

DEO VOLENTE

————— Kailash Srinivasan —————



So the man and woman, with their two perfect sons who were of marriageable age, booked a new flat in their younger son's name because the elder one was already burning his blood repaying the loan he acquired for his education two years ago. And so, at least on paper, the younger one at the age of twenty-five owned a property, or two if you considered the couple's first home, whose mortgage had just ended and which would eventually come to the brothers as inheritance in due time. They should have said no to the sales rep who had called on behalf of the builder, with his persistent spiel in a nasal, high-pitched voice, like a drilling machine used on their ears. A polite no would've sufficed, no thanks, we're afraid we won't be able to afford a three bedroom flat, at least not for a few years, and then the short click as the receiver was replaced. But one of their feet was already in the honeyed, oily hands of the masseur. It was only fair to let him do the other foot, too. So they put the phone down, got into the car and went to see the property, fifteen kilometres from where they lived.

"Let's just go and take a look," said the woman.

The man said, "We don't need to do anything about it right away. We're just going to take a look."

There, the rep with a glint of desperation and glee in his eyes, quickly took them to his

desk, called for glasses of cold water and hot tea and sat them down on high-back chairs with dirty-maroon cushions. The couple, anxious, looked here and there, smelling the fresh distemper in a hurriedly done up room, dank, which had a name-plate outside that read, Sales Office. The rep, in trousers too tight for him, leisurely pushed the brochure towards them with his delicate fingers and inquired in a keyed up voice if they knew how fortunate they were to land up at his office today. Only for today, he said, only for them—he said in English that sounded like it had been picked up from *Speak English in 30 Days*—he had a special price. In hushed tones, they switched to their mother-tongue Tamil and went back and forth over the deal. "Of course," the man said, "he will tell us anything to try and trick us into buying."

"But we also need to think long-term," said the woman. "Our sons will soon be getting married, no."

After a while the rep spoke. But he spoke in Tamil, broken, but well enough to be a shallow character in a cheap novel.

"You have two sons. Two sons! You have *nothing* to worry about," he said.

"Oh," they both exclaimed. "You speak Tamil?" The father drove back home, got his cheque book and handed the booking amount.

To their home, the same evening of their return from the builder's, banks sent house-



loan agents to evaluate them and analyse the loan sum they were eligible for. "Our youngest is the main applicant," the man told one of them, "and this one here is the co-applicant."

"So," the woman said, "thirty-five lacs. Possible? Because we want that much minimum."

"Possible, madam. Very much possible. I'll try for forty."

He phoned the brothers everyday demanding this document and that, ending the conversations with grand assurances: "Hundred percent will happen, Sir." Then weeks passed with no word from him. When the siblings rang him, he would text back saying he was in a meeting and will buzz them in five minutes but never did; or that he was still waiting to hear from his branch manager and hence needed more time. The builder's repressed hard with all the pressing his womanly tenor afforded him, seeking concrete dates by when the remaining payment ought to be made and reiterating the repercussions of cancelling the booking. "Twenty-five thousand will be deducted from the sum of one lac that you've

paid." When the agent finally called, he was subdued, mortified, even. "Sorry Sir, education loan. Big problem. Only one brother's salary counted, Sir. Only twenty-four lacs."

"But you promised that..."

"Yes, Sir. Good case yours, but manager said no. But don't worry, Sir. I know this friend who works at Oswal Housing Loans. He will charge a commission but he will do it, Sir. Hundred percent he'll do it."

Despite talking to several representatives and handing over dozens of documents, they got nowhere with the loan sanction letter that the builder needed to proceed with the formalities, until the man, with a Mother Teresa-like disposition and stoop knocked at their door. He scrutinized their documents and cried, "*Arey*, such ignorance." He held the sides of his puffed face, raised his shoulders and dropped them. "These yesterday-born, milk-drinking teenagers with curled, wiry-haired beards that banks hire these days. Makes me want to pull my teeth out," he said. "Blooding the youth they say. Phasing out the old dogs, they say. For what? So that these *oh-my-look-*

at-me-skinny-jeans dolts can douse everyone with their idiocy? Till the day I piss in my pants no one dare touch my desk."

"So we have a chance are you saying?" the man said.

"Of course, you bloody well do," the agent said, spraying the man with displeasure-laced spit. "You listen to me. This is what you need to do. You need to tell the bank that they should also consider your pension. The eligibility will automatically go up." The man and woman were thunderstruck. The answer was sitting right there on the tips of their noses and they forgot to squint.

Back in three days, the agent with the stoop was frowning unhappily at the cup of tea he was sipping from. Swallowing the last of his tea he placed the ceramic cup and saucer on the table. He shoved his right hand into his pant pocket to keep it from trembling. He inquired about the brothers and was told they were both at work. He seemed to approve of that.

"So, the loan?" the woman said.

He looked at her with mournful eyes and said, "I resigned from my job this morning. They have already hired some MBA bloke at three times my pay."

"I'm sorry to hear that but we're actually in a hurry. The builder called again today," the man said.

"Yes, yes. He will keep calling till he gets all his money. Bloody leeches," the agent said. "You know why I quit my job? They would have tossed me out in a few days anyway, but you know why?"

The man and the woman said, "Tell us. We wonder why."

"*Broken reed*, if you will, is this man in front of you. How could I overlook it?"

"Overlook, what?"

"The CIBIL ratings. You have a pending credit card payment Sir, to the tune of sixty-thousand rupees."

The man, shocked, declared, "No, I do not," then said, "Do I?"

"Also you have defaulted twice on your EMI payments for your present property."

"Oh."

"It's all there. So are my failures, out of the crypt. You will not get more than twenty-four or twenty-five maximum."

"But the mortgage is completely paid out. How does it even matter now?" the woman said.

"Matters to the bank. Shows unreliability. Look at me."

"So there's nothing we can do?" the man said. "Twenty-four is no good. With the twenty percent that we have to pay, it still only comes to about thirty-three lacs."

"Nothing. No longer the lovely, erudite man people came to for advice. Soon I will be fed through an IV tube and dark nurses from Kerala with coconut oil in their black-black hair will give me sponge baths after cleaning my bum. And when people come closer to me they will have a scented handkerchief under their noses."

"Would you like some more tea?" the woman asked.

"Some scotch, maybe?" the agent said.

"At twelve-thirty in the afternoon?" the man said.

"Why is that so incredible?" the agent said. "It's funny though, people never drink a one-year old scotch. It's always a twelve- or eighteen-year-old. They call that 'beautifully aged'. It costs more, too." He laughed till he



broke into a bout of coughing, and said his chest hurt when he laughs too much. "Tea will do just fine, thank you," he said.

"Any chance of us getting the booking amount back in whole?" the man said.

"Can I see the papers he drew up for you?" He scanned them quickly and let his eyes rest on the refund clause. "See, it says so here. Twenty-five thousand processing fee is non-refundable." He said his only tiny worry was that even if some bank manager was foolishly gallant enough to lend them the money they need and they happen to pay the builder, what guarantee do they have that he won't dust his posterior and take off with the greens? He was, after all, just a project old and still did not have much credibility in the market. Brothers deceived brothers and sons murdered their fathers, so what if he was just

a phony shamming the working middle-class? He said he even wondered if they would get the booking amount back at all, any of it.

"I'm going to leave you with that thought," he said, "and ask you, for what might seem a bizarre requisition. Can I lie down in your bed for a little while? I think if I attempt to take the bus home this moment, I'll just crumble and turn to dust."

The man dutifully showed him the bedroom where he and the wife slept, which was stacked with a pile of soft-quilts and neck-supporting, doctor-recommended pillows. The agent said he needed to use the bathroom before anything. When he came out, he had slipped into the man's pyjamas that were hanging by the hook inside and left his own clothes there. He asked for a bottle of water that he preferred at room-temperature. He carefully placed his bag and

glasses on the computer desk and got into the bed. He told the couple he would appreciate it if they kept their volumes low for he was a light sleeper. "I will wake up when I have lamented, to my heart's content, over the shrivelment of my usefulness." As soon as he closed his eyes, he drifted into a dream. In this one, the CEO was at his feet, begging him not to leave. His business will take a hit, he cried. He might even have to shut shop. Later, in the same dream, he was devoting his leisure time to playing a game of bridge at the Poona Club, expensive scotch in hand, surrounded by young agents asking him this and that, looking at him in awe and wonder. 'Super Agent' they called him. There was no case that he couldn't disentangle, not a single Sudoku puzzle he couldn't decipher.

The humour of the situation had waned for the couple. Tensed and uneasy, they sat mutely, tormented by this agent's presence in their personal bedroom. When the agent emerged from the bedroom, nearly two hours later, his mood was pleasant. He went straight to the bathroom and returned after changing into his own clothes. He sat down and said a jolly hello. He plunked his bag on the table, drew out a fresh loan application and a *Reynolds* ball-point pen. "I will have my scotch now, if you don't mind," he declared. "Two cubes of ice, please."

"Ah, Chivas. You have good taste, Sir." With the glass of scotch in his hand, he held his chest and laughed. "Ha-ha, how did I not see this before?" He gave the man a tutorial in investigative journalism, police work, computer hacking, winning a game of cricket. "There's always a weakness in the opposition's armour," he snickered. "The excellent and comforting thing about this is, Sir, is that as

long as you're able to dodge the stinkers and patiently wait out for that one sloppy delivery, you have every chance for a win," he said with a quiver in the flabby, mottled skin under his chin. He seemed pointedly deaf to the subtle signs of restlessness the couple displayed. The man felt compelled to slap the agent and get him out of there. They would have to start the process all over again. Approach some other bank, the rigmarole, the rat running inside of a wheel.

The agent kept tapping the glass with the pen and humming some old-time song that the couple didn't know of, whose tolerance was by now hair-thin. They felt they were being punished for obtusely trusting anyone who remotely resembled hope. Such a deliberate sadist, the man thought.

"Frankly, I'm *embarrassed* by this slip-up. You know, it's like going into a war with a blunt sword and expecting to sever heads."

"Okay, that's all fine. But we need to go for a wedding and if we don't move now we will be awfully late and the couple are one of our best friends," the woman said. The man looked at his wife in a completely different light, the spontaneity of her mind pleased him, this ingenuity of a fool-proof idea.

"So rude of me to have outstayed my welcome. Just one precious moment of yours and then I'll be out of your hair. It's my years of carefully carved reputation at stake."

At least the man was moved somewhat. He replaced his imaginary hammer into the tool box.

"Thank you. Can you guess the loophole I just chanced upon?" The couple couldn't.

"Have a look at my trump card then. You will tell the bank...that you will be using your

pension money to pay the remaining sum of your elder son's education loan. And this way..."

"The bank will have to consider the entire salary of both my sons, thereby increasing the loan amount," the man said. "That's possible, right?"

"Deo volente," the agent said, on his feet and picking up his bag.

The solution was so unexpected, the couple, shivered with fear and held on to each other.

"Keep the form ready. I'll pick it up on my way to work tomorrow."

The couple strained their eyebrows.

"I'm withdrawing my resignation. That MBA kid would have to work harder than that to claim my place."

So the couple sat down and began filling the form once more, and then realised, the agent's *Reynolds* pen was with them.

