The December 2016 â?? EPISODE â?? 2

Description

26th December 2017. Today is my thirty-fifth wedding anniversary, and the first commemoration day that Iâ??m spending with the memories of my wife. Luckily, the sounds of amusement that are been served today by my two grandkids â?? the endearing four-year-old Aradhya, and Kaushal the six-month-old cuddlesome, have allowed me mercifully, no time to grieve the painful peek into the last one year of stressful isolation.

The chirpings of life are back in my home after a silent spell of eleven months. Even though, Iâ??m informed that their stay would be for a month or so. Iâ??m prepared to squeeze out and preserve as much enjoyment as I could organize for myself during their visit.

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Banks, unfortunately, had not only played a villainous role in creating havoc in my personal life but also indirectly scheming to the downfall of my school. In addition to the twisted attitudes of my brothers had for the future of the school that was started by my father during the year 1975.

I never knew that the banks also have a long vicious backhand with which they can arm-twist; haul any unaggressive and well-intentioned entrepreneursâ?? into oblivion: is what has been a life shocking lesson to me. My only unsuspecting mistake was to go in for mortgage finance for construction of hostel facility for my school.

Iâ??m a teacher; teaching to school going children, enlightening their parents how to guide them in proper ways, and illustrate the skills to the teachers how to excel in the classrooms is my turf and expertise. And it went on for me gliding smoothly, as an administrator and in teaching for more than twenty years. Spectacularly enjoying the school, the children, and my responsibility along with my wife; delightfully who got along with my passion for school work and committed all her devotion. She is what she is: a multifarious dynamism applying all her charismatic abilities to carry out the school functioning like a well-oiled organization.

She occupied herself at the school as if it is her second love. First being me and our two children â?? Neelima and Aditya.

Iâ??m never new to seek funds from the banks and planning expansion works for the school. But, oddly, this particular advance, turned out to become my professional nemesis. It had gobbled up, in the name of new banking regulations, special acts, â??pressure from higher officialsâ??, my school, my reputation, my good will, and my dreams and my future. Perhaps, I have to admit that, partially, itâ??s my own miscalculated financial misadventure to this predicament. As a bonus, they got my brothersâ?? duo adding fuel to the fire spew out by the personnel of the bank. Whatever I can count I remained as a helpless onlooker when the most ominous forces joining together to defeat me. Watching at an irreversible course that has initiated a five-year-long legal dispute, which saw my spiraling down of my esteem; puncturing my very spirit, to be honest, and straightforward in all my professional and personal

purposes. Eventually, I could retain my valuable property where once my school thrived but I lost the control over my institute, and a dream and future attached to it. This one bank loan deal resulted to be my Waterloo!

I never would vouch for myself that Iâ??m an honest and as prompt as like clockwork in repaying my periodical quarterly installments but in the same coin I have made my payment intentions clear and transparent to them time and again.

I keep myself referring to screaming headlines, I see every day, about the multiple lakhs of crores of bad loans to be recovered by the financial institutions. And, the heads of all major banks appearing with sorry faces and diplomatic confessions before the media; how they are battling the treason of scores of unscrupulous evaders. I wonder why with all the available legal muscle and thousands of recovery troops when itâ??s handling the big shark borrowers the banks are sitting like lame ducks. Now if, I consider myself to recommend that the same group of bank personnel to chase the big bracket defaulters. But in my case who have literally hounded me, financially stripped me bear with no penny to spare, caused me and my wife loads of agony enough for two lifetimes.

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Believe me or not this enormous humiliation I have meted out after periodically repaying my loan amounts by, as the saying goes, sell, beg or borrow from other illegitimate, blood sucking money lenders. At times I had to conclude; these private financiers seemed much softer than the bank recovery guys.

Still, it is a million dollar surprise to me when my loan amount to be recovered was minuscule compared to the headline-hitting loan amounts by many big-wigs. Iâ??m willing to argue. Why wouldnâ??t they try the same arm-twisting, public shaming, black-mailing tactics they heaped on me, to go ahead and apply the same aggressive zeal to the big parties also. They had succeeded recovering the entire amount due to them from me and I wish they would also succeed with those huge NPAs. If they arenâ??t effective it may mean that the bank had played a very dirty game with me and my future or Iâ??m not legally literate enough to hide permanently behind the shadows of the courts. As many bigwigs are legally fleecing the banks since decades.

This was my financial soliloquy stuttering about the seven-year itch I had been through, whosoever fault it has been, I was subjected to the irreparable lifetime setbacks.

For the past six years, these threatening episodes were knocking me down in a worrying series as Iâ??m the battling a parallel caring- for crusade covering my wife against her fast creeping disease â?? cancer.

Throughout my professional life, I have come across few extraordinary individuals, who suddenly flash into my situation to stretch out a magnanimous hand to ease me out from many stormy circumstances. I donâ??t really have a long-standing acquaintance with them or they couldnâ??t be eligible for a title â??good friendsâ??. Sometimes he could be a lawyer, or a doctor, or at times a freak contact. It appears like they are there waiting for me. Itâ??s like the universe just in that critical moment step in to comfort me through these helpful good souls. They would with all their professional glory or Good Samaritan spirit hold my hand as securely as their helping spirit willing and walk me out with dignity from the darker episodes to favorable conclusions. Freakishly, all the elements of helpfulness seemed to come together to bail me out, barely, just one moment to spare before I was about to be drowned into the morbid tide of low-spirits.

I have witnessed â??this rescue operationâ?? happen to me on several occasions before and it has also presented itself now in the case of my bank episode.

It looks like an overwhelming goodwill smiling upon me that one do-gooder gentleman entered to salvage me from my financial distress Iâ??m facing with bankers. Even though the terms and conditions in the rescue package seem against my well-important ideology, bearing in mind the long-term advantages; I have to capitulate myself due to the financial embarrassment Iâ??m driven into. At the times, I have concluded that the quick reasonable decision to be the best solution to spare from the mental trauma to me and my wife and sensible option allowing for my health and my wifeâ??s prognosis.

It is beaten into my character that nothing would assail me as worsely as to derail me altogether. Whatever the plaguing tight-rope walks I have to deal with I unshakably carry a balancing pole: my robust self-esteem, â??earth wonâ??t shatter and skies wonâ??t fallâ?? perspective and â??if one option fails there is another and another and yet anotherâ?? bent of mental state. These are a few of subjective elements Iâ??m made of. The hidden power of my subliminal belief in myself.

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I behave and act like any average common guy. My attitude is humble, my judgment mediocre, my appearance naÃ¯ve. Iâ??m altogether an open book of predictable aura. But my impregnable inbuilt control mechanism â?? the healthy frame of mind is what drives me every day to neutralize any challenge that comes my way. This is my foundational nature how I delicately prepare myself and act in the face of most deceptive punches. It is this fluent valor is what the kindly souls who had helped noticed in me as they carried me out of my many difficult bargains.

My bank episode had its favorable climax on 26th December 2016 when the six-year-long legal and an uncalled -for hostility had come to an end. Again with the timely intervention and mediation of a graceful person. It was also the day to mark our thirty-fourth wedding anniversary. Early in the morning, I informed my wife that I need to travel to Hyderabad to finish the final formalities for the closure of the loan. I took her faint smile as a reluctant permission but in her eyes, I could read a hidden plea, â??take care, and come back soonâ??.

I kept my word and returned carrying the pleasantest news we both can share and celebrate. I was back home by night nine. There I could see her as a hopeful companion bearing for two years the crippling illness. The moment I entered her room I could see how happy she was to see a huge relief on my face unburdened by getting rid of the bank crisis finally. Supported by her brother to help her sit, flanked by my son and daughter a small cake in front of her we have celebrated our wedding anniversary. At that moment, I felt that she with all her grace in spite of suffering an advanced stage of the illness was teaching me how to be courageous and celebrate the happiness of being alive and together with loved ones around. No gloominess, no anger, never low-spirited. She is my wife Mani for thirty-four years.

Looking back, her optimism, and her hope havenâ??t given her enough strength to fight the monster disease. Twenty days after our brief delight about the closed bank loan affair, and the little wedding day cheer, she had breathed her last, and wordlessly left to a long irreversible nameless journey to her final divine retreat.

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1. Uncategorized

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