

OF REPAY

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*The authors declare
that no funding was
received for this work.*



Received: 26-May-2025

Accepted: 05-June-2025

Published: 13-June-2025

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This article is published by **MSI Publishers** in **MSI Journal of Multidisciplinary Research (MSIJMR)**

ISSN 3049-0669 (Online)

Volume: 2, Issue: 6 (June-2025)

ABSTRACT: Repay of money is mundane. Repay of love is emotional. Repay of home return is nostalgic. Repay of duty to society is social responsibility. If someone does not repay a helper in need then in future he has to repent. If the helper dies then the person has to suffer lifelong through bitter biting of conscience. Cheating seems to be instant gain but it repays permanent pain.

KEYWORDS: *Repay, pay back, loan, money, borrow, favour, kindness, requital, compensate, recompense*

INTRODUCTION

Creative writing is based more on manifestation rather than on expression. It does not inform, rather it reveals. So it bears no reference. The best creative writing is critical, and the best critical writing is creative. This article is an outcome of thinking about creative writing meant for a general readership. As such, I have adopted a free style methodology so that everyone can enjoy the pleasure of reading. As you might know, Francis Bacon (1561-1626), the immortal essayist, wrote many essays namely 'Of Love', 'Of Friendship', 'Of Ambition', 'Of Studies', and so on. The multiple-minded genius correctly pointed out that all the words of the dictionary can be used as themes for essays. But little has been done since his death to continue or finish his monumental task. Bacon's unique individual style of presentation ignited my imagination

and encouraged me to write creative essays as a method of relieving a wide range of emotions through catharsis.

ARTICLE

Repay is to pay back a loan. For example: The loans are to be repaid over a 20-year period.

It is to pay back money borrowed from someone. For example: Most of his fortune had been spent repaying creditors.

It is to do or give something as recompense for a favour or kindness received. For example: The manager has given me another chance and I'm desperate to repay that faith.

It is to give or inflict in return or requital e.g. repay evil for evil.

It is to make a return payment to. It is to compensate. It is to requite.

It is to make requital for. It is to recompense e.g. the success that repays hard work.

Repay is too good. But pay one back by his own coin is too bad. It is simply revenge. Revenge is not good. It is never good. It is detrimental and destructive in nature. It creates distance. It causes distance. Thus it poisons life of both. Everybody avoids a revenger. The main problem of revenge is that one revenge gives birth to another one and so on. Thus it is like infinite episodes of an endless drama.

There are two types of persons. The first category intends to repay and repays. The second type wants not to repay. He is unwilling to repay. His intention from the very beginning is malafide in nature.

Nonpayment takes place for three reasons. In the first instance a person cannot repay due to poverty. In the second instance payment cannot be done due to genuine ground viz., illness, accident, natural calamities, social unrest, etc. In the third instance the person is a sincere defaulter. He is a cheater. He takes loan not to repay. Such a person takes legal measure so that he has not to pay. Obviously, such a person gets one time loan only. He is like OTP i.e. one time password. He does not get loan second time. But a sly person gets loan or cheats lay persons many times through his innovative mechanism.

An honest person thinks always how to repay. A dishonest person thinks how not to repay. Both are personality traits and both the persons are diagonally opposite to each other regarding their philosophies towards their lives. The honest person sleeps peacefully after repaying loan. In contrast, the dishonest person does not sleep and renders the loaner sleepless i.e. not to sleep Thus he enjoys sadistic pleasure.

Reciprocation is akin to repay. Loan is mundane. It cages someone. Repay is divine. It sets free the captive soul.

Repay, reciprocation and help are similar in nature but differ in intention. Repay is commercial, reciprocation is classical and help is divine. Help may be with or without any expectation of return. In case of return it is commercial. Without expectation highlights broadness of mind.

Through repay man becomes free from debt. Timely return of money paves the way for further loan of greater amount. A lay person runs after bank manager but the bank manager runs after a sincere loanee or payee.

Bank invests money for profit. Giving loan is too easy. Recovery of loan is too difficult. Then it becomes very difficult to trace the defaulter. Before loan the loanee is easily traceable and present round the clock because he wants money by hook or by crook.

Loan is good. It is an asset to the bank. Nonperforming asset (NPA) is bad. It is a liability to the bank. Thus if loan is a blessing NPA is a curse. If loan prises the manager NPA punishes the same manager severely. The paradox is that the authority creates pressure to give loan thus to extend business. Bank manager has to fight with the rivals to catch the customers or beneficiaries through allurements.

If loan recovery is smooth then there lies no problem. In case of less recovery or no recovery the manager becomes singularly liable. In case of NPA the said manager has to face serious show cause letter that may resist his promotion and sometimes termination from service even. This is hard reality. Sometimes an emotional manager commits suicide finding no sweet side of life.

Man reciprocates out of courtesy and becomes free from obligation.

Man helps for three purposes. Firstly, a Good Samaritan helps voluntarily without expectation of return. Secondly, a sly person helps to get return. It is his present investment and is a means of future return and sometimes, if luck favours, a source of permanent income as well. He goes to the person for favour of money or something i.e. he demands cash or kind or both simultaneously. Such a person is like a boss who is so kind that he prefers to accept cash only for its easy liquidity and transportability at ease.

In the third instance, a kind-hearted person helps being driven by moral values. He helps expecting that in future if he faces any danger then he will be saved. Here the saver may be that very person whom he once helped or a third unknown person may rescue him. The rescuer is God in disguise as is believed by a pious soul.

Repay is an orientation. Good culture enriches it. Some communities are noted for good repayment. Some communities have bad reputation. A member of such community does not get loan easily. He needs a guarantor for nonpayment of loan. An honest person feels inner urge to repay timely and properly thereby wants to be free from obligation.

Obligation drives to repay. It is a psychological tool that insists a person to act promptly. No persuasion is required in this regard.

A dishonest person feels no urge to repay. He has only one agenda to take loan and not or never to pay back. He has taken to accept only. In his office he has only receiving window but no payment window. Thus his business strategy is based on single window only.

Repay proves the solvency of mind. It highlights the tendency. Also it manifests the state and status of the concerned persons. Someone repays timely and in one installment. He is rich both in mind and money. Someone repays timely but through installments. The installments may vary. He takes prior approval to avoid penalty. He may be poor but sincere. Someone repays late and takes longer time. He is a defaulter. He lacks in talent but rich in tall talks. He shows his anger in that unique way. He declines to confess his incapability.

Someone repays never. He confesses the loan. He commits to repay. But he pays never. He is a sincere defaulter. There is no deficiency regarding his sincerity

towards nonpayment. He is really a genius. Someone declines the acceptance of loan forthwith. He shows terrific anger if asked to repay. He is either dangerously brilliant or brilliantly dangerous or both simultaneously. Between the last two types who is superior is a million dollar question. But both are undeniably finished scoundrels. It is difficult to gauge their intentions thereby guess their true identities.

Repayment should be done. It is a good gesture. It should be done timely. If return is not done in time following proper manner then it is a farce. It is a denial technique. It is quite meaningless if the doctor reaches after the death of the patient. As such time, place and manner count much while repaying.

Allowed time schedule is the best for repayment. It is valid in case of payment of any kind. All places or any place is not fit for payment. The payment must be made in the concerned venue or spot which should be agreed by both payer and payee. Payment should not be made in presence of all if the receiver has any objection. Manner of payment should be as per agreed norms. All these details should be discussed before any transaction. After transaction it cannot be changed. It causes unnecessarily trouble. It invites undesired litigations.

Someone repays eloquently. He is sly. Someone repays silently. He is wise. Such a wise always extends his cooperation to anybody irrespective of status. He considers it as his duty. He also gets help whenever he expects. It is his far-sightedness. That's why he is great. Here lies his greatness.

But all repayment cannot be done. Repayment of debts of parents is impossible. Father's care and mother's affection help to grow the child. If a drowning person is saved then debt towards rescuer who rescued taking the risk of his life even can never be made. Similarly, debt caused by food given to a hungry soul cannot be made. Someone saves an indifferent person from street accident. These are the examples of divine grace that saved the persons as is believed by a pious soul.

All such debts appear suddenly and unexpectedly. Crisis or danger does not appear with prior notice. Such debts can never be repaid following usual norms or rules. It is possible if the person rescues another person from similar danger. It offers psychic force to the rescuer.

Those who repay and can repay never plead for social reform. Those who do not repay and want not to repay shout violently for social reformation. The peculiar thing is that they are too cool before accepting loan and seldom protest against these inequality and social injustice but become too eloquent when asked to repay.

CONCLUSION

Repay of money is mundane. Repay of love is emotional. Repay of home return is nostalgic. Repay of duty to society is social responsibility. If someone does not repay a helper in need then in future he has to repent. If the helper dies then the person has to suffer lifelong through bitter biting of conscience. Cheating seems to be instant gain but it repays permanent pain.

REFERENCE

They say and hearsay