

The Little Swiss Bank Round The Corner

I feel a fool starting a 'Dere Diary' at my age, what else can I do? No one is going to believe me if I told them – they will think I have gone senile – not even my granddaughter, least of all, so I better write it all down and let her read it after I am gone. She should know, she has got to know, The Little Swiss Bank Round the Corner may come in useful some day when she is in great trouble, though I hope that day never happens.

So, Dere Diary, I suppose I should start at the start. My mother died at child birth, or so my dad told me, but though I believed him then when he showed me the great stars and said mother was one of them, now, well, I am not sure, not sure of anything, Dad was such a story-teller. Marie D'Sa confirmed everything my father told me – Mrs. D'Sa to me for a long, long time, till I got married myself – but she was someone else again, so what am I to believe? My first memories are of course of my governess, Mrs. D'Sa – was she something else besides? How was I ever to know, and now it doesn't really matter, does it? They are all gone, and I am almost one foot in. I remember my father as a big florid man with a tickly blond moustache, with a loud laugh, and whenever he came home he would pick me up and tickle me till I giggled, and forgave him for his long absences. I loved my father despite everything – most girls, do don't they?

Mrs. D'Sa ran Monarch Grounds, the coffee plantation, in his absence, and I suppose she did that even when he was around, for really I don't think he had a head for management, as we were all to find out pretty soon to our sorrow. He would just shout at all the servants till they all showed proper servitude, then his good humour would get the better of him and he would retire to his study, his gun-room really, for a beer, a laugh, and to tell me one of his tall stories, which were all, I figured out later, just so much hot air, and hope, pinned on nothing more substantial than a blind faith in the Raj, and that he at least, being British, somehow he would get through.

The plantation was the loveliest place on earth, with pathways lined with flowering rhododendrons and hibiscus, creeper roses that peeped in through my nursery window, and a garden riotous with flowers just below. Mrs. D'Sa would take me out for a late afternoon walk everyday through our plantation, the hills rolling away through forest and lakes down to the steaming plains far below. All the women working in the coffee bushes loved me, I was after all the Little Mistress of the place, and come to think of it they were the best friends I ever had in my life. Other plantation owners never came to call, though Dad did spend sometime at the Planters Club whenever he returned from abroad, for as everyone knew Mummy had been a Tamil plantation worker, who had been very beautiful and Dad had fallen in love with her the moment he saw her and married her in the little white-washed church that stands overlooking the High Ranges marketplace, but it used to be lovely then clustered within a grove of silver oak, nowadays it stands bare in the middle of a teeming *bastee*, that is all I can say. Years later, people – Indians – would say he had only kept her, but that wasn't true, it wasn't Dad's style, he was *pukka* in a very genuine way you know, and I have the marriage certificate to prove it, though actually I had to keep it hidden all these years, and now no one cares anyway.

I hardly saw Dad in my eighth year, he was gone a lot, and distant and worried when he was briefly at home. He tried to cover it all up with his great laugh, but I could tell, and he and Mrs. D'Sa spent a lot of time together in the study poring over figures, and talking late into the night. I crept downstairs one night and peeped through the curtains, and never did it again – Dad looked so drunk, not at all like him, and I was frightened. Then he was gone away again for a long time. I remember that day when the news came, I had been sitting with my painting things in the pretty pergola Dad had built for me at the tip of the garden from where I could see the distant waterfall, and the little town at the foot of the hills far away down past the forests, and the tiny winding road up which I could see the old plantation bus puffing its way, if I was lucky. It was my favourite spot in all the world, and most days Mrs. D'Sa had to literally drag me away for lunch. That particular day I wasn't doing a particularly good job, the colours all looked flat and the drawing smudgy, perhaps because I had had a bad night, when I sensed something was wrong and turned to see all the house servants gathered in the verandah just looking at me. The men turned away quickly but the ayahs ran to me, kissed me, pulled me out of my chair, saying urgently, "Come inside, Baby, come inside, Miss Sahib." Mrs. D'Sa was standing in the drawing room with an odd look, she just kissed me quickly and gave rapid instructions to the servants. I knew then something was terribly wrong, but no one would tell me anything then, or for a week or so later. Mrs. D'Sa left that afternoon in her Austin 8 for the plains, and from the edge of my garden I saw her car go down the winding road, turn corners, disappear behind some trees and then appear several feet lower like a smaller toy car till it was gone completely at long last. None of our Indian servants said anything to me, only the ayahs kept kissing me till I was quite annoyed.

The plantation manager, a rather fat old Tamil, who was very obsequious when Dad was around, and fawned on me, though somehow I did not like him all that much, was in the house most of the time, giving loud orders and completely ignoring me. I was glad at first, but one day when he didn't come when I called him for something, I raised my voice rather angrily, he just came round the corner of the house and told the ayahs haughtily, "Take the child inside, can't you see I am busy!" I burst into tears, and kept to my room all day, hoping Mrs. D'Sa would be back and Dad, and I would tell him to send away this rude man. Well, Mrs. D'Sa did return one afternoon, but almost went straight to her room, after kissing me.

The next morning at breakfast Mrs. D'Sa broke the news to me.

"We are going down to Madras today, my dear," she said in a controlled mater-of-fact voice. "We will stay there for a while, I am sure you will like it. Some of our *samaans* will come with us, but the rest we must leave behind. Just pack whatever you like best and want to have for a long time, I have told the ayahs to help you."

She looked up from the toast she was not eating, and gave me a wan smile.

"Cheer up! We will have such fun, we two!" she said a little hoarsely.

Well, of course I had gone down to Madras before, it would be such a business with the whole house in an uproar – it would have been for at least a week – after Dad had grandly announced his intention, and everyone would be excited, even the ayahs, for it was a chance for them to visit relatives and see a big city, and all that. We had always stayed at the Connemara, in the special suite Dad liked overlooking the back garden, but this time round, it didn't seem fun at all. Everyone was very quiet, and when I asked my ayahs to put all the dolls to bed in the doll house, for they didn't like to travel and would wait for us to get back, well, they burst into a river of tears, slobbered all over me till I told them to stop, and then said jerkily they were sure I would be very happy in Madras and should never forget to remember them. That's when I realized they were staying back, but I didn't dare ask questions of Mrs. D'Sa, not that she was not kindness itself, but she seemed so sad.

When at last we were ready to go, I went out into the portico and saw that Mrs. D'Sa's Austin 8 had been washed and cleaned till it gleamed in the sun, and beside it stood a truck piled high with our *saamans*, with its Sikh driver tying his *pugree* before setting off down the hills. Mrs. D'Sa was saying something to the manager who looked grumpy, and then she turned to a strange group of Indians standing by. There were two rather fat black men, neither of whom wore a tie, and an equally fat Indian lady dressed in a flashy silk sari as if she was going to a party.

"I think you will find everything in order, as it has all been listed out," she told one of the men. "I am sure you will enjoy living here, the estate makes a good profit, it will continue to do so, if managed properly. Oh, I almost forgot, here are the keys." After a slight hesitation, she handed the keys to the Indian woman and with just a wave to the weeping ayahs we were off. I said nothing, for I realized we were leaving Monarch Grounds forever, and then I understood why the ayahs had been so weepy, and in fact as we rolled down the hills, the workers all lined up alongside the road, and waved to us sadly, many of the girls weeping as if it was a funeral.

It was a long way to Madras and it took two full days to get there. Mrs. D'Sa drove silently most of the way, except when she remembered I was there beside her, and then she tried to point out places of historical interest to me. I was not the least bit interested. The first night, we stayed at a friend's place, and I went to bed early, and thought the food terrible. The next night we spent in a *dak* bungalow, and the food there was decidedly worse, though breakfast next morning was quite good, I remember I liked the omelette the *khansamah* served up, and the marmalade was fresh and tangy.

Mrs. D'Sa had rented a small bungalow in Nungambakkam, and within a week it felt as if we had always lived there. We didn't have too many servants. There was just one bearer-cum-cook, a garrulous old man, who told me stories of all the English sahibs he had worked for, but who had all gone away, worse luck, now that we had Independence. I had no ayah, Mrs. D'Sa telling me that I was old enough to look after myself, and that it was time I started going to a regular school like all the other children. One night I plucked up enough courage to ask her when Dad would be back.

She looked at me in a speculative way.

“You are old enough to know, and old enough to be brave about it,” she said soberly. “My dear, your father is not coming back. He can’t. Remember, he spent a lot of time away? Well, he had put a lot of his money into a plantation in the Dutch East Indies before the war, and it’s all gone now. Our coffee plantation had to be sold to pay for the huge bank debts, everything is gone. This is all we have left.” She pointed vaguely to our little room.

“But Dad, where is he?” I persisted. “It doesn’t matter we have no money now – he, he can earn it all back, can’t he?”

She hugged me very close. “He’s gone, my dear,” she said simply. “He shot himself. You have got to be very brave. We’ve just got each other now, somehow we must bear our loss, my dear, my dear, my dear...”

I burst into tears and buried my head in her bosom as she murmured those words in my ear, but, you know, somehow I knew that was what had happened, long before she told me, but it was heartbreaking to have her confirm what I knew already. I thought a lot about my dad in the days that followed, remembered his funny ways, his moustache that tickled, his kindly but bewildered look when he knew things had got beyond him. I loved him dearly, I shall always love him, and he has always been with me ever since through all these years.

I hated going to that convent school at first, most of the girls there just wouldn’t mix with me. I then began to learn what it meant in the big wide world to have an English father and an Indian mother. Our Mother Superior, Iris Maguire, looked down her nose at me, she never seemed to think I could do anything right at any time. One day she caught me outside the school gates buying a twist of peanuts from a hawker boy and made me kneel on the gravel driveway of the school for an hour in the hot sun.

“I am doing this for your own good, Anita,” she said, looking down at me coldly. “I will prevent you going astray like the rest of your people as long as I can.”

I didn’t quite know what she meant at that time, but soon learnt that in everybody’s imagination Anglo-Indians were expected to be loose and licentious from any age. Even the Indian girls kept away from me as if I had some infectious disease. Soon I stopped caring, the hours I spent at home with Mrs. D’Sa were far more educative. She was so much fun as well, she thought up so many expeditions we could undertake, the books she got me were just what I needed at that moment. She was better than any mother could be, but she never tried to step into my real mother’s shoes, and painted such a sweet picture of Lakshmi, my mother, that she seemed to be somehow always there just round the corner like my father. We hung pictures of them in my bedroom, garlanded in the Indian style.

Madras in the early days of the 1950s was very different from what it is today. Everywhere I see Indians now with their American wives, and every house in conservative Mylapore seems to have a son or daughter in Silicon valley. But in those days my origins put me beyond the pale, and Mrs. D'Sa and I were politely ostracized just as poor Dad had been by the *koi hai* white planters for marrying a coolie. We used to giggle about how strange human beings were really, and how timid. What is more, in those days money was very tight, not like these days when it just seems to flow out of banks into shopping malls, financial meltdown notwithstanding. Mrs. D'Sa was a very good money manager, and everything was dirt cheap then, when I think how expensive everything is now despite all the loads of money everyone seems to have. We would never have survived if we had had to pay twenty-five rupees for a kilo of tomatoes, or pay our poor bearer five thousand rupees a month, we would have died. He would have died of shock too, for all he got and that happily was just a measly fifty rupees, but he was proud of his uniform, and service under a proper *memsahib* like Mrs. D'Sa.

A time came when our outings became fewer and fewer, though petrol was just two rupees an imperial gallon, just imagine, not fifty rupees a litre, but even that we couldn't afford. Mrs. D'Sa started to spend a lot of time in her room, meditating, though what she meditated on I couldn't tell. With a Goanese name – Portuguese she would correct me – she must have been a Catholic, but I am just guessing for we never went to church, though I remember my father once taking me to the Anglican Church in the High Ranges, though no one could accuse him of being a praying man. Well, Mrs. D'Sa spent a lot of time meditating in her room, and I was getting used to doing without many of the comforts I had taken for granted. Now that I looked poor, no girl in the convent wanted to be seen even talking to me, but I didn't mind any more, I was happy in our little house with our books and Mrs. D'Sa and our old bearer. I was mending one of my skirts one day when Mrs. D'Sa burst into my room, gave a quick look round and said there was no way out but to take a trip to the little Swiss bank round the corner.

Off we went in her old Austin 8 bowling down Mount Road, empty of traffic except for the occasional car. Some of the gracious red-brick buildings still stand but you can hardly see them past all the ugly erections that have sprung up even if you lift your eyes for a second from the horrid traffic swirling all round. I am sure people get killed everyday today. We passed Higginbotham's, the only bookshop in those days, with real books to read on its shelves, not coffee-table rubbish, and I waved to the manager who was looking out, and he waved back with a nice smile, after all we were among his best customers. Mrs. D'Sa swung into a little side street, and this is where my memory gets hazy, I thought it was towards White's Street, but later I just couldn't find the turn off. We parked under a spreading *pipal* tree, and Mrs. D'Sa tossed a *four-anna* coin to an urchin, told him to mind the car, and led me briskly down a back street behind the great buildings fronting Mount Road. I had never heard of any Swiss bank in Madras, I mean, they were supposed to be in Switzerland, right? And, Mrs. D'Sa had never told me about it before, but that didn't surprise me very much, she was a secretive person for all her charm.

Suddenly between two Ionic marble pillars was a narrow door with a simple brass name-plate which read: The Little Swiss Bank Round The Corner. We went up a few flagged stone steps and Mrs. D'Sa pushed open the door. The hall inside was quite large, very much larger than you would imagine looking at the door from the outside, all paneled in wood, which I had never seen in Madras anywhere before. Paintings and photographs depicting typical Swiss scenes hung everywhere, you know what I mean, people skiing down Alpine slopes, men in leather shorts hiking up mountains, cheese and cows, that sort of thing. The place was completely empty, though I did see bank counters, but there were no cashiers behind them, or any customers either. It was very odd. A paneled door at the back opened and a portly white man wearing a pince-nez came out.

“Ah! I was expecting you, dear Mrs. D'Sa,” he said with a fat smile, “and this is the little girl! Glad to make your acquaintance, Anita.” He held out his hand and I shook it. His palm was slightly moist, but the Madras heat would be felt by a Swiss even in our supposed winter. How did he know my name, I wondered, no doubt Mrs. D'Sa had told him, but when – we had no telephone at home, not in those days.

“Let me lead you to my own private room at the back,” he said, wiping his hands on an embroidered handkerchief, “it's a little cooler there. Madras is just a bit warmer than the Engadine valley, wouldn't you agree, Mrs. D'Sa? You were such a sensation on our ski slopes last winter!”

What was he talking about? Mrs. D'Sa hadn't left my side even for a day all that year, I thought, all confused. The inner room was a lot cooler, though. There was a great mahogany desk, which seemed to take up all the space, and a bookshelf loaded with books covering the wall behind it.

“Ah! Anita, I see, is interested in my books!” he said with a little chuckle. “You are always welcome to come here and read them, you will find they are not at all what a banker is expected to have!”

We had sunk into plush chairs, and right in front of my face was his own name-plate: Mr. Martin Schwimmeier, Manager, The Swiss Bank Round The Corner, Madras. “Thank you very much, Mr. Schwimmeier,” I managed to blurt out.

He peered keenly at me through his pince-nez. “Here's a book on necromancy which might interest you,” he said reaching back to a huge leather-bound tome. “The 1492 edition. An important year for us all, wouldn't you say?”

“Anita is still too young for serious research,” said Mrs. D'Sa briskly. “It's very good of you to see us in the middle of such a busy day, Mr. Schwimmeier.”

There was not a single soul in that so-called bank but us. I was quite surprised and must have shown it, for Mrs. D'Sa turned to me kindly and said, “We can't keep a banker chit-chatting with us girls, can we?”

Mr. Schwimmeier let out a tired sigh in agreement. “Well, to business, then,” he said, and swiveling round, took out a bunch of silver keys from his waistcoat pocket and swung open the door of a small safe by the side of his desk. He carefully extracted a heavy metal cash-box from it and laid it on top of the desk. Lettering cut into the side of the box facing us read: Mrs. D’Sa and Anita. There were two key-holes in the lid of the box.

“You know the drill, Mrs. D’Sa,” said Mr. Schwimmeier almost gaily. “We’ve both got to turn our keys together for the lock to open!”

Mrs. D’Sa took out a small silver key herself from her bag, and fitted it into one of the key-holes. Mr. Schwimmeier slipped in a key into the other. Both smiled at each other, and then as if at a signal turned the keys together. Mr. Schwimmeier sighed again, and carefully opened the box. He peered in, and took out a thick wad of bank-notes.

“Please count them, Mrs. D’Sa,” he said, handing the wad to her. “They are as you instructed.”

“No need for all that, Mr. Schwimmeier,” said Mrs. D’Sa slipping the money into her bag, “if one can’t trust one’s banker, whom can one trust?”

She stood up smoothly, we shook hands with Mr. Schwimmeier, and we were out in the sunshine, and that was that. We never went back to that bank ever again, and when years later I tried to find it on my own, I just couldn’t find the bank, or even the street it stood on. When I asked people about it, even the manager of the State Bank of India, who was a personal friend, they all gave me an odd look and said there was no such bank, and that there couldn’t be one with such an odd name.

But the fact remained we were poor no longer. Mrs. D’Sa continued to be careful how she spent money, and we never indulged in any meaningless extravagance, but we always had money for whatever we wanted to do. We started traveling again. We saw places that are not on the tourist circuit, and not even mentioned by archeologists, historians, social leaders, or specialists of any kind. How Mrs. D’Sa knew about these places remains a mystery to me, but she and the trips gave me an education few children can boast of. She furnished our little house with taste, with craft objects even collectors don’t get to see. Looking back I think we had the most elegant home in India.

That first year after we visited the bank, Mrs. D’Sa declared that we should celebrate Diwali since we were all Indians now living in Independent India. We sat in our back porch that Diwali night facing our inner garden of roses. If any of you have tried to grow roses in Madras you would know how difficult that is, but Mrs. D’Sa had created a garden full of beauties – we had English roses, Persian roses, roses from Gallica and the Provence, musk roses and roses from China. There were bushes of yellow Lowell Thomas, of the white rose of York, pink Bourbon zephirines, common cabbage roses, and delicate meillandine miniatures. Mrs. D’Sa brought out a large tray of pastries, chum-chum, sandwiches and Iranian samoses. In the middle was a large chocolate cake she had baked, with a row of fairy candles as if it was a birthday.

“It is a birthday, in a way,” explained Mrs. D’Sa mysteriously, “it marks the years I have been with you. And it is Diwali so that’s another reason for the candles.”

We looked out at the darkened garden, flickeringly lit by the fireworks set off from somewhere or the other as they whooshed up into the night sky.

“Our rose bushes should be lighted up,” said Mrs. D’Sa decidedly, after a while, “don’t you think so?” I nodded. “All right, let’s light them up,” she continued. “Here we go!”

She blew lightly on a candle, and the flame just sailed off to a rose bush and covered it with a beautiful purple light that seemed to glow out of the rose petals. I shouted with joy and clapped my hands.

“Here, you try it,” said Mrs. D’Sa, pushing the cake towards me. I blew on a candle but the flame just went out.

“No, no, my dear! That’s not the way,” said Mrs. D’Sa. “Look, wet your lips with this cordial I have made. Go on, take a gulp!” I drank from my glass.

“All right, now blow gently on the flame to lift it. More than anything you must believe you can do it!”

After a few tries, and more gulps of cordial I got it right, and sent a flame wobbling to a bush, where it landed in orange and pink. Mrs. D’ Sa clapped her hands in satisfaction and we spent the next half-hour lighting up all the rose bushes in as many colours as we chose. It was great fun. I have never known anyone else to do that, and I can’t nowadays, though I have tried in secret. I don’t think anyone can anymore, not without Mrs. D’Sa.

The following April was particularly hot and sticky, and I suffered a lot from the heat and the tension of preparing for my school-leaving exams. I had my first periods besides, and I was thoroughly miserable. Mrs. D’Sa took one look at my face, and said it was time we accepted Mr. Schwimmeier’s invitation to go to a party at his place. That was the first I ever heard of an invitation from him, and I would rather have stayed home in my misery but Mrs. D’Sa wouldn’t hear of it and dragged me off. Mr. Schwimmeier it seemed lived in the fashionable Boat Club area, in a white bungalow set deep inside an overgrown tropical garden. But once inside, it looked very different, all paneled in wood, with narrow steps spiraling up quite a few floors. I couldn’t quite see how that could be, for from the outside it looked like a single-storey bungalow like our own.

Despite the warm night outside, it was almost freezing inside – and mind you no one had any air-conditioners those days. Mr. Schwimmeier ushered us hospitably into a low-roofed room full of Swiss people, and sat us down beside a roaring log fire. Everyone was seated on trestle benches round long wooden tables, and there were small shields hung up on the walls, representing each Swiss canton, I was told later. Only we were in summery dresses, the Swiss were all wearing thick woolen sweaters, and embroidered

cardigans. Just a few spoke English, the others were busy singing some loud German song. Cheese fondue was cooking on the tables, and we were given long forks to help ourselves. When I lost my piece of bread in the cheese, the boys sitting next to me insisted I had to kiss them, which I did flushing to the tips of my ears, while everyone else clapped good-humouredly, and then went back to their singing. It was all very strange. It was even stranger when two couples entered the room carrying skis, which they racked up against the walls, and then sat down to take off their ski boots, knocking the ice from them. I looked at Mrs. D'Sa, but she seemed to think this was the most common thing to happen on an April night in Madras.

Soon, I had to go and 'powder my nose,' as we used to say in my day, and was shown upstairs to the facility. When I was ready to go back, I tried to open the heavy frosted-glass window beside the mirror. I very much wanted to see what was out there, you can imagine the confused state of my mind. Well, the window was ice-cold to the touch and refused to budge at first, but I was a strong-willed girl, and forced it open. A blast of ice-cold air hit me in the face, almost sending me reeling, the window clanged with a loud noise, and feeling very guilty I shut it again quite quickly. But not before I had a peak outside. We seemed to be high up on a mountainside, all covered in ice and snow with lights flickering far below from a town clustered round a distinctive church. I cringe even as I am writing all this down in the privacy of my room, but that scene was etched on my mind, and believe me I saw it again years later when I was invited by a rich friend to spend a weekend in St. Moritz.

I said nothing of what I had seen to Mrs. D'Sa when we drove back home through the hot night, but she was unusually silent giving me to understand I had somehow displeased her. Had I imagined it all? Girls at a certain age are supposed to have vivid imaginations and I certainly was at that age, but I can tell you, Dere Diary, I imagined nothing. There is a lot more I can tell you, but I shall not at this stage, for all this writing makes me tired, and I do want to get to the point, why I want to put all this down on paper for Priya to read some day.

My years in the Presidency College flitted by, I was so self absorbed, nothing outside my self, my body, or my mind seemed to be of the slightest consequence. Suddenly I had grown into a rather beautiful woman. With a silk sari wound round me I could be taken for a Mangalorean Iyengar. The name of S. Anita protected me, the 'S' most people thought stood for 'Srinivas,' a common enough Brahmin name, certainly no one knew it stood for 'Streatham,' no one in college knew I was an Anglo-Indian – that's the best thing my Dad did for me, register me as Anita, though he called me his 'dearest Amy,' a long time ago, in a different world. I fell gloriously in love and I was loved gloriously in return by Eshwar, handsome, and dark, and God-like, as his name signified. But of course his people knew all about me. They were rich landlords, and it took them no time at all to know that I was an Anglo-Indian, of no known parentage, and living with a Goanese with an equally shady past. Eshwar's father once accosted me on the Marina, pulled out his cheque-book with a flourish and said I could write any amount I liked provided I promised never to see his son! I was between tears and hysterical giggles, when Mrs. D'Sa was suddenly at my side, and taking me by the arm she told the old gentleman that

she would buy all his lands at any price he wished to quote provided he stopped harassing her niece. With that we left in some dignity, her battered Austin 8 clattering loudly in such a ridiculous manner that we both laughed heartily.

We had to wait till Eshwar finished his studies, then we were married in a registry office, with only Mrs. D'Sa and our bearer as witnesses. At the celebratory dinner that evening, she invited me to call her Marie, and then in a bit of a rush told us she had found a nice little bachelor apartment by the beach and was moving out, the house was too much for her to manage anymore. Nothing we said could dissuade her, in fact, she was not accustomed to being crossed in anything, so she moved out, and we would visit her once a week on Sundays. Of course Eshwar's parents completely disowned us, hoping, I suppose, he would tire of me, and that stand off did not change till Indira came along. I remember the day I took the child fearfully to the parental home, when everyone completely ignored me while cooing pointedly over the baby.

Within a year old Mr. Prasad was dead of throat cancer. I was there by his bedside, he tried to say something to me but could not, the look was enough to let me know all was forgiven and I should take care of Eshwar. But my husband was not clever at business, he was too good a man for it, and soon we had nothing to live on but the interest our joint account, Marie's and mine, drew from our savings. Sometimes I wondered how the money she drew from The Little Swiss Bank Round The Corner kept us going forever, but soon I gave up trying to figure it out. All I knew was that we had enough money to send Indira also to Presidency College, where like her mother she fell in love with a fellow student, a true academic if there ever was one. Krishnan and Indira were married in the Hindu tradition, and by then no one had any objection who her maternal grandfather had been. These days it would be considered an edgy thing to be descended from a white colonial, how things have changed! Marie attended the wedding in a gorgeous *Kanchipuram* silk sari, and most people took her to be a Punjabi friend of mine! But she was not well at all, I could see that right away, and promised to visit her and find out what was wrong and help in any way I could. But you know getting a daughter settled – both of them were young lecturers, allotted one of those terribly pokey residences, I wonder how anyone can teach anything living in such circumstances – anyway it took a lot out of me, though I never forgot Marie, or what I owed her, till suddenly I got a message to visit her in the General Hospital, and that without delay. I of course dropped everything, and rushed over. She was in a small private room, very feeble and parchment yellow. Her face cracked open in a smile, and for a moment she looked like she had always done. I bent down to kiss her, and she whispered she wanted me to pluck her a little pink flower hanging from a creeper just outside the balcony of her window. I turned round with the flower, but she was gone. I can't write much more about it, this time, so I will leave it there.

Well, Krishnan and Indira never had any money either, which academics ever have? But they didn't mind, and were happy as church mice, happier if any of their unreadable papers got published in unreadable journals. So Eshwar and I, and Krishnan and Indira just pulled along, happy in our lives, doing what we liked. I had a picture of Marie up in my room with its own garland, beside my parents, and of a lazy afternoon I would just sit

on my bed and dream of the old days, and the strange person Marie was, a person who was still quite close to me, closer I must admit than even my husband or my child, but really I knew nothing about her, who she really was, where she came from, you know, the sort of useless information we all have about each other. But I did know there had never been anyone quite like her in all the wide world.

Nothing much would have changed in our lives if Priya had not dropped a bombshell. I had always made much of her whenever she visited, which grandmother doesn't? But when she casually told me, munching the onion *bajjis* I had made for her, that she was going to marry Vikram, it just took my breath away. I had met him before, of course, like all the other boys she had dragged round to visit her grandparents, but this boy was totally unsuitable. He was perhaps heir to the richest fortune in South India, and was descended from one of the snootiest families of a city famous for them. I was sure they would combine to destroy my poor little child. When I berated Indira what she had been thinking of to allow this, my daughter just shrugged her shoulders and said there was no way she could prevent her daughter and my grand-daughter from doing anything – she said it as if to imply it had all been my fault in some way. I just went away, what can one say to a headstrong academic woman? Teaching just destroys all natural feeling. But I remembered how I had suffered for years at the hands of Eshwar's people, and they were saints compared to Vikram's!

The weeks that followed were miserable for me, and I began to lose weight, as Vikram's people did the song and dance expected of them. I refused to meet them, saying it was none of my business and Indira and Krishnan should handle it if they could. What could I do anyway? Just seeing an Anglo-Indian woman would be enough to send these arrogant people into orbit, I figured, so I would keep out. With the burden of a questionable ancestry, poor innocent Priya would be treated as a beggar by them, a scheming gold-digger. Such people only weighed others by the bank balances they had. Thinking about the unnecessary injustice of it all sent me to bed for many a night with a splitting headache.

Marie started to come to me in my dreams, and I would wake up feeling fresh rather than tired. She was trying to tell me something, but I would always wake up without knowing, or even remembering what it was she told me. A week before the wedding – to be held in their house, not in Indira's, and officiated by their priests, if you please – it was a pitch-dark night, and I saw Marie beckoning me to a toboggan. Dutifully I sat behind her, and we took off at some speed down the hill over powdery snow, it was such fun, I wondered why I had never done it before, and then at the very lip of the precipice, Marie pulled up, and we were looking down the Engadine valley at the twinkling lights of St. Moritz, and though it was far away, I could distinctly see The Little Swiss Bank Round The Corner, and even thought I saw Mr. Schwimmeier beaming at me through the well-lit window.

The next morning after breakfast, and after Eshwar had left for a round of golf, and I was all alone, I carefully took out Marie's things from the trunk I kept them in. Beneath all her skirts and shawls, I came upon a long lacquered box with the words: The Little Swiss Bank Round The Corner, written down its spine like Chinese letters. Rubber bands round

the box kept a yellowing calling card in place. It was Marie's, from the days when she looked after our coffee estate, and on the back of it was scribbled in faded ink the words: For Priya's Wedding. Marie had died a few years before Priya was born, I couldn't understand it at all, but knew it was all typical of her. I opened the box. On top was a bunch of letters tied up with a red ribbon. At a glance I saw they were from my Dad, and I put them away, I had no business reading them, perhaps they were just business letters, perhaps, not, in any case it was no business of mine, and what did it matter now in any case? Then, I lifted out a group of small black and white photographs, with scalloped edges, the way they used to print them out in the old days. They were all of a bunch of kids I didn't recognize, was I one of them? I couldn't say – or were they of an earlier time, of Marie herself as a girl? I didn't know, I still don't know. At the very bottom I saw a green velvet jewel-case which had 'Priya' in gold lettering on it. I opened it carefully, fearfully, and it just took my breath away. In it, sparkling in all its glory lay an antique necklace of large uncut diamonds, the size of pigeons' eggs, clasped in golden claws, and surrounded by choice Burmese rubies and Jaipur emeralds – a Moghul queen would have been proud to wear it. So that's what Marie had tried to tell me in my dream, that's what she had set aside for my grand-daughter's wedding.

That afternoon when they came to call upon me, I handed it over ceremoniously to my grand-daughter as my gift. Indira gave me one quick look, as much as to say, 'You never gave me that for my wedding!' but as quickly she shrugged off the thought for what would a lecturer do with such a piece, except put her own life at risk? For Priya it would be different, her new family would bend a metaphorical knee at the sight of it round her stately neck, and then it would go into some safe family vault to be unseen by all, but remembered forever as a royal gift from her family. Priya would be spared humiliations, as I never was.

There is nothing more to write. Perhaps, much of what I say can be put down as the imaginings of a girl at puberty remembered in senility, perhaps, which might become an accepted version when someone – hopefully Priya – reads this account. But the necklace is real enough, it never belonged to my father, for if it had, he would never have sold Monarch Grounds, or – well, that's a long-forgotten story of no importance to anyone but me. And Marie D'Sa had been real enough, so many people in Madras had met her, but none ever came to know her, not even me.