

the boy who broke the bank

Nathu grumbled to himself as he swept the steps of the Pipalnagar Bank, owned by Seth Govind Ram. He used the small broom hurriedly and carelessly, and the dust, after rising in a cloud above his head, settled down again on the steps. As Nathu was banging his pan against a dustbin, Sitaram, the washerman's son, passed by.

Sitaram was on his delivery round. He had a bundle of freshly pressed clothes balanced on his head.

'Don't raise such dust!' he called out to Nathu. 'Are you annoyed because they are still refusing to pay you an extra two rupees a month?'

'I don't wish to talk about it,' complained the sweeper boy. 'I haven't even received my regular pay. And this is the twentieth of the month. Who would think a bank would hold up a poor man's salary? As soon as I get my money, I'm off! Not another week do I work in this place.' And Nathu banged the pan against the dustbin several times, just to emphasize his point and give himself confidence.

'Well, I wish you luck,' said Sitaram. 'I'll keep a lookout

for any jobs that might suit you.' And he plodded barefoot along the road, the big bundle of clothes hiding most of his head and shoulders.

At the fourth home he visited, Sitaram heard the lady of the house mention that she was in need of a sweeper. Tying his bundle together, he said, 'I know of a sweeper boy who's looking for work. He can start from next month. He's with the bank just now but they aren't giving him his pay, and he wants to leave.'

'Is that so?' said Mrs Srivastava. 'Well, tell him to come and see me tomorrow.'

And Sitaram, glad that he had been of service to both a customer and his friend, hoisted his bag on his shoulders and went his way.

Mrs Srivastava had to do some shopping. She gave instructions to the ayah about looking after the baby, and told the cook not to be late with the midday meal. Then she set out for the Pipalnagar marketplace, to make her customary tour of the cloth shops.

A large, shady tamarind tree grew at one end of the bazaar, and it was here that Mrs Srivastava found her friend Mrs Bhushan sheltering from the heat. Mrs Bhushan was fanning herself with a large handkerchief. She complained of the summer which, she affirmed, was definitely the hottest in the history of Pipalnagar. She then showed Mrs Srivastava a sample of the cloth she was going to buy, and for five minutes they discussed its shade, texture and design. Having exhausted this topic, Mrs Srivastava said, 'Do you know, my dear, that Seth Govind Ram's bank can't even pay its employees? Only this morning I heard a complaint from their sweeper, who hasn't received his wages for over a month!'

'Shocking!' remarked Mrs Bhushan. 'If they can't pay the sweeper they must be in a bad way. None of the others could be getting paid either.'

She left Mrs Srivastava at the tamarind tree and went in search of her husband, who was sitting in front of Kamal Kishore's photographic shop, talking to the owner.

'So there you are!' cried Mrs Bhushan. 'I've been looking for you for almost an hour. Where did you disappear?'

'Nowhere,' replied Mr Bhushan. 'Had you remained stationary in one shop, I might have found you. But you go from one shop to another, like a bee in a flower garden.'

'Don't start grumbling. The heat is trying enough. I don't know what's happening to Pipalnagar. Even the bank's about to go bankrupt.'

'What's that?' said Kamal Kishore, sitting up suddenly. 'Which bank?'

'Why the Pipalnagar Bank, of course. I hear they have stopped paying employees. Don't tell me you have an account there, Mr Kishore?'

'No, but my neighbour has!' he exclaimed; and he called out over the low partition to the keeper of the barber shop next door. 'Deep Chand, have you heard the latest? The Pipalnagar Bank is about to collapse. You better get your money out as soon as you can!'

Deep Chand, who was cutting the hair of an elderly gentleman, was so startled that his hand shook and he nicked his customer's right ear. The customer yelped in pain and distress: pain, because of the cut, and distress, because of the awful news he had just heard. With one side of his neck still unshaven, he sped across the road to the general merchant's store where there was a telephone. He dialled Seth Govind Ram's number. The Seth was not at home. Where was he, then? The Seth was holidaying in Kashmir. Oh, was that so? The elderly gentleman did not believe it. He hurried back to the barber's shop and told Deep Chand: 'The bird has flown! Seth Govind Ram has left town. Definitely, it means a collapse.' And then he

dashed out of the shop, making a beeline for his office and chequebook.

The news spread through the bazaar with the rapidity of forest fire. At the general merchant's it circulated amongst the customers, and then spread with them in various directions, to the betel seller, the tailor, the free vendor, the jeweller, the beggar sitting on the pavement.

Old Ganpat, the beggar, had a crooked leg. He had been squatting on the pavement for years, calling for alms. In the evening someone would come with a barrow and take him away. He had never been known to walk. But now, on learning that the bank was about to collapse, Ganpat astonished everyone by leaping to his feet and actually running at top speed in the direction of the bank. It soon became known that he had a thousand rupees in savings!

Men stood in groups at street corners discussing the situation. Pipalnagar seldom had a crisis, seldom or never had floods, earthquakes or drought; and the imminent crash of the Pipalnagar Bank set everyone talking and speculating and rushing about in a frenzy. Some boasted of their farsightedness, congratulating themselves on having already taken out their money, or on never having put any in; others speculated on the reasons for the crash, putting it all down to excesses indulged in by Seth Govind Ram. The Seth had fled the state, said one. He had fled the country, said another. He was hiding in Pipalnagar, said a third. He had hanged himself from the tamarind tree, said a fourth, and had been found that morning by the sweeper boy.

By noon the small bank had gone through all its ready cash, and the harassed manager was in a dilemma. Emergency funds could only be obtained from another bank some thirty miles distant, and he wasn't sure he could persuade the crowd to wait until then. And there was no

way of contacting Seth Govind Ram on his houseboat in Kashmir.

People were turned back from the counters and told to return the following day. They did not like the sound of that. And so they gathered outside, on the steps of the bank, shouting, 'Give us our money or we'll break in!' and 'Fetch the Seth, we know he's hiding in a safe deposit locker!' Mischief makers who didn't have a paisa in the bank joined the crowd and aggravated the mood. The manager stood at the door and tried to placate them. He declared that the bank had plenty of money but no immediate means of collecting it; he urged them to go home and come back the next day.

'We want it now!' chanted some of the crowd. 'Now, now, now!'

And a brick hurtled through the air and crashed through the plate glass window of the Pipalnagar Bank.

Nathu arrived next morning to sweep the steps of the bank. He saw the refuse and the broken glass and the stones cluttering the steps. Raising his hands in a gesture of horror and disgust he cried: 'Hooligans! Sons of donkeys! As though it isn't bad enough to be paid late, it seems my work has also to be increased!' He smote the steps with his broom scattering the refuse.

'Good morning, Nathu,' said the washerman's boy, getting down from his bicycle. 'Are you ready to take up a new job from the first of next month? You'll have to I suppose, now that the bank is going out of business.'

'How's that?' said Nathu.

'Haven't you heard? Well, you'd better wait here until half the population of Pipalnagar arrives to claim their money.' And he waved cheerfully—he did not have a bank account—and sped away on his cycle.

Nathu went back to sweeping the steps, muttering to

himself. When he had finished his work, he sat down on the highest step, to await the arrival of the manager. He was determined to get his pay.

'Who would have thought the bank would collapse!' he said to himself, and looked thoughtfully into the distance. 'I wonder how it could have happened ...'