

Malvika Mishra

Debt

I cursed Ramesh Sharan the thousandth time and rubbed my eyes. Why do people take a loan when they have no means to pay it back? And here I was at the Varanasi junction in the wee hours of a cold December morning, paying the price for my father's poor financial judgement. You do not run a business of lending money on emotions, but he had his own philosophy.

"The world runs on trust my son and so does business." Well, look where that has landed us in the last few years. People would take money promising timely returns with interest but what they end up doing has at least make me question this whole business of trust.

I rubbed my eyes that burnt in protest the all nightery they had to pull off. I was doing this for my father. I have seen him losing sleep every single night over Rima's wedding preparations. The boy had just cleared his UPSC, rank under 500, in the OBC category, it ensured an IPS post for sure. My father was bending backwards and pulling out every stop to accommodate their demands and

that's why I was set out for this unpleasant task of collecting the dues.

Ramesh Saran had taken a loan of 5 lakh rupees about 5 years ago, including the interest, the amount was over 8 lakhs now. My father called him 2 nights ago and he narrated the same old story with some variation, excuses to not pay the installment on time. My father is a licensed money lender, and this is our ancestral occupation, but I swear never in all the hundreds of years of doing this business we must have come across a lender as Ramesh Saran. People fear the money lender's visit at the beginning of the month but this man, he makes the money lender recoil in fear. He had an arsenal of true and false tales, complicated excuses, bizarre situations and did I mention the crying on cue. Father had given up on him long ago, he would make calls to Ramesh Sharan and hoped nobody would have to travel to him to collect. But, as luck has it, this time, the situation was dire, and father was convinced we cannot wait for him to respond to calls.

I looked at my wrist watch, it was 3 in the morning. Another hour before I can find anyone to take me to Railwayganj colony. I decided to step out of the station and see if anybody was out there ready to go in my direction.

"O, Babu, where do you have to go?". I heard a voice and turned around to find a thin man wrapped up in a black thin and torn *kambal*. (blanket)

"Railwayganj Colony, will you go?" I asked.

He had just one eye visible from under the blanket which he had also wrapped around his head. He stood there leaning on one side supported by his one good leg and took a long hard look at me. He made me uncomfortable, so I lowered my eyes and shifted my little suitcase from one hand to another. As I straightened myself up, I noticed the man had one good leg and the other one twisted at an odd angle.

I asked him one more time, "Will you go?"

He nodded his head and said, "Yes, yes let me get my rickshaw."

"Wait," I said, "Rickshaw, I thought you had an auto, how are you going to peddle with one leg? Let it be, I will wait." I took a deep breath preparing myself to wait for another hour.

"Babu, you seem to be in a hurry to judge people. Give them a chance, they may surprise you." He looked square at me and said.

I looked at his eyes, there were pale yellow in color, almost brown, dirty and I stood there staring at them captivated with their uniqueness before he blinked.

I too blinked in response and said, "It's not about judgement bhai, how will you pedal?"

"Let me show you then." He turned around and limped across at a surprising speed.

Within a few minutes he was back with his rickshaw. The rickshaw was painted bright green with a yellow hood and

a beautiful peacock at the back. He took the suitcase from my hand and placed it in the space between the hood and the back rest of the seat.

He stooped a little with his head bowed, perhaps to stop the cold winds from penetrating his blanket shield.

“Where are you coming from Babu?” His head bowed and hands hidden under the blanket. He rubbed his hands for warmth and asked.

“Mughal Sarai.” I answered as I held on to the hood and the rider seat to pull myself up on the rickshaw.

“Arre, there are so many trains from Mughal Sarai to Baranasi, why did you take the one that arrives at this unearthly hour.” He held the handle and put across his damaged leg to the other side and perched himself on the narrow triangular seat.

“Emergency.” I replied.

“Immergency?” He emphasized on the nonexistent I of the word.

I could now see only the blunt black triangle of a head and body pulling the rickshaw in front of me. I wish I could get a glimpse of his face, I don't like it when the auto drivers and rickshaw pullers hide their hands and face. What if he is hiding a gun or a knife in the folds of his black kambal.

He broke my thought thread with another question, “What happened, did anyone die?” The tone he used to ask that question made me shudder, perhaps it was the gush of

the cold December wind, but I could feel the hair on my back rising.

The rickshaw moved at a constant speed, neither too fast not too slow as if a machine was pulling it, set at a particular speed.

“Why would anyone die, I am here to collect a debt, my father lent money to this man. I had stopped my father even then when I knew nothing about him. I hated how he chewed paan and spat in my courtyard painting a small corner of the freshly limewashed walls white walls with a red triangle. God knows why he needed the money; his reasons kept changing like his beady eyes shifting and scanning everything in their range.”

“Looks like you two have an old association, purana yarana lagta hai Babu!”. And he laughed like a hyena.

“What is there to laugh, when you people can’t return money why do you borrow them and then make the lenders run after you.” I was getting angry and therefore rude.

“Relax Babu, seething anger is not good for your body, marks lines on your face and in your mind. All of this matter only until you breathe, once you are dead, well, you are dead.” The hyena laugh reappeared and it made me nervous.

He continued, “But let me tell you babu, you can’t escape debt even after you die.”

My exposed ears had braved the cold winds till now, but they were turning cold and my temples throbbed with a dull pain. I adjusted my muffler and blew into my hands and covered my ears with them to provide temporary relief.

Everybody thinks himself to be a “Sadhu” in Varanasi. This rickshaw puller was no different, talking in riddles as if he has traversed through the Himalayas or spent his years with the aghoris of the Manikarnika ghaat.

“You talk as if you have been on the other side of the Vaitarni.” I scoffed. He was irritating me now.

“You tell me Babu after you hear my story. Anyways it is going to take another 30 minutes to reach your Railwayganj Colony. *Kyun thik hai na?* He concluded.

My jaws clenched, now he was patronizing me.

“I don’t want to hear your story, just pedal and stop talking.” I said.

“Again, the impatience, Babu, you need to learn to give opportunity to other people.” He turned his head to his right and said.

I wanted to kick the black triangular mass oscillating in front of me. His legs don’t reach the peddle but here he is trying to impart me the great knowledge of the world. I had a sudden urge to get down his rickshaw and wait for another one. His chatter was proving too much for my tired morning.

I asked him, “Stop the rickshaw.”

He pretend not to hear.

I asked him again to stop.

“Arre Babu, I will take you to Railwayganj Colony, please be seated. Why so much anger?” He was unperturbed.

I noticed the rickshaw had started moving fast. I looked down and saw the black of the street rolling by while the tyres of the rickshaw made no noise like they were not even touching the surface of the road.

I clutched on to the side of the hood and said, “Slow down.”

The rickshaw puller pretended not to hear.

I cursed the moment I decided to sit on this rickshaw. A strange fear gripped my heart like the rickshaw puller won't let me get off the rickshaw. I looked around, there was not a soul in sight, street lamps in small towns stand like blind guards, they see nothing, and they do nothing.

I touched my temples and found beads of perspiration collecting in small clusters despite the freezing cold wind enveloping me from all around.

I found my voice and blurted the one fleeting thought that came into my mind in the exact moment, “You were talking about a story, tell me. I suppose we can use the time.”

“Hahha Babu, good call, you weren't going anywhere anyways.” And he laughed again but this time it was different as if coming from a hollow stomach. You

wouldn't know what I mean but I knew because it sent a chill down my spine.

"Have you ever been to a government hospital Babu?" He asked me.

"Not really." I spoke after a few seconds of deliberation. I wasn't sure if he intended to take me to my destination. I was starting to worry now.

"Big people like you are lucky. You go to private hospitals where doctors are available and so are oxygen cylinders in ICU." He sighed.

I was now intrigued. "Yes, but why are you telling me this?" I asked.

To answer your question, why people like us have to borrow money from people like you." He turned his head to the right and said in a tired voice.

"My 4-year-old boy was admitted in the ICU of the government hospital. They said, there was no oxygen cylinder at the hospital. If I wish to save my son, I will have to arrange for one myself." He stopped as if stringing together the beads of his tears to complete the circle of this story.

"I rushed to the money lender of our *mohalla*, a big Babu like yourself. When things go wrong Babu, two and two make zero. The money lender agreed to lend me 4000 rupees but demanded that I pay him back in 5 days and double the interest rate. Did I have a choice or scope to

negotiate? I did what most of us in my condition do. I held his feet and thanked him for it." He stopped.

I was now on the edge of my seat. I may curse people as much as I like but I wasn't very good at listening to their tales of misery and woes that bring them to us in the first place. I wanted him to stop, I wanted this ride to be over already.

"Did the child...?" I wanted to ask whether he could save his son.

"Ahh yes Babu, I am a father, I couldn't let him die, would have moved heaven and earth for him, you don't look like you have kids Babu, the day you do, you will see the world differently." He sighed.

"Oh good, the child was saved, what was the problem then? Could you not pay on time?" I probed.

"There is no suspense there now, is it Babu, a poor man borrows money and cannot pay when the time comes. But no, I had arranged for his money, I was going to get it that day, but I could not." He paused.

"On the designated day, the money lender appeared at my house and demanded his money. My wife said she didn't have any. He held her hand and dragged her out in the courtyard and said if he didn't get his money by the end of the day, he was going to make an example out of my family." He took a deep breath and fell silent.

"Why did you not hit him, what were you doing?" My father had brought me up in a manner that physical

violence was an unbearable thought for me. Even in our business, my father had never resorted to hiring goons like the other money lenders.

“I could not Babu; poor man’s problems chase him till the grave.” He said.

“What do you mean?” I demanded.

We reached at a railway crossing and he stopped the rickshaw.

The crickets chirped and the wind sougled in my ears. We heard the approaching train, soon the engine appeared, its headlight illuminating everything in its way.

He pointed at the railway track and said, “That’s where two men attacked me with a knife. One punched me hard in the gut and took all my money. They both kept hitting me until I could move no more and then they put me on the tracks. This train was late that night and I lay shivering on the tracks waiting for it to appear and crush me to death. And when it did, I stared at the headlight and thought, who is going to pay my debt now? I vowed even if I die, I shall pay the money lender’s debt. ”

He started peddling the rickshaw again and after few minutes we entered the Railwayganj Colony. I could see the pale-yellow lights from the verandas of the tiny railway quarters. The small lights comforted me in a strange way, I felt I was back in civilization.

“You can stop there.” I pointed to the house in the corner. With a strange knot in my stomach I posed this question to the man on the rickshaw.

“Your story makes no sense.” I stretched my hand to give him a note of 50 rupees as I spoke.

“Why not Babu? How many dead men are out there, pedaling rickshaw, ferrying people to and fro, just to pay their debt?”

He stretched out his bony decaying hand to pull the note out of my fingers and without waiting for my reply, pedaled away.

A strong gush of wind made his black blanket flap its wings in the dark and then fall like a dead bird. The rickshaw kept moving forward but there was no one peddling it anymore.

About the Author

Malvika Mishra completed a Fiction Writing workshop at the Princeton Adult School in 2016. She has been published online on prestigious writing platforms like Juggernaut and Readomania. Her debut novel *A Vintage Tale* is now available on all leading online retail platforms.

As a writer Malvika blends in modern sensibilities with traditional storytelling formats, thus exploring literary fiction with a fresh perspective. She is a Vintage aficionado which also reflects in the genre she loves to write in-- Historical Fiction. After spending the last few years in USA, she now lives in Bangalore with her family.

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