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No Insurance

Samriddhi Raj

1.

Every morning at nine Maya paddled a cycle rickshaw to her work from her 5 BHK apartment in Narayana which was a mile away. Her belongings which included her purse and lunch bag were safely chained to her vehicle. Tassels decorated the rickshaw with their bright colorful formation and a small speaker fixed at the seat played '80s pop music.

Maya was an accountant at a government insurance company. Hers was a rather dignified and significant job. From ten to five each day she delayed heavy transactions of clients, earned some dough from obscure sources, signed account books maintained by assistants, messed around with taxes and deficits and participated in office politics.

“Nathji crime branch called claiming that their car has been stolen. The insurance money has been transferred to an employee's account instead to that of the department.” she said

“I know, the moron claims that he won't redirect the transaction.” nathji said.

“If the money won't reach the department, the DM and Regional Officers will get suspended and we two would lose our job. I warned about allocating too much tasks to these assistants.”

“Don't worry so much. Crime branch is a government department. That phony coward won't make any dough. Taxes and a government job label are inevitable to him as well. The matter is under consideration. Calm down.”

“Yes. Since when did crime branch begin to lose their resources. The guys who play Sherlock Holmes all day for the rest of the world have lost their car now.”

“*Haan...* it's strategic. Anyway Maya you and your rickshaw shouldn't feel so threatened. If you look up for some insurance policy for your pretty little ride. Feel free to contact my office.”

To this remark, Maya turned deaf and didn't bother any further.

Later in the evening Maya drove to the nearby market, bought some groceries, accessories and then rode to her home. There was a spot reserved for her rickshaw in the parking lot. It stood there amongst fancy cars of her neighbours and that of her husband.

Maya started to show Naman the new bell she bought.

“This one sounds so piercingly loud. It will serve its purpose right besides that it looks pretty.”

Naman took the bell from her and spared a long gaze at it. He placed it on the table and took Maya's hand instead. "Yes very pretty indeed." He said. He then noticed the back of her palm for a moment and looked up at her. Maya caught the sign and curled her fingers to a fist.

"Look at those scars. Don't you think you are being too hard on yourself with all the rickshaw pulling business?" he said.

Maya seized her hand from his hold. "It's not rickshaw pulling. I drive a rickshaw."

"Of course it is rickshaw pulling. Nobody drives a rickshaw. Why wouldn't you just take the car. Do you know what all people say every time you take that dolled up trash to work?"

"You paid for that dolled up trash Naman. You don't get to complain."

"I asked you to buy a gift for your birthday."

"Well then thank you so much for the wonderful gift."

Naman held her palm again, planted a soft kiss and left the room.

2.

Six months before this evening there was another sombre evening. Maya was driving her car. She had to meet a client at a cafe. She parked the car opposite a small grocery shop in a narrow lane and walked some hundred meters to the cafe.

At the end of a rather convincing evening Maya was eager to go home and share her excitement about her huge plan to Naman. She walked out of the cafe. It were barely four steps when she stopped. Maya stared ahead. Some men stood in front of her. On moving further Maya noticed how a crowd stood before the shop where she had parked her vehicle. The shop was on fire. The car was on fire.

The car's assurance funds couldn't be claimed because the company couldn't find evidence enough to exempt it from being a case of moral hazard. The car was beyond repair. The car was a sham.

"Is there no scheme against such a case. Can't you talk about it in your office?" Naman asked

"It wasn't insured by my company. They don't deal with it. Someone burnt it and there is no way to prove that it wasn't either of us. The agents see it as a means for us to gain insurance claims."

"But why would we burn the shop then?"

"The shop caught the fire. We might have to pay compensation for that as well."

“No we won't. We won't make any such payments.”

“You don't get to decide.”

“Fine. Get your fixed deposits and make the payments. We won't pay but you will. If someone has to take the responsibility then it's you.”

“But I told you about the project and the client. I need to invest that money. I may quit soon. I planned to switch my job remember.”

“You don't get to decide.” he said.

A couple of months month later on Maya's birthday Naman made a transfer of sixteen thousand to her account. He was aware that Maya had slacked down her expenses. Maya's indifference didn't bother him. What bothered him was that she never complained. She made no arguments, taunts or anything. She didn't regard him. But what pestered him most was how she never asked for any financial support. How she didn't ask for help.

3.

On a lazy Sunday Maya washed her rickshaw. She then wiped it with some shiny ointments and painted flower patterns on it. Every now and then she donated some more color to her joy ride.

Later she allowed the taint to dry and went back home. When she came home Naman suggested to take her out some place nice. On their way Naman stopped by to a warehouse and then after some moments he joined her again and they resumed their recreation.

It was a wonderful day. They talked for hours. Maya bought plenty of clothes and beautiful things.

When they came back home Maya noticed in the parking lot that her rickshaw was gone.

Biographical Note:

Samriddhi Raj was born in October 1999 in Ranchi, Jharkhand. She is a second year English literature student pursuing her course in Delhi University. A keen reader, budding writer, poet and research student. Her field of interest includes Indian Diaspora, Modernism and Post Colonial writings. She lives in New Delhi with her family.