

PLASTIC MONEY LITERATURE: JAMTARA—SABKA NUMBER AYEGA
DIGITAL REPRESENTATION OF HOMO ECONOMICUS AND HOMO
POLITICUS

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ABSTRACT

Jamtara – Sabka Number Ayega is an Indian crime drama web series that shares many similarities with the plastic money of globalization. This article investigates the dynamics and dramatization of what the research scholar mentions as plastic money literature using plastic money as a theory machine. It argues a case for plastic money in India with its properties like phishing racket—big enough to grab their small town the title of being the cyber-crime capital of India in Netflix's Jamtara. However, a comparison proves very fruitful since plastic money literature and the web series Jamtara investigate the extent to which poverty, frustration, hopelessness, and humiliation play a role in the complicated factors that transform ordinary people into maverick homo economicus characters and getting associated with homo politicus characters. Plastic money transactions represent a spatial consciousness in which plastic money seeps into cybercrime, corruption, and revenge; this does not discriminate between its point of origin and eventual destination, race, caste-color discrimination, and the misuse of political power for corruption and independent benefits.

On the contrary, Jamtara goes so far as to explain crime and corruption in Jharkhand concerning the transgressions routinely performed by homo economicus and homo politicus as they rise to the top of the phishing racket, startling the country in the instance of the plastic money scandal. Thus, plastic money stimulates relationships with a twist that speaks of society's advantages and disadvantages. In a globalized society, is plastic money rewriting the literature? Plastic money literature becomes our new dramatization of generating cashless living and rethinking globalized literature in India. Jamtara is a web serial that encourages comparison because human behavior remains an extended identity around the globe since there is no employment in Jharkhand, prompting the youth to engage in the criminal domain of cybercrime.

Keywords: Plastic Money, Netflix, Jamtara, Homo Economicus, Homo Politicus and Extended Identity.

INTRODUCTION

This article explores the shapes of the plastic money literature of India through a digital representation of *Homo Economicus* (economic man) and *Homo Politicus* (political man) in Netflix's *Jamtara – Sabka Number Ayega*, an Indian crime drama web series based on the original concept by Nishank Verma, written by Trishant Srivastava, and directed by Soumendra Padhi, construct a negative criticism of globalized social issues of Jharkhand such as growing economic inequality, middle-class hypocrisy, government corruption, and new ways of harassing humans for greed and money through phishing attack across India where many citizens from different parts of India became part of online money transfer scams and frauds which came from Jamtara, Jharkhand.

Online money fraud and scams for phishing attacks is a decade-old process but globally adopted by powerbrokers for phun and profit. "Phishing is automated identity theft. It combines the power of the Internet with universal human nature to defraud millions of people out of billions of dollars." (*Lininger, Rachael, and Russell Dean Vines. Phishing: Cutting the identity theft line. John Wiley & Sons, 2005.*) In global times in Jharkhand, the meaning of democracy has been saturated with the context of market values because neoliberalism configures all aspects of existence in economic terms, quietly undoing essential elements of the democracy of Jharkhand in "identity theft, widely reported as the fastest-growing crime today." (*Lininger, Vines. 1*)

Phishing is a type of social engineering in which an attacker, often known as a phisher, seeks to fraudulently retrieve legitimate users' confidential or sensitive credentials by mimicking electronic communications from a trustworthy or public organization in an automated fashion. Such communications are processed through emails that lure visitors to bogus websites, which gather relevant credentials like passwords, credit card numbers, and national identity numbers are examples of credentials that phishers regularly seek. "From a malicious social engineering angle, there are four main vectors that I see being used in attacks: phishing, vishing, SMiShing, and impersonation. There are also combinations of those attacks that trap us." (*Christopher. Hadnagy. Social Engineering: The Science of Human Hacking-web Site Associated with Book. John Willey, 2018.*)

Mikhail Bakhtin's chronotope theory is founded on the premise that spatial and temporal dimensions are as inseparable in works of literature as they are in Einstein's theory of relativity. "The most succinct definition that Bakhtin himself gave of the chronotope, which he claimed to have borrowed from Einstein's theory of relativity, *almost as a metaphor (almost, but not entirely)*, accentuates its figurative meaning: Thus the chronotope, functioning as the primary means for materializing time in space, emerges as a center for concretizing representation, as a force giving body to the entire novel. All the novel's abstract elements—philosophical and social generalizations, ideas, analyses of cause and effect—gravitate toward the chronotope and through it take on flesh and blood, permitting the imaging power of art to do its work. Such is the representational significance of the chronotope." (*Best, Janice. "The chronotope and the generation of meaning in novels and paintings." Criticism 36.2 (1994): 291-316.*)

Jamtara is a city in the Indian state of Jharkhand. It is also known as India's phishing capital. This designation was given to it because there were multiple occurrences of phishing around the country, with the center point being the Karmatar Police Station in Jamtara. "Instead, this nondescript little town in Jharkhand's Jamtara district is often frequented by police from different States: it has emerged as one of the biggest hubs of cybercrime in the country. Records at the Karmatar police station reveal that between April 2015 and March 2017, police teams from 12 different States have visited the station 23 times and arrested around 38 accused. Over 80 cases have been registered *suo motu* by the Jamtara district police between July 2014 and July 2017 against 330 residents of the area. At Karmatar police station alone, the number of arrests in 2017 has crossed 100." (*Singh, Shiv Sahay. "The Cyber Con Artists of Jamtara." The Cyber Con Artists of Jamtara - The Hindu, 26 Oct. 2017, www.thehindu.com/news/national/other-states/the-cyber-con-artists-of-jamtara/article62032080.ece.*)

Jamtara—Sabka Number Ayega

Jamtara-Sabka Number Ayega is a Netflix original Indian crime drama web series. Season one was launched on Netflix on January 10, 2020, while the second season premiered on September 23, 2022. Netflix Inc. is an American media company based in Los Gatos, California. *Jamtara-Sabka Number Ayega* Season One has ten episodes, while Season Two has eight episodes. In Jamtara, Jharkhand, a gang of minor boys and a few youngsters run a successful phishing ring large to earn their little town the moniker of the cybercrime capital of India. They do, however, come against a crooked politician who wants to profit from their venture, as well as a cop who is seeking to shut down the entire operation of the phishing racket.

Jamtara-Sabka Number Ayega cast has a characterization of *homo economicus* and *homo politicus* Amit Sial as Brajesh Bhaan (*homo politicus*) leading the role of political man and other notable artists as Dibyendu Bhattacharya as Inspector Biswa Pathak and Aksha Pardasany as Superintendent of Police (SP) Dolly Sahu. The *economic man (homo economicus)* characters Sparsh Shrivastav as Sunny, Anshumaan Pushkar as Rocky, Ravi Chahar as Rinku Mondal, and Monika Panwar as Gudiya Singh make this crime drama the digital representation of *homo economicus* and *homo politicus*.

Season-1

Episode-1: Cousins Sunny and Rocky, and their friends, operate a hugely successful phishing scam from the remote village of Jamtara in Jharkhand; however, things go wrong when the fraud is outset in a news report. Dolly Sahu, a new Superintendent of Police, has joined the force to combat phishing frauds. The successful phishing scams of Rocky,

Sunny, and their friends pique a corrupt local politician's interest after the news report, which mounts the tension between Rocky and Sunny.

Episode-2: Inspector Biswa spoiled an effort by the Uttar Pradesh Special Task Force to arrest the young men, much to the dismay of the ambitious new police superintendent whose task is to finish the phishing frauds emanating from Jamtara. Sunny brings a marriage proposal to Gudiya's mother. Brajesh Bhaan motivates Rocky to work under him to obtain support against the cops.

Episode 3: Dolly seeks a cybercrime officer's help in her case to end the phishing racket. As some of the guys side with Sunny, Rocky plans revenge. An intrusion disrupts Sunny's wedding. After all, Rocky forces the elderly guy to reveal the truth about the phishing money to Inspector Biswa, who produces documentation of the phishing money, enough to arrest Sunny in a money laundering case because he is a juvenile.

Episode 4: Sunny's father comes to his aid in the money laundering and phishing frauds. Brajesh wields his power against the young boys and offers them fifty percent only. Saurav trains the police on phishing, and Sunny and Gudiya instruct new pupils who used to come to Gudiya's coaching class to join the phishing rackets before someone burned down the coaching class.

Episode 5: Sunny considers harsh vengeance against Brajesh Bhaan when Gudiya's coaching classroom is put on fire by Brajesh Bhaan. Gudiya encounters Dolly during the FIR and leaves a slipped note that takes Dolly and Saurav to a derelict warehouse. Dolly examines the warehouse and discovers a plethora of electronic products purchased recently.

Episode 6: Dolly meets Brajesh Bhaan in the warehouse and inquires about the newly bought electrical devices. Brajesh Bhaan, in a political fashion, requests that S.P Dolly Sahu vacate his warehouse immediately under sections 379 of the Indian Penal Code (Theft) and 441 of the Indian Penal Code (Criminal Trespass). The other boys use Sunny's get-rich-quick plan of marrying well-educated and English-speaking girls to ensnare these married girls in phishing rackets. The press reporter Anas aims to break a story in the newspaper. As Sunny's confidence grows after minting huge money with Gudiya, Brajesh visits Sunny and Gudiya at their house and begins misbehaving with Gudiya.

Episode 7: Dolly, Biswa, and Saurav carry out a sting operation that goes awry because Anas, a news reporter, saves one of the phishing young guys by informing them. Sunny arrives at Brajesh's party inebriated with Gudiya's brother, promising vengeance for his mistreatment of Gudiya, only to learn that Gudiya's brother has been shot.

Episode 8: A tragedy sends Sunny on the run, with the police and Brajesh's men on his trail. Dolly and Saurav hatch a plan to prove Brajesh's link to the murder. Anas betrays Sunny, and Brajesh captures Sunny.

Episode 9: An enemy intercepts Sunny's escape, and Brajesh obtains Sunny's fingerprint from the murder weapon. While tracking the phishing calls, Saurav makes a breakthrough. Sunny's predicament worsens when Inspector Biswa captures him after Dolly arrests other fraudsters.

Episode 10: Sunny agrees to a shady agreement to save his father and loses all of his saved money through phishing scams to Brajesh, who subsequently kidnaps Sunny again. Gudiya, who has lost all of his money, teams up with Dolly to set up a honey trap in the hopes of detaining Brajesh. Gudiya finally captures Brajesh, recovers his stolen money, and saves Sunny; however, Sunny is shot while escaping with Gudiya.

Season-2

Episode 1: New phishing scams, higher stakes, and the same old Jamtara of Jharkhand state functioning as a call center of phishing rackets. As elections approach in Jamtara, Gudiya takes a stand against Brajesh and files her nomination. Rocky looks to start fresh, and Sunny concocts a new scam in Kaun Banega Crorepati style. A new character Rinku Mondal (Ravi Chahar), enters the phishing world and desires to work for Brajesh. He begins by robbing money from Jharkhand's Chief Minister's wife, shocking Jharkhand, and India's cybercrime cell. In Jamtara, no one is safe from the web of corruption and deception.

Episode 2: A dating app fraud gets Rinku in trouble before he arrives in Jamtara. The beginnings of Gudiya's political career are revealed by meeting Ganga Devi (Seema Pawha) in jail. After a long time, Gudiya finally meets Sunny after the incident. Brajesh threatens Gudiya with withdrawing her election nomination.

Episode 3: Dolly and Saurav return to Jamtara to investigate a phishing fraud for twenty-three lakhs that occurred in a single phone call to the Chief Minister's wife, prompting Dolly's return to the phishing case. Sunny recruited a group of schoolchildren to carry out his new KBC-style scam, in which the recipient transfers money to the fraudster himself; no One-time password (OTP) is necessary.

Episode 4: While speaking at a rally, Gudiya encounters a masked gunman. Dolly faces pressure to crack the case while a dishonest journalist is given information about the Chief Minister's Wife's swindle. Sunny's new form of fraud made a lot of money, and he later planted evidence of the scams in Brijesh's house.

Episode 5: Rinku is devastated after a loss. A raid on Brajesh's property uncovers incriminating evidence of recent phishing scams made by Sunny. Biswa inquired about Gopi (Sarthak Joshi) discovering Sunny's recent frauds and witnessed the shocking event of the death of Gopi.

Episode 6: A sudden police press conference blindsides Dolly, Saurav, and Biswa. Brajesh's prospects of winning the election seem jeopardized, so he visits the chief minister and returns the scam money. Meanwhile, Rocky kidnaps and extorts the phishing boys and opens a new mutton shop. Sunny devises yet another brilliant new phishing plan to get money.

Episode-7: Rinku gets the privileged bank customer list, customers having more than ten lakhs and above balance. Dolly, Saurav, and Biswa investigate the OTP scam. The scammers' wives join Gudiya's operation while Sunny experiments with cracking the ATM pin from a combination of 0000 to 9999 to a credit or debit card continue. A mob onslaught ends in a heinous assault on a Rocky meat store, and one of the con artists died in the assault. Saurav finds an OTP fraud in Noida, and Rocky kidnaps Rinku.

Episode 8: Sunny, Gudiya, and Rocky create a plan to sway voters ahead of election day. Sunny was successful in cracking the pin. Rinku escapes after breaking the cage, and Brajesh discovers the abductor's identity. Sunny and Gudiya, as promised to the Jamtara villagers, have transferred the funds before the election vote. Rinku killed Rocky because Brijesh commanded him to murder Rocky, and later when Rinku unlocks the e-wallet containing the CM wife's fraud money, he is arrested by Dolly and Biswa. Gudiya defeats Brijesh in the election and becomes the MLA of Jamtara.

PLASTIC MONEY

The separation of Jharkhand from Bihar altered several political and economic factors. Jharkhand was a newly formed state during the early stages of globalization. The new state of Jharkhand inaugurates new life with the infinite possibility of new communities. The state has a high percentage of young unemployed, which drives them to indulge in unlawful cybercrime because there was no cyber cell to investigate these crimes in Jharkhand. These youngsters were allowed bail since they were juveniles, and the case remains of cyber fraud, but that changed once the Cyber Crime Police Station was established in 2016 to tackle this type of crime. Plastic money, in the form of credit and debit cards as theory machines, is shown to be related to phishing scams that originate in Jamtara-Jharkhand. "Where is plastic? Here, there, anywhere, everywhere: surely, somewhere. From plastic bottles to plastic money, we are (en)plasticized: plastic trees, plastic birds, plastic soil, plastic water, plastic stomach, and a plastic planet." (*Ghosh, Ranjan. The Plastic Turn. Cornell University Press, 2022.*)

In this article, plastic money is a discourse of aesthetic materialization of cashless money, at once conceptual and material, and it is an aesthetic figure that emerges from the material. As a material and material-problematic, plastic money has its structure of representations and meanings; however, as a discourse, it builds an oppositional network of concepts and signifiers for payment transactions. Alya Guseva and Akos Rona-Tas observe that "Credit cards are the epitome and a protagonist of globalization. As a new form of payment, they embody the effortless and instantaneous flow of money, in the form of information, from anywhere to anywhere else in the world. Cards tear down national boundaries by allowing travelers to pay easily, without the burden of having to carry wads of cash and to exchange one kind of currency for another. Today, traveling without a credit card turns simple transactions such as plane and hotel reservations into unduly cumbersome chores. Cards also make long-distance purchases possible. Without cards, the Internet, the most global of institutions, would never have been able to turn into a global retail marketplace. The global nature of commerce demanded a global payment system, and the large credit card companies built their own worldwide web of authorization and processing, linking souvenir shops and banks all over the world." (*Guseva, Alya, and Akos Rona-Tas. Plastic money: Constructing markets for credit cards in eight postcommunist countries. Stanford University Press, 2014.*)

Jamtara – *Sabka Number Ayega* language conditions the non-language material (plastic money) through the construction of an aesthetic of *homo economicus* and *homo politicus*; plastic money becomes signifiatory and articulative in this article through metacommentaries on the digital representation of global literature, comparative literature, creative thinking reflections on geo-formations, and various other discourses. Plastic money, therefore, for this article, is not a pre-materialistic phenomenon but a material-figural event that comes after the discovery of plastic money. "As elusive as they are dazzling, these moments in *Discours, figure* shed a brilliant, if sporadic, light on, for example, the nature of language and perception, the intricate relation that simultaneously connects and disjoins them, and the workings of the disruptively generative unconscious, the unconscious that, in Lyotard's account, underlies both speech and perception, saying and seeing." (*Lydon, Mary. "Veduta on" Discours, figure". Yale French Studies 99 (2001): 10-26.*) The cashless economy as it brings its discourses on capitalism, precarity, and global capital flow. Globalization in Jharkhand expands the reach of credit card markets to the less affluent parts of the state, to places

where those markets had not existed earlier—in transforming local populations into card-carrying consumers. The beginning of *Jamtara* phishing scams is about these issues of plastic money. *Jamtara* is an example of plastic money that has created a new sensibility: a new form and man-world-material connection introduces a fresh perspective of reality. The plastic money-induced reality delivers a new perception of circumstances in their cultural, psycho-social, and ecocritical viability, as well as pragmatic and heuristic expression and language processes. Plastic money is the material-aesthetic as the operative theory machine for criticizing how we think of literature in a globalized world of action.

The Battle of Minds-Jamtara Phishing Scam

The struggle of the twenty-first century is a battle of minds focused on economic domination and soft power. It doesn't matter who has the most gunmen. The world runs by innovation and economic prosperity, which has promoted India's massive online scam from Jamtara, Jharkhand. *Jamtara – Sabka Number Ayega* begins with Sunny and Rocky, and their friends operating a hugely successful phishing scam from the remote village of Jamtara in Jharkhand; however, they are saved by the judiciary because they are juveniles, and Jamtara lacks cybercrime courts or special courts to deal with cybercrime, allowing fraudsters to thrive in Jharkhand.

Jamtara – Sabka Number Ayega Season 1 depicts payment puzzle scams that were very simple for these young Jamtara fraudsters to solve while calling, they would say, *Sir, you have won a Maruti car to redeem this prize; you need to tell us the card number and the three-digit CVV number*, as the cybercrime awareness was low, these customers used to fall in their trap. "According to Bakhtin, the chronotope constitutes the matrix where the principal temporal and spatial sequences of a work of art meet, where dialogues, encounters, events occur: From a narrative and compositional point of view, this is the place where encounters occur [. . . where] the webs of intrigue are spun, denouements occur and finally—this is where dialogues happen, something that acquires extraordinary importance in the novel, revealing the character, *ideas* and *passions* of the heroes." (*Best* 292)

The mechanics of plastic money (credit cards), including the rights and duties of the card holders and the problems experienced by developing credit card markets that originate from the card's function as a payment mechanism. *Jamtara – Sabka Number Ayega* talks about two riddles, one with a CVV number and one with an OTP number. "According to Jonathan Williams, however, empirical evidence for two-sided markets is rare and inconclusive. Yet this has not deterred others from using the two-sided market framework to explore the competitive dynamics of retail payments." (*Batiz-Lazo, Bernardo, and Gustavo A. Del Angel. "The Ascent of Plastic Money: International Adoption of the Bank Credit Card, 1950–1975." Business History Review* 92.3 (2018): 509-533.)

Brijesh the *homo politicus* wanted a fifty percent share of the phishing money instead of supporting all the young fraudsters to give legal help to anyone who agreed to this offer, but Sunny the *homo economicus* and Gudiya refused, which promotes Brijesh to trouble Sunny and Gudiya in any way he can to harm them. "Most of us accept that *homo economicus* is an abstraction, that it is a useful abstraction for certain purposes, and that there is a general methodological presumption that the same model of agent motivation ought to apply across market and political settings. As Buchanan (1984/1999) puts the latter point: *The burden of proof rests with those who suggest wholly different models of man apply in the political and economic realms of behavior*". (*Brennan, Geoffrey. "Homo economicus and homo politicus: an introduction." Public Choice* (2008): 429-438.)

Season 2 of *Jamtara* starts with Sunny, the *homo economicus*, in the hospital and Gudiya in jail and ends with the OTP scams. Banks investigating phishing frauds generate a one-time password (OTP) for each transaction for the benefit of their clients and to stop phishing to some extent. Phishing was difficult with the debut of the OTP since it requires correct client data, which can only come from the call center so that fraudsters have accurate client data and can crack the customer's OTP for the scams. A call center criminal mind was necessary to crack the code of OTP in a call center generation, and a new character Rinku Mondal, another *homo economicus*, arrived from Noida to work for Brijesh, who scams the Jharkhand CM's Wife in a single call for fraud of twenty-three lakhs. "This new individual is at the same time the active agent of a liberal, enterprising economy, which the economists have begun to theorize, and the typical character of the realist novel. This new individual, who seeks to selfishly maximize his satisfaction, his wealth, this individual in whom economists could see, in his idealized and pure form, the model for a *homo oeconomicus*, is indeed the practical, social, and institutional reality of a new representation, at the same time theoretical and fictional." (*Baron, and Akdere. Economics and Literature: A Comparative and Interdisciplinary Approach. Taylor & Francis, 2017.*)

Phishing was easy to crack in Season 1 of *Jamtara* since there was little awareness of cybercrime, but as banks updated technology with one-time passwords, phishing became more difficult because OTP was necessary. Season 2 of *Jamtara* depicts *Homo economicus* beings with an imagination for money. Rinku dupes the Chief Minister's wife in a single call for twenty lakhs, but Sunny first breaks the KBC-style internet scam and then cracks the ATM pin, allowing Gudiya to win the election. "In twentieth-century philosophy, moral philosophy oddly has more of the focus of economics on dyadic interactions, while political philosophy is almost entirely at the collective level. This separation is a perversion of the visions of writers in the Scottish Enlightenment tradition, and especially of David Hume, for whom moral and political philosophy are a single enterprise. In his view, *homo economicus* and *homo politicus* were identical twins." (*Hardin, Russell. "Are homo economicus and homo politicus identical twins?." Public Choice* 137.3-4 (2008): 463-468.)

Netflix and the Re-invention of Television in globalization positions Netflix within a discourse of television technologies; Netflix became famous in India during COVID-19, which became the source of Plastic Money Literature: *Jamtara—Sabka Number Ayega* Digital Representation of *Homo Economicus* and *Homo Politicus*. To live in this society without becoming a criminal and a serial offender, *Homo Economicus (Economic Man)* should become an entrepreneur by seizing an opportunity and becoming a creative man. "Humans have a mind-set which can see itself not as a fixed conditional rule executer but as an end in itself. This basically means our mind (the human mind) can define its own goals independently of biological fitness." (Mezgebo, Taddese. "Reconciling homo-economicus and homo-social with the homo-sapiens of biological evolution: The concept of extended identity." *real-world economics review*, issue 67 (2014): 117-129.)

Gudiya and Sunny benefit after losing Rocky and his family at the end of both *Jamtara* seasons. Brijesh's political career ended after he lost the election, and the con artists were either killed or imprisoned. Humans must recognize that they are a product of society and that if they do the wrong thing, they will suffer the consequences over time, as described in *Jamtara*; the way to succeed in a globalized society is to become a creative human being who does not destroy communities for his benefit, and who seizes opportunities to triumph without becoming a maverick *homo economicus* and *homo politicus* character.

Conclusion

In conclusion, the iconography of *homo economicus* and *homo politicus* seen in *Jamtara – Sabka Number Ayega* lends itself to diverse and compelling interpretations. It may exemplify the terrified state of phishing scam victims. Furthermore, the confrontation between the plastic money (credit and debit card) banking community and technology in these phishing scams made online transactions more difficult to penetrate. Given that *Jamtara* is described as a phishing jungle, *homo economicus*, and *homo politicus* comparisons may emphasize its wildness, despite its advancement and cutting-edge technology in phishing scams. Not to add that *homo politicus* may continue to reside in *Jamtara* without fear of being caught, demonstrating stability but to scammers like Sunny and Gudiya, whose stay is transient and constantly threatened by Brijesh. In addition to the scammers' plight and the *Jamtara* city's description, *homo economicus* imagery plays a vital part in the story by influencing pivotal episodes and functioning as a revealing power that reveals unexpected meanings or explains circumstances. In light of all these thought-provoking interpretations, *Jamtara* creatively displays a unique and multi-layered use of *homo economicus* and *homo politicus* imagery in the digital representation.

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