

# INTERNATIONAL JOURNAL OF LAW MANAGEMENT & HUMANITIES

[ISSN 2581-5369]

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Volume 7 | Issue 3

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2024

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# Law and Policy Related to Economic Crime in India

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## ABSTRACT

*It is a familiar way of thinking that there is a disconnected connection among financial matters and wrongdoing. Yet, the creators of this examination step back to feature an essential point that is much of the time indicated. The country's financial circumstance affects the law enforcement framework's administrative and authorization strategies. Moreover, the investigation of criminal science, which focuses on the ethical compass of the crook, disregards the guilty party's monetary conditions. The subjects of fines and punishments for criminal offenses are additionally examined in the article. The concentrate basically fixates on the use of different factual and financial instruments in the turn of events, execution, and settlement of Criminal Regulation. This paper's principal objective is to associate the two ideas and exhibit how financial matters is important for criminal regulation to exist.*

**Keywords:** *Economic crime, financial matters, Criminal offences.*

## I. INTRODUCTION

"Financial aspects" commonly alludes to the monetary and money related parts of things. The essential fundamental up to this point was that the investigation of expenses, spending plans, and incomes was the sole region wherein regulation and financial aspects could be connected. Financial matters is a helpful device for dissecting a large number of regulations when contrasted with the recently referenced presumption. Criminal regulation is a fundamental part of the overall set of laws. In 1965, Gary Becker distributed a paper that made financial matters all the more generally perceived and material to criminal regulation[1]. This made it conceivable to grasp financial matters in new ways. It is urgent to grasp the reason why criminal regulation is respected uniquely in contrast to different regulations to understand the many cases and contentions made in this paper. The component of punishments and disciplines is where the two wander most. In any thoughtful regulation or misdeed case, the party who unjustly dedicated a demonstration against the wronged party is expected to pay the abused party money related remuneration. Notwithstanding, criminal regulation gives the hurt party the decision to

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ensure the wrongdoer gets the fitting discipline (i.e., prison, capital punishment, and so forth) or get remuneration from the guilty party. The essential explanation financial matters and criminal regulation haven't been connected over the long run is on the grounds that financial aspects centers principally around cash, while the part of nonmonetary discipline avoids it. This paper plans to explain for perusers how financial matters can be utilized to illuminate the creation, implementation, and Wrongdoings, no matter what their sort or characterization, significantly affect mankind. They block modern advancement, sabotage monetary turn of events, twist social turn of events, and damage popularity based improvement. Taking everything into account, wrongdoing is straightforwardly against development and something contrary to it. Improvement is a characteristic craving that nations cultivate. Improvement is intrinsically attached to both worldwide and common participation, with monetary advancement filling in as an essential for any remaining types of improvement. [2]

## **II. ECONOMIC CRIME**

It could appear to be that deal, or trade by direct trade of things, is the most secure financial technique. Deal was normal even at the turn of the thousand years. Returning to a bargain framework would be idealistic on the grounds that the ongoing financial exercises as to exchange are constrained by a money related framework that comprises of cash, cash esteem, trade esteem, market decided merchandise/items esteem, and so forth. [3]

### **(A) Defining economics and criminal law**

We really want to characterize a couple of terms before we can understand how financial matters and criminal regulation communicate. Numerous particular definitions have been presented by various business analysts. Financial aspects is "the investigation of how men and society pick, regardless of the utilization of cash, to utilize scant useful assets which could have elective purposes, to create different wares over the long haul, and disperse them for utilization, presently and in the future among different individuals and gatherings of society," as per teacher Paul Simon, whose definition is generally recognized.<sup>4A</sup> A quick assessment of the above given definition lays out a few vital things. The investigation of cash and fulfillment, first of all, is known as financial matters. Second, financial aspects inspects how both society and the individual are developing. Thirdly, financial matters analyzes the assets that are associated with asset creation and utilization. To lay it out plainly, criminal regulation is the group of regulation that controls criminal behavior. The Indian Punitive Code and the Criminal Technique Code are the two essential resolutions in India that address criminal regulation. The numerous offenses are characterized by the Indian Punitive Code (IPC), alongside the potential punishments for

wrongdoers and the change accessible to the hurt party. Alternately, the Criminal System Code (Cr.PC) lays out the cycle for overseeing criminal regulation. [4]

### **(B) Relationship between criminal law and economics**

We can decide the connection between the two ideas by remembering the earlier definitions. Considering that cash is the basic part of financial aspects, certain individuals find it weird that criminal regulation and financial aspects are entwined. Nonetheless, the creation, organization, and settlement of criminal regulation consider normal equity, profound quality, and morals notwithstanding cash. Cash, nonetheless, fills in as the establishment for the crook regulation's pertinence. The actual wrongdoing fundamentally affects the primary part of criminal regulation. A faltering economy may definitely bring about an ascent in criminal way of behaving. This is made sense of in more detail under the "Financial aspects and Criminal science" heading. In any case, there is a particular classification of wrongdoings known as "middle class" violations that essentially affect the economy. Violations that incorporate a scope of peaceful offenses that are trailed by deals that outcome in monetary advantage are alluded to as middle class wrongdoings. Middle class wrongdoings are basically worried about unaccounted cash, which is basically a region on the edge of financial matters. Most of the individuals who perpetrate this wrongdoing are profoundly regarded citizenry and huge supporters of the economy. This till they began reveling into unlawful exercises that in the end corrupt the economy as well as their status in the public arena. Misrepresentation, pay off, Ponzi plans, illegal tax avoidance, and some other offense including the unlawful monetary advantage of the culprit are viewed as middle class wrongdoings. India has encountered a flood in middle class wrongdoing lately, adding up to a deficiency of Rs. 40,000 crores. The principal supporters of the sum are 31 escapees altogether, including Lalit Modi for the Indian Chief Association embarrassment, Nirav Modi of Punjab Public Bank, and Vijay Malaya for Kingfisher. This has subsequently made the economy decline. In this manner, middle class violations, for example, these can essentially affect a country's economy. This paper's ensuing areas will carefully describe the association between the two. [5]

#### **1. Economics and criminology**

We really need to grasp how money related issues applies to both criminal science and terrible conduct itself before we can discuss what it has a mean for in criminal rule. It is a significantly grounded truth that people who need monetary strength are by and large more leaned than individuals who do to go to unlawful technique for getting capital. Taking a gander at the momentous methodology, it is likewise conceivable to see that bad behavior rates are more

perceptible in conditions of money related rut or rut than they are in conditions of monetary dependability. An outline of this would be the homicide rates in India in 1991, a year set to the side by monstrous cash related changes that incited a downturn. For the year 2008, the indistinguishable can be stated. Six The present status of tries in Venezuela is one more portrayal of how financial hardships are adding to an augmentation in bad behavior rates. With a yearly speed of basically 1,000,000 percent, the country marches the most raised improvement rate on the planet; India's regular is 6.2%. Consent to food and asylum turns out to be for all intents and purposes unfathomable suitably. all through a few years, the Complete public result came around over 35% and the buyer cost list was more than 2100. This decline is more critical than the one saw during the American Money related crisis. Moreover, with 91 killings for each 100,000 inhabitants, the city at this point has higher bad behavior rates than a region of the planet most risky metropolitan organizations. This is particularly obvious concerning kill. Individuals in an economy are obliged to go to unlawful means to create some distance from the circumstance of monetary renunciation when they come up short solid areas for on to getting their rudiments through certifiable means. Seeking after these center purposes behind terrible way of behaving — for example, scattering assets for family planning, mental prosperity, medication and liquor coordinating, position improvement, and pay support — is the certified method to reduce the social expenses of crime. In expansion, financial issues is a colossal field in criminal science since, rather than other criminal science related fields, it utilizes irrefutable strategies to check and understand criminal models. Rather than interacting bad behavior to an individual's ethical fiber and character, the monetary technique for overseeing criminal science sees terrible way of behaving as that individuals consequence of the choices. Individuals go with these choices considering their expected results and the ordinary aftereffects of getting seen for their activities.[6]

There is a backward relationship between the proclivity to do terrible ways of behaving and the disciplines that follow. Individuals as such will generally finish additional awful ways of behaving in regions with neglectful guidelines and outstandingly low fines. As per the cash related viewpoint, expecting that somebody has a ton to lose from the repercussions of a terrible way of behaving, they will comparably turn out to be more mindful of those consequences. 7. It is fundamental to recall that while the social point of view of everyone was not seen as in this evaluation, this doesn't recommend that social models ought to be pardoned while looking at the relationship among terrible way of behaving and the economy. This is so taking into account the way that zeroing in on society and how it accomplices with cash moves toward the supporting of the assessment of money related issues. Urbanization is one more basic part that

engages the move in serene awful ways of behaving. As the name suggests, peaceful awful ways of behaving aren't very shocking in nature and merge things like expense offenses, medication and liquor related encroachment, misappropriation, etc are higher in metropolitan organizations than in common locale of the nation, as per a broad model saw over an extended time. No matter what the way that this reality suggests that urbanization increments terrible way of behaving, changes in urbanization can't address changes there of brain since they don't relate. Terrible ways of behaving are as such unfalteringly connected with people who have encountered family brokenness, have criminal family members, have a low information level, perform inadequately in school, misuse solutions or liquor, live in obliterated districts with blustery locales, or have youngsters who show rowdiness beginning all along. There has been a sharp improvement in how much high schooler and adolescent troublemakers in India. The Adolescent Worth (Care and Affirmation of Kids) Act, 2015's execution has driven this into the public eye. The foundation of this act itself shows that young adult terrible way of behaving has expanded, requiring the security and normalization of these people. Regardless, as per the Public Awful conduct Assessments, 892 people were killed by youngsters in 2016. 1,903 adolescent scoundrels were faulted for assault around a comparable time. Adolescent encroachment reached out by 6.7% in 2016 showed up contrastingly comparable to 2015. These figures depend upon official sources. 44,174 chargeable adolescent offenses, including assault, revolting, thievery, murder, and attack, were addressed in India in 2016. Out of nowhere, even lacking creatures have a naughty impact to play after youngsters. This is the relationship among risk and hatchling clearing. The debate for clinical pregnancy end is that moms who get early terminations are unprepared to focus in on their unborn youngsters, in actuality. These ladies combine young women, single ladies, and startlingly even those from lower financial status. Taking into account a successors would in this manner endanger the successors of participating in bad behavior in the event that one didn't hang on for a really satisfying or monetarily secure position. Any reasonable individual would agree that there is a connection between the assessment of criminal science and money related issues given the as of late referred to debates.

[7]

## **2. The formulation and adjudication of punishments by fine using economics**

It is generally understood that financial issues impacts how criminal rule is outlined as well as the different philosophies that go with it. It is feasible to look at terrible conduct utilizing the very instruments that market specialists use to examine regular market. Specialists could utilize state-unequivocal information, for example, bad behavior rates, to pick how serious to make another rule. One can use money related perspectives to pick the genuine edge. The objective

of each and every rule needed to forestall terrible way of behaving is to decrease or block it. Financial issues can be utilized to concentrate on how much this plan can be achieved while contemplating various components, including the state's cash related security and the authentic flourishing of its overall public. The exceptionally thinking that is continually used to see rules interfacing with success, getting ready, and the climate can additionally be utilized to survey criminal rule and terrible conduct balance drives, as money related issues is a mix of regularizing and positive ways to deal with assessing the chance of an issue. Understanding the State's monetary circumstance is fundamental while making any rule. Any offense committed against the public influence or against a particular gives the party who has been manhandled the potential chance to demand of God for cash related pay or, at the named power's good manners, the discipline of the violator. The law that outlines the different offenses and shows the disciplines and fines for every gangster act under Indian rule is known as the Indian Supportive Code, 1860. Regardless, the significant mark of assembly of this paper will be on the disciplines part of this particular subject. Giving a manual for help this discussion would be essential. The Indian Helpful Code<sup>10</sup> cautiously portrays the terrible way of behaving of giving fake data in Locale 177. For example, under this Piece, a landowner who had done a wrongdoing on his property and let the authority in on that the misfortune's passing was welcomed on by a snake bite would have to oversee disciplines. A fine of rupees 1,000 will be obliged on the at risk party under this section. It is principal for audit that the awful ways of behaving depicted in this part generally remember conditions for which financial harms not totally settled. Financial points is proper in this ongoing circumstance. This segment's not for all time set up by pondering different quantifiable and cash related methodologies. While closing how much a certain fine, specialists consider four crucial parts:

- i. Whether the fine would go probably as a significant impediment for the offense lastly bring about a decreasing of the real terrible way of behaving.
- ii. Expecting the fine follows the possible increases of critical worth, worth, and clean heart.
- iii. Whether the fine is sensible contemplating the situation with the economy at this moment.
- iv. Taking into account the region sociocultural standards, is the fine suitable?

It is key to grasp that, in spite of the actually shown components, improvement and advancement rates essentially impact how these fines are streamed. The state's cash related circumstance should be considered as these fines are consistently stimulated. For example, the 1000 not

entirely settled in that frame of mind of the Indian Medicinal Code would have been seen unnecessary in 1960 and would be seen as ailing in 2030 given India's speed of improvement.

### **3. Formulation and execution of punishments by imprisonment**

The Indian Medicinal Code's importance of fines and trains was covered totally in the crucial region. This section will look at the money related parts that influence the Indian Restorative Code's importance of limitation as a kind of discipline. Coordinating is the fundamental subject that should be campaigned in this conversation. An individual can't scarcely scrape by off of the fundamental things without paying for anything. There are two depictions of offenses saw by the Indian Steady Code: bailable offenses, or those that have cash related disciplines, and non-bailable offenses, or those that can achieve constraint. To help this conversation, we ought to integrate a non-bailable charge to help solace finally. Anyone found embellishment an Indian coin faces a 10-year to life sentence in prison under Section 232 of the Indian Medicinal Code<sup>12</sup>. Anyone found to have dirtied any prescription or steady coordinating countenances a six-month prison sentence and a fine under Portion 274 of the Indian Supportive Code<sup>13</sup>. A shallow evaluation of the above recorded conditions reveals a titanic differentiation in censuring under Fragments 232 and 272 of the Indian Reformatory Code. This is only an immediate consequence of the way that the state ought to keep someone who had disrupted Indian coins far off for general use for a more extended time period than someone who had bent any clinical planning. Everything would come down to how serious the horrible approach to acting was, yet it goes a lot of past that. The progression of decides that impact prison terms enthusiastically weighs cash related thoughts. These assumptions on a very basic level interest that the state set aside a piece of its remuneration to truly zero in on these convicts, which comes at a super cost. As displayed by evaluations, really zeroing in on a prisoner dependably costs Rupees extended length. <sup>14</sup> thusly, a prisoner's discipline ought to be carefully considered.

### **4. Legalizing an illegal market and its impact on economics**

Any affiliation can change or disavowal decides that have proactively been passed. Any standard communicating with cash related matters or cost game plan generally reliably unendingly out influences the close by economy. Rule interacting with charges and the supporting unlawful business districts, particularly those with criminal consequences, on an incredibly fundamental level effect the economy. Definitely when there is a sufficient interest for a thing, supply will reliably find a way, whether there are genuine endpoints. These unlawful thing are regularly traded on the reserve market, an untraceable unlawful business place. One, when in doubt, can expect a further degree of cash related improvement to occur through the



goods market the more the public impact endeavors to control and overpower the economy. On the other hand, the guaranteeing of these business regular environmental elements dependably purposes a monetary extension. Definitively when alcohol was denied in the US during the 1920s, the economy fell brutally, which adversely impacted both expansion and business. During that time, pioneers perceived that limiting alcohol would help the economy rather than investigating the repercussions for the economy to be so negative. Alcohol creators from a few nations had been conveying unlawful alcohol brings into the US notwithstanding the hindrance on its arrangement. Regardless, after the blacklist was disproved, the economy broadened gigantically and dealt with different main issues of view, including the speed of business and state pay. This is essentially considering the way that legitimizing an industry that works past permitted limits opens up channels for government access when goals are lifted from that industry. Conveyed incredibly, the economy makes, and everytime an economy makes, the state of the economy gets to a more elevated level.

### **III. TYPES OF ECONOMIC CRIMES**

Considering our evaluation and appraisal, we have seen that there are three sorts of monetary offenses. We have moreover separated commendable monetary infringement in the public field at large, such as sneaking, which we portray as standard considering the way that it begins before human affiliation. We are generally seeing four classes of monetary dreadful approach to acting:

1. Financial horrendous approach to acting related with defilement
2. Cash related horrendous approach to acting related with banking
3. Monetary horrendous approach to acting related with the protections trade
4. Cash related horrendous approach to acting including the web

It is an especially old money related horrible approach to acting that the guilty party values doing to do whatever it may take not to settle expenses and secure cash through sneaking. Contamination is only another indication of help in this consistent act of money related terrible approach to acting. Public specialists that exploit their positions, misuse public resources, and review tainting for the importance of terrible approach to acting are by and large associated with debasement and public informed specialists. Misdirecting imports are another kind of ordinary monetary terrible approach to acting where the goal is to outperform the law to get cash. As old as spoiling, appropriating, and fake imports are, manage, giving, and various shows that influence the law for alluring individuals — like supervisors and chiefs — are in addition seen

as sorts of standard money related terrible approach to acting[8].

These days, the world has changed into an overall town in view of information improvement, and this has allowed crooks and those with a band of criminal characters to work normally unbounded. We witness present day mechanical cash related infringement constantly, for instance, phishing, ATM investigation, Mastercard reshaping, cybercrimes, and other indistinguishable awful approaches to acting including movement. Clearly following destroying these precisely based terrible approaches to acting, we have analyzed that more adolescents are more connected with colossal assessment save holds and are affected by commercialization. These young people have brilliant longings to turn out to be wealthy in a spot that is either sagacious or uncommonly odd to achieve, yet these teenagers and youths don't examine achieving such essential principles and a while later again need to achieve with the help of their cost saving cerebrum in a remarkably short degree of time, setting them into the law breakers' connection. Some time later, these master social events of criminals will get these strong teenagers and utilize their perception to extra their evil master racket. The world is seeing new kinds of money related infringement, for instance, sending cash proceeds and various assistants across lines, or appraisal revulsion, which isn't definitively one more kind of dreadful approach to acting yet has become more normal in the overall period thinking about the globalization of society and the finishing of trade financial plans. Sending cash through the right channels goes with different responsibility considerations, easygoing rules, and changed association over its use, which makes it unsuitable for criminal characters to put their money in the obligation regarding public influence, policing, or everybody. These individuals furthermore decline to pay their sensible piece of costs. [9]

#### **(A) Significance of the study**

- Any offense that falls under the class of monetary offense must, if basic, have the two mens rea and actus reus before the commission of any show.
- The offense ought to have the mean to make an inaccessible encounter a material catastrophe, and the reprehensible party ought to be totally aware of this trouble.
- For a presentation or refusal to be seen as a monetary offense, it ought to contain unequivocal parts, similar to injustice of sureness, cheating, or shrewd towards a far off.
- The explanation on the pages before makes obviously the convict or person who executes monetary horrible direct not a small bit needs to cause basic injury by the showcase's lead or avoidance.

The action used to see monetary horrible approach to acting could be the way that from an overall perspective wrapped up by normal workers rule uncommon society. These experts are in a circumstance to have wide agree to the economy and society, and they generally have as far as possible, resources, affiliations, sponsorship, smartness, and information to take advantage of these relationship to execute financial horrible approaches to acting.

#### **IV. LEGISLATIVE STUDY OF ECONOMIC CRIMES**

As per Straightforwardness All around's Degradation Bits of knowledge Record, out of 176 countries, India positions 94th on the planet for contamination. Benin, Greece, Moldova, Mongolia, and Senegal are tied for this position. In India, tainting has for a long time been an issue. Considering everything, it is making past development of any kind; a striking number of individuals have contributed and left with overflow. Beginning there ahead, they show structures for restricting contamination. The definition given by a word reference is "rottenness Debasing, etc" The introduction of offering cash as a set out some reasonable compromise for an unapproved favor is known as debasement. In a reputation based India, tenants who are worried about their central necessities should pay the relationship to get monster key utilities like degree cards, open train reservations, telephone and power affiliations, and water affiliations.

##### **(A) Global Overview of Anti-Corruption Laws 2017**

The major dangers to the overall cash related referencing and high-respect exchanges are those related with pay off and pollution. Taking into account this bet, there has been an anticipated improvement in the propensity of Sovereign Countries utilizing their own principles to focus in on unambiguous locale explicitly. These countries' execution arm has applied a fundamental hypothesis of essential speculation to have an especially evolved plan of divulgence obviously, various countries have really bent over backward to drive criminal disciplines for such complex horrendous ways to deal with acting.

#### **V. CONCLUSION**

It is fundamental for see during this time of the discussion that money related concentrations and criminal rule are steadily related. Horrible direct will accomplish focal social costs that no close by bear to excuse. The seriously planned advancement of contemporary culprit rule has been amazingly influenced with cash related factors. Without financial issues, different pieces of criminal rule, endorsing, and reimbursement wouldn't exist. This study has shown the utilization of a couple quantifiable and cash related ways of managing regulating criminal rule.

The various affiliations concerning the effect on the Indian Situation's offender code were united. The relationship is key to the decided undeniable models, such block chains and cybercrime, since the new rules that will be passed ought to consider the effect that these issues have on society and, accordingly, the country's economy all around.

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