on the theme of Right to English at Amity Institute of English Studies &

Research (AIERS), Amity University, NOIDA. She presented a paper/conducted a Workshop entitled Participative Learning

Through Workshop: Action Research Module on Teaching Drama

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