

Parramatta Bonds

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Introduction

Parramatta Bonds opens not with the harsh, metallic clang of the accountant's ledger, nor with the dry, papery rustle of state statutes, but with the slow, exhausted lean of ancient timber against a bruised twilight sky. The house at sixty-nine Cowper Street does not rise proudly from the earth so much as it stubbornly endures, a colonial remnant pressed violently into the restless, vibrating grain of the modern city. Its corrugated iron roof, bleeding streaks of burnt-orange rust, absorbs the fierce Western Sydney sun all day, radiating a baked, metallic heat long into the night. The verandah posts, stripped of their original cream paint to reveal the

raw, silvered hardwood beneath, stand askew, angled like weary sentinels. It is as though the successive, rapid-fire tenancies of the past four decades have physically taught the structure the complex, agonizing grammar of survival.

Within its high-ceilinged, poorly insulated rooms, the air possesses a physical weight, holding a complex, layered perfume that no industrial cleaner can ever fully eradicate. It is the lingering, golden scent of toasted turmeric and cumin blooming in hot oil, mingling seamlessly with the sharp, medicinal vapor of rain-damp eucalyptus drifting in from the backyard. Beneath this sits the faint, ghostly odor of old wool carpets and the powdery dryness of disintegrating plaster. These are the smells of transient lives forcibly folded into shared, narrow corridors. The house is a space defined by the perpetual, exhausting negotiation between the desperate human need for shelter and the cold, unblinking suspicion of the real estate market. The floorboards, polished to a dull amber sheen by thousands of anxious footsteps, groan and shriek with the slightest shift in weight, a constant auditory reminder that absolute privacy is a luxury not afforded to the renter.

Here, Chunmun Singh moves like a quiet, deliberate cartographer of other people's grievances. By daylight, he is a data solutions architect, navigating the sterile, brightly lit, air-conditioned corridors of corporate finance. His days are defined by the crisp, logical flow of information—the electric hum of servers, the stark white and blue interfaces of SQL databases, and the flawless, predictable execution of cloud migrations. His daytime world smells of ozone, freshly brewed espresso, and expensive, chemical-free hand soap. But by night, returning to the uneven floors and drafty windows of Cowper Street, he transforms into a reluctant archivist of human displacement.

He arrived at number sixty-nine in the depths of a suffocating February heatwave, seeking only a temporary berth after the sudden, catastrophic collapse of a longer lease. He hauled his few boxes up the front steps, the sweat stinging his eyes, the roar of the M4 motorway a constant, oceanic white noise in the distance. He intended to stay only a matter of weeks, treating the house as a brief, forgettable transit lounge. Yet, he remained. He stayed as the heat broke into the sharp, rain-soaked chill of autumn, and he stayed as the walls seemed to lean in, whispering the stories of those who shared the kitchen. He remained to gather the nine voices that follow—each one a single, sustained, defiant note struck against the massive, indifferent machinery that treats a human dwelling not as a home, but as an exploitable piece of financial collateral.

What the following pages contain is neither a simple, linear chronicle of events, nor a petty ledger of complaints. It is, in its truest form, an elegy. The rental bond—that peculiar, deeply Australian sacrament of institutional distrust—becomes the common, cruel measure by which ordinary, fragile lives are weighed, delayed, and only occasionally restored to their rightful balance. To sign a lease is to partake in a ritual of presumed guilt. The paperwork smells sharply of fresh toner and chemical bleach; the agency offices are bathed in harsh, blue-white fluorescent light that casts no shadows and offers no warmth. The physical transfer of the bond money—four weeks of hard-won labor, surrendered in a digital instant—feels like dropping a stone down a dark, echoless well. It is a financial hostage taken to ensure compliance, a pool of capital that immediately transforms the tenant from a client into a suspect.

Across these chapters, the house at sixty-nine Cowper Street acts as a silent, porous witness. The physical structure itself listens, its lath and plaster walls thickening with the invisible, heavy sediment of contested claims and manufactured liabilities. Outside, the massive, mottled plane trees lining the street shed their bark in pale, grey-green puzzle pieces, and release their soft, uninvoiceable rain of wide, brown leaves onto the cracked pavement. The rustle of those leaves is a gentle, mocking counterpoint to the relentless *ping* of accusatory emails and the shrill ringing of the property manager's telephone.

The stories recounted within these walls are, on a macroeconomic level, small in scale. They do not concern millions of dollars or vast tracts of land. Yet, they are vast in their human implication. Shared late at night around the laminate kitchen table, they are stories of microscopic, structural fractures in old plaster violently mistaken for malicious negligence at previous rentals. They are memories of fleeting, optical shadows cast by the morning sun in other apartments, aggressively charged against the tenant as permanent, corrosive stains. They are tales of the weather's own chaotic testimony—a sudden thunderstorm, a shift in the wind—cynically held against those who simply happened to live beneath other roofs when the sky broke.

These pages are the meticulous records of those who absolutely refused to absorb invented fault. They are the stories of women and men who met the cold, automated aggression of bureaucracy with the patient, exhausting accumulation of light, date-stamps, and irrefutable digital metadata. It is the quiet, desperate insistence that time itself—the natural fading of paint, the inevitable settling of foundations, the slow wearing of carpet fibers—cannot be financially deducted from a human life.