

## Um, could you lend me some money?

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Only 3.5 crores. When I first said it, it came out as '3.5 c-c-crores.' Having been brought up on pocket money of 30 rupees a month, I cringed at the amount, though it was all in good cause — making a movie. Then friend and fellow film maker, Shashank Ghosh yelled at me saying 'Stop being middle class! If you're in the film making business, these amounts are par for the course. 3.5 crores is called small budget.'

Now I say it with pizzazz. I've even added 'only'. Do you remember the first time you floated a loan? The cringing, the thinking it through, the awful voice of your father echoing in your ear 'Thou shalt not a borrower or a lender be.' The careful choice of who — because it was not only about taking money but also entrusting them with the awful truth that you were in a jam.

I discovered that if you want to figure out who your most trusted best friends are, think about whether you'd ever ask them for a loan. This of course presumes that you are not a con-man out to sponge what you can from the world at large.

Because it's not just about money — it's about trust, and izzat and bonding and lots of other things. I learnt to stop cringing when I joined a hostel. In the hostel, everyone's resources become seamless. There's no cringing or morality involved. Those who have, give.

You switch from being giver to taker depending on which day of the month it is. A strict code of honour is maintained about the whole business and it's part of the whole support system that single women in a hostel offer each other. Along with being a taker, you also need to balance that out with being a giver. I have unfortunately been the latter far too often.

I've supported struggling writers, boys with problems, a typist's family after he dropped dead from a heart attack, and a fiancé whose money mysteriously vapourised on the third day of every month.

Someone just had to say 'Um — could you...' and me the sucker would say 'of course!' If everyone returned the money I'd handed out I could possibly finance my film myself. Then one day, after walking from Horniman Circle to Pedder Road for want of a bus fare, sanity struck.

Now I lend as much as I can afford to lose. And after many

years, I find myself back as part of a support system. This time of young film makers trying to make their first film and sharing information, knowledge and whatever they have. To inspire us we have stories like that of the Afghani director who sold blood to make his film. I haven't got there yet!

And let me tell you something. Asking for crores is a lot easier than that first hundred buck loan you tried to float in your life. Nobody blinks. Of course, it helps when you have an extremely viable project.

So — as I was saying — could you spare Rs 3.5 crores?