

The Perfect Crime

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A man with failed business and debt is worried about the future of his family. Only an insurance policy can save him. Since the insurance policy forbids suicide, he has to fake it as murder. But will the police find out?

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Pradnya was the most beautiful women in the world. She was normally clad in a beautiful red saree, with a bindi on her forehead, bangles in both her hands and with hair that ran down till her waist. She always had a smile on her face. Her smile used to act as a relief to all troubles, medicines to all diseases, and an antidote to all the poisons of the world.

Khusi was her daughter. True to her name, which meant happiness, she could really bring happiness to any person's life. She was mischievous but mischief was very vital to my life.

Pradnya was my wife and Khusi was my daughter. They were my world, my treasure. I was thankful to God that they were a part of my life. They made my life more meaningful. They gave me a reason to come home from work. They made my home a beautiful place to live in.

I loved them more than myself. I wanted to see them happy. I wanted to see them enjoy a comfortable life and get all the possible luxuries in the life. I could go to any extent to prevent anyone or anything causing pain or damage to them.

But all this had changed in the past few months. My business had failed. I was running a garment shop which began to lose to other similar shops in the vicinity. People who had been making their purchases in my shop were choosing the new entrants in my locality. My operating income had decreased substantially.

My problems were compounded by debt. I had borrowed 50 lacs rupees from the Bank. I had repaid only 19 lacs so far. The interest on that loan worked to around 31k every month, much higher than my operating income. I had not paid the EMI for the past six months and was unlikely to do so in the future. Initially, the bank reminded me. Then it scolded me. Further, it warned me. Now it threatened me.

The future of my wife and my daughter bothered me. It looked bleak and unless, I acted fast, it was going to be destroyed. With my business failing and debt burgeoning, I was running out of options. But one day, I came across an option which I hadn't considered before. My insurance policy had a value of one crore rupees.

But there was one condition. The amount could be paid to them only on my death. It meant that I had to die. I had to leave them. It was difficult to imagine such a situation. But I relented. Their future was more important. If I had to die, then I would die.

However, there was yet another condition. I could not commit a suicide. If that happened, then no money would be paid to them. Hence, I had to be murdered. But who would murder me? No one. I had to commit a suicide and fake it as murder. I had to commit a crime. A perfect crime.

A slight imperfection could cost me. My wife and my daughter would not only lose me but also the insurance money. Therefore I worked out the plan.

In accordance with my plan, on one morning, I was found murdered on forest pass road. The road passed through the forests of Thane and was quite isolated, even during the mornings. Some agricultural workers who picked fruits or hunted animals discovered my body. I was lying on the side path adjoining the road and my bike was parked near the road. I was shot through my heart.

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Naturally, the police were summoned. Their role was crucial. They had to file their report that this was a clear case of murder and yet not find the culprit or uncover the plot. The police began examining the murder spot. The police noted that I did not fall from a moving bike and that I had not only stopped my bike but also got off it. The police suspected that a gang of thieves could have stopped me in such dense forests.

To confirm their doubts, the police checked my belongings. They discovered that my wallet and cell phone was stolen. The person, who had murdered me, had taken the wallet and cell phone with him. He had to mislead the police with regards to the motive of murder. The absence of those belongings strengthened their doubt. But they could not help wonder why I was killed. Their experience told them that people who normally stole money and belongings did not kill people. Those people would do so only if there was a fight and the victim could not be overpowered.

The police therefore checked if there were any marks on the body. However they did not find any marks and any evidence of a fight. This confused them. They realized that this was not an open and shut case and that a detailed investigation was required.

Senior Inspector Dilip Phadnis headed the investigation. He ordered the body to be sent for the forensic examination. The forensic examination revealed that I was shot at a close range. The consulting doctor established the distance at 15 meters. The police took note of it. A distance of 15 feet meant that I could not self shoot myself. I had now won round one.

The police sent my details to all the police stations to establish my identity. One of them was the Mulund Police Station in the Mumbai East region. The senior inspector Mr Gavande correlated this piece of information with a missing report. The details matched. The missing report was filed by Pradnya.

Pradnya was devastated and understandably so. On one hand, she had lost me forever. But she had also lost the only bread earner, the only member in the family who could support their life. This crumbled her. The situation in which she was mired in, scared her. The bank loan had to be repaid but she did not know how.

The police meanwhile learned about my background. They suspected that since the lenders could not recover the money from me, they had bumped me off. The police were wandering in an undesirable territory. They obtained all the details related to the bankers from my wife.

The police questioned the bank officials. The bank officials pleaded not guilty. They said that they had merely threatened me so that I would panic and get pressurized. They had hoped that I would then accelerate exploring the options to pay the loan back. They further added that murdering me would not help them. The reason, according to them, was simple. According to Indian law, they told the police, the liability does not pass on to his wife or sons. The bank could only recover against his property or any insurance proceeds. They further convinced the police by saying that they would not take such an extreme step which belonged to the bank and not them personally. The police believed the bank officials and recorded their statements. The police concluded that there was something else to the case. I had won Round 2.

The police were further interested in unsecured creditors like a money lender. These were the people who could go to any extent to recover their money from the borrowers. But my loan was from the banks. I was progressing well on the next round. I did not have any business partners and did not have any outstanding to any workers or any creditors. The police ruled out the possibility of business dispute or quarrel. I won Round 3.

In any game, the final two rounds or sets are most crucial. They can change the game. My case was no different. The penultimate round began with the police suspecting Pradnya. She had the strongest motive. Kill me and pocket the insurance. Marry your ex lover, send your daughter to a boarding school and lead a

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comfortable life. The police had abundant experience of such cases and they knew how to tackle this.

They called for my wife's cell phone records. They scrutinized the records for the past 2 years. They picked up few numbers, to which frequent calls were made. But to their disappointment, all these numbers belonged to my relatives. They intensely scrutinized the records for the past two months for any unknown numbers. But most of them were again to their friends or relatives.

The police then resorted to reference check. They checked with neighbors, friends, and relatives. They inquired about Pradnya's character and explored the possibility of an extra marital affair. But everyone vouched for her. The police could not drop this perspective but they could not find any evidence either. I had won the Round 4.

The police finally went back to the gang theory. They could not locate the murder weapon. They could not locate the murderer. The murderer was my childhood friend Ranjeet. He had murdered me and fled to a different state for some time. The road on the day was so isolated that no one was visible for a span of three kilometers. My friend had quickly disappeared.

There was every other chance that my friend could have been spotted. The police activated their network to find out the whereabouts. However, the people who were normally on that road were busy with their work and were unable to recollect the Santro Car, which my friend drove. I had won Round 5 and the final round.

The police could not obtain further leads. They could make breakthroughs. The police came to a dead end. The police concluded that some gang had looted me on the highway and run away with my wallet and my cell phone. After few days, the police classified this case as A-1, which meant that case was unsolved. The report however exonerated my wife of any wrong doing.

This admission by the police cleared the way for insurance company to pay the dues. The insurance company credited the money to my wife's account promptly. The Bank also wrote off the loan on compassionate grounds. Now my wife and my daughter would have a comfortable life and a secure future. They will miss me and I will miss them but they will lead a normal life.

The word "Love" has different connotations but for me, it meant sacrifice. Now I, Hari Singh can now rest in peace.

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