

## **The Parramatta Ledger**

© Chinmoy Mukherjee 2026-2046. No part of this document may be used without explicit written permission from the author.

This is a work of fiction. All characters, events, and places are entirely fictional, and any resemblance to actual persons, living or dead, or actual events is purely coincidental.

The Parramatta Ledger  
Introduction  
Chapter 1: The Weight of Invisible Chains  
Chapter 2: Echoes from the River's Memory  
Chapter 3: The Session's Shadow  
Chapter 4: The Ledger of the Soul  
Chapter 5: Alchemy of Sudden Wealth  
Chapter 6: The Silence of Forgotten Promises  
Chapter 7: The Return of the Guide  
Chapter 8: Walls Against the Heart  
Chapter 9: The River's Final Reckoning  
Conclusion

## **Introduction**

In the eternal, dizzying dance of karma and desire, where the vast, invisible river of time folds back upon itself in silent, treacherous eddies, the poet Rabindranath Tagore once illumined the hidden, agonizing treasures of the human soul. He sang of those luminous, golden illusions that bind mortals across the yawning chasms of multiple lifetimes—the heavy chains we mistake for jewelry. Yet, in the sunlit, sprawling concrete expanse of modern Sydney, a quieter, far more contemporary parable of greed and grace unfolds. Here, under a southern sky so fiercely blue it hurts the eyes, steel and

mirrored glass pierce the heavens, catching the harsh, blinding glare of the afternoon sun. Below this canopy of modern ambition, the dark, muscular currents of the Parramatta River flow sluggishly, smelling of crushed eucalyptus, salty tidal brine, and ancient, waterlogged earth. It is a river that continuously whispers forgotten secrets beneath the deafening, metallic shriek of commuter trains grinding over rusted tracks.

Into this abrasive symphony of the modern world steps Chunmun Singh, a man constructed of ordinary, crushing burdens and extraordinary, vibrating echoes. He is a man whose daily existence tastes of stale coffee, exhaust fumes, and the bitter ash of unacknowledged sacrifices. Walking through the neon-lit, exhaust-choked streets of the city, the heavy canvas strap of his laptop bag cutting a permanent groove into his aching shoulder, Chunmun becomes the unwitting, tragic protagonist in a tale that brutally bridges the sacred and the profane, the mystical and the mercenary. His life is a greyscale canvas of corporate beige and domestic squalor, a world entirely devoid of vibrant color, until the ground beneath him suddenly gives way to the suffocating, pitch-black velvet of a forgotten century.

Here, in this narrative of unearthed memories, past life regression is stripped of its New Age gentility. It is no mere therapeutic curiosity, whispered about in incense-clouded rooms accompanied by the soothing, artificial sounds of electronic pan flutes. Instead, it manifests as a literal, heavy, golden key, violently turned in the rusted, screeching lock of destiny. What violently emerges from the wet, clinging mud of the riverbank is not spiritual enlightenment alone, but the seductive, terrifying glitter of buried, physical wealth. It is a hoard of dull, buttery-yellow metal that radiates a cold, hypnotic light, a fortune that loudly promises absolute, intoxicating

liberation while simultaneously, silently tightening the cold iron chains of greed, longing, and catastrophic consequence around his neck.

Through the measured, deliberate prose of lives intersecting and tangling like thick, desperate roots beneath sacred, rain-soaked soil, this novella explores the dangerous alchemy of memory. It asks what happens when the ghostly, abstract ledgers of karma bleed into the very real, digitized bank accounts of the present. It chronicles how one man's miserable, soot-stained past erupts into present-day riches, a sudden, blinding explosion of wealth that tests the incredibly fragile, glass-like architecture of the human heart.

Guiding him through this labyrinth of time is Ms. Aussie—Priya Sharma. She serves as both a gentle, jasmine-scented guide holding a flickering lantern in the dark, and a terrifying, flawless mirror reflecting his own avarice. Her quiet consulting room, saturated with the pungent, woody smoke of burning sandalwood and the dry, vanilla scent of old esoteric books, becomes the crucible for his transformation. Yet, Priya carries her own deep, unfulfilled longings, her own desperate hunger for a connection that vibrates with true color, contrasting sharply against the transient, cold glow of material gold. Her voice, a low, resonant cello string, pulls him under the waters of time, but her outstretched hands threaten to pull him into an entirely new, suffocating entanglement.

In these impending pages, the reader is invited to become a silent, breathless witness to the subtle, devastating tragedy and the quiet, radiant redemption that bloom when a fractured soul attempts the impossible: to literally monetize its own spiritual history. For in frantically unearthing the dark, wet past, we risk completely burying the fragile, breathing present. In aggressively claiming the heavy, shining treasures of the earth, we may unknowingly forfeit the only

true, weightless wealth that eternally endures—the absolute, unburdened freedom to completely release. Let the dark river flow through these words, carrying both the choking, foul-smelling silt of human failing and the blinding, golden illumination of self-discovery. As Chunmun’s harrowing journey unfolds, it reveals a profound, agonizing irony: sometimes the greatest, most unimaginable fortune a man can ever hold is the one he finally, with open, empty hands, ceases to possess.

## **Chapter 1: The Weight of Invisible Chains**

In the bruised, plum-colored light of a Sydney winter evening, Chunmun Singh climbed the narrow, creaking stairs of a weather-beaten terrace house in Redfern. His shoulders were bowed beneath a burden far heavier than the frayed black canvas of the laptop bag he carried. The air in the stairwell was thick and suffocating, smelling of damp plaster, peeling paint, and the sharp, lingering spice of yesterday’s chicken curry mixed with the stale sweat of too many bodies confined in too small a space. At thirty-eight, he was a solution architect at Baba Bank, a title that glittered like fool’s gold in the sterile, aggressively air-conditioned corporate corridors of the CBD, yet dissolved entirely into ash the moment he stepped over the scuffed threshold of the shared flat he called home.

Three other souls—distant cousins, an uncle’s entitled nephew, a perpetually aggrieved widowed aunt—filled the cramped rooms with their endless, overlapping noises. As he turned the key in the lock, the cacophony hit him like a physical blow: the harsh, grating static of a television left on too loud, the hiss of boiling water spilling over a rusted stove grate, and their voices, raised in a continuous loop of demands and tantrums. Their complaints landed upon him like a

relentless, freezing monsoon rain on an already leaking tin roof. He bore it all. He bore the bitter quarrels over rice portions, the shrill accusations of stinginess when he refused to upgrade their internet plan, the subtle, toxic resentments that festered in the cramped, turmeric-stained kitchen because he, the only steady earner, refused to let the household completely collapse. Yet no gratitude ever bloomed in the stale air of that flat. Only the quiet, leaden knowledge that he was the weary mule upon whose back their fragile, ungrateful world rested.

Each night, after the harsh fluorescent tubes were mercifully clicked off and the others had retired, their snores vibrating through the paper-thin plasterboard walls, Chunmun sat by his single, drafty window. It overlooked a narrow laneway choked with overflowing, pungent garbage bins. The flickering, jaundiced amber light of a dying streetlamp cast long, skeletal shadows across his bare walls. Sleep came to him reluctantly, and when it did, it was not a refuge, but a haunting. He was plagued by a recurring, violently vivid dream: the slow, metallic *clink* of a heavy iron rod striking wet earth, the secretive, desperate press of cold soil beneath his fingernails, and the river's dark, bubbling murmur sounding like a low-voiced conspirator in the dead of night. He could smell the rich, rotting loam, the sharp tang of rusted iron, and the cold, metallic scent of buried treasure. He had desperately sought relief from this nocturnal torment. He had consulted incense-shrouded astrologers in the bustling, neon-lit alleys of Harris Park, sat cross-legged in temples resonant with the clash of brass bells and the heavy perfume of marigolds, and even tried listening to the synthesized, oceanic white noise of meditation apps on his glowing phone screen. But the dreams persisted, vibrant and terrifying.