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Longlist

# THE MACHINE IS LEARNING

TANUJ SOLANKI

*winner of* THE SAHITYA AKADEMI YUVA PURASKAR

# The Machine is Learning

by Tanuj Solanki



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## CUFFLINKS

IT IS 11 A.M. AND THE SUN IS BRIGHT HERE IN HYDERABAD. Mitesh and I step out of the air-conditioned car and take a moment to stretch our backs. The ride from the airport took close to ninety minutes. We look sharp, though, as we ought to – shining footwear, immaculately pleated trousers, sober belt buckles, and carefully knotted blue-black ties over spotless white shirts. The shirts are pinched at the wrists in company-insignia cufflinks; each cufflink is a small silver ellipse encasing a red **B** on navy blue background. I tap mine for that ‘official’ feeling. Then I breathe in deeply and loudly, which is to convey to Mitesh how massive an improvement this roadside air is over whatever it was that we were inhaling inside the car. He laughs, shakes his head.

‘A chauffeured sedan attached to you, sirs, for the whole day,’ the admin folks at HO like to say, the inflection in their voices aiming to inflate our sense of entitlement. With Mitesh this works unreasonably well. The sedan gesture makes him proud even when the car is unclean and smells like a thousand years (which is to say nothing of what is

done to our names on airport placards). Mitesh thinks that it signifies something that is in store for us if we do justice to the project that is currently keeping us on the road. ‘The bonus this year, man...’ – that’s the sentence he is most fond of not finishing these days. On the flight today, as Hyderabad came into sight from his window seat, Mitesh spoke the same five words with eyes closed and eyebrows arched, as if he were having a particularly effective full-body massage.

I, on the other hand, ascribe no value to there being a sedan waiting on us everywhere. I think it means nothing. It’s not like it’s any real convenience either. Airport to hotel, hotel to branch office, branch office to hotel, hotel to airport – our standard lap. And this, too, only when there is an overnight stay. Otherwise, all we do is hop from airport to branch and back again. Though if you’re the sort to nitpick, you would add the short drives hither-thither for lunch and dinner. But that’s it. Had they not provided the car, we would have used an Ola cab and got the bills reimbursed.

‘Some cities we travel to don’t have those services yet,’ Mitesh says whenever I bring up the Ola point. Mitesh Shah, that’s his full name. A trueborn suburban-Mumbai Gujrati. Schooling (state board), graduation (B.Tech), post-graduation (MBA) – everything in Mumbai. He is thirty-six, paunchy, balding, with a talent for producing pearls of sweat above his upper lip (temperature no concern). He has an arranged-marriage wife whose career he is not averse to calling ‘a stable base’; a three-year-old boy whose

exploits he is prone to recounting even without a smidgeon of interest from the counterparty; a US-settled sister whose *estate* in Nebraska he visits once every year; a long-dead mother, who he never talks about; and a recently deceased father whose death six months ago due to pancreatic cancer pushed Mitesh into buying an overpriced heart and cancer policy. Somehow, all these things – and others I don't know of – combine to make Mitesh more committed to the job, make him internalize the reality that he cannot *fuck up*, cannot *fail*, cannot *underperform*, whatever these things mean for him. As for me, I'm Saransh Malik. Born and raised in Muzaffarnagar, Uttar Pradesh, a place that I've been continuously moving away from since leaving it after school. First degree (B.Tech) in Jaipur, second degree (MBA) in Ahmedabad. I'm twenty-nine, single, mildly heartbroken (she moved to the US about a year ago). Both parents are healthy, thank god! Parental pressure for an arranged marriage is as of now within manageable limits. Things are, generally speaking, good. But I live alone in the big city, so there are days when I wish for the sun to swallow everything. Also, days when I feel like doing surya namaskars. I guess I'm the conflicted one: too intelligent to remain in the small town, too mediocre to really change the big world. Like Mitesh, I, too, am decent at the job.

Our driver – silent throughout the drive – now jumps out of the car to help us retrieve our day-travel bags from the trunk. I notice in his long hair some badly rendered streaks of blonde. He's very young, probably in his late teens or early twenties, and so his desire for being fashionable has

full legitimacy even though his bloodshot eyes betray how he barely has time for sleep. His car stinks because he lives a considerable part of his life in it. ‘Lunchtime when, sir?’ he asks me after placing the bags next to us. ‘I’ll call you,’ I say. When he lingers, I give him two hundred rupees from my wallet.

‘Hey, remember to claim this for me,’ I tell Mitesh after the driver gets inside the car. ‘Hate it when they just stand like that,’ Mitesh says, twisting his face. I consider clarifying that I don’t mind helping the driver with his lunch if it is the company that eventually pays for it, but then I sense some *déjà vu*, and also the thought sounds too convoluted in my head. So, I just say ‘Yeah’.

We are facing Harmony Centre, a six-storied building on whose third floor is housed the bigger of the two Hyderabad branch offices of the Bansal Life Insurance Company (BLIC). That’s our company – the establishment we grind for. Looking up at the building facade we see numerous signboards. Facing BLIC on the same floor is a branch office of one of our competitors from the life insurance industry. On the floor above us there is a stockbroking house. And on the first floor, two famous private banks’ branches see eye to eye. The buildings surrounding Harmony Centre have even more direct or indirect competitors, all in the business of getting a pie from your household savings. This is how it happens in financial services – the providers, armed with the same data on population distribution, affluence of neighbourhoods, and property rentals, end up opening shop in the same area in any given city; soon, there is

an agglomeration, which newer providers flock to simply because the area is seen as a financial hub. Over time, in order to serve the cravings and compulsions of those who come to work in these places, paan shops, tea stalls and restaurants begin to thrive.

To our left, for example, there is a small paan shop, and three salesmen – each with a cigarette in one hand and a wafer-thin plastic cup brimming with chai in another – are staring at us with the knowledge that we’ve come from some company’s head office (our shirts and ties are more expensive than theirs, and Mitesh has his sunglasses lodged above his forehead, benignly reflecting the sun and all). Nine out of ten times head office means Mumbai, which is, of course, correct in our case.

We pull our bags inside Harmony Centre and take one of the elevators in the front lobby. It opens right opposite the BLIC branch’s entrance. We face a glass door. The view through it is blocked by a poster that shows a middle-aged woman standing arms akimbo, her face radiating a ridiculous amount of confidence. ‘I took the challenge and now I earn Additional Income EVERY MONTH. Can YOU do it, too?’ The company wants more housewives to become insurance agents.

Life insurance branches are cramped places. Reception, customer service ‘bay’, waiting room, cubicles, cabins, training rooms, toilets, pantry – all jammed inside an area that is seldom more than 2,000 square feet. Hyderabad-1 is no different. We push the door open and the reception is right there, three or four feet away. The receptionist is a

woman of my age, seven to eight months pregnant, her hair parting loaded with an absurd amount of sindoor. What will the office do when she goes on maternity leave, I wonder. They won't hire a replacement, not on a temporary basis. It is likely that the security guard outside will double up as a receptionist. If I tell Mitesh what I'm thinking, he will actually start deliberating if including reception duties in the security guard's work brief could be looked at as a permanent, cheaper solution. He's that way, steadfast in his pursuit of efficiency and effectiveness and other such things. I'm the one who observes, the one who drifts.

The receptionist makes us enter some details in a register and ushers us into a waiting room. The branch manager will reach in another ten-fifteen minutes, she tells us. Mitesh asks if she can have someone get us tea from the stall downstairs. He insists that he doesn't want the tea from the machine in the pantry. It's a weird request for it is not that the receptionist has peons at her disposal for that kind of thing. She nods hesitantly and leaves.

The waiting room is no different from the waiting rooms in all the branch offices that we have visited in the past month. These rooms were redesigned by Marketing last year after a big brainstorming exercise the aim of which was to come up with ways to lower the percentage of customers leaving us before time, which is to say, customers surrendering their insurance policies before the completion of their term. Why do customers do that? Well, the customer might have been provoked by a competitor who has somehow convinced them that a better financial product exists, or the



customer might have encountered a sudden, genuine need for cash, or the customer might simply be motivated by any one of a million possible reasons why people sometimes just want their fucking money back. For the company, though, a policy surrender is a disastrous event. It screws up the assumptions and is bad for the bottom-line. That means it's bad for everything and everyone. Naturally, there are a lot of actions taken to curb policy surrenders. But consider the challenge: as a company, how do you dissuade the customer from doing something that is their right to do? A right that the regulator ensures you have to communicate to the customer at the time of the sale itself? A right that, when exercised, often leads to money flowing from you to a direct competitor? Easy – you complicate the process, you make it slow, you give yourself as much time as you can to change the customer's mind. For example, BLIC doesn't allow policy surrenders to be initiated through its website. You thought you could click a few buttons and get your money back? Forget it! The customer has to visit a branch. By internal estimate, this inconvenience alone makes 23 per cent of customers enquiring about policy surrenders forgo the idea. That's money saved, money made.

For the remaining 77 per cent, it is during the branch visit that the waiting room or the 'Take a Deep Breath Room', as it is called now, plays a role. First of all, any customer seeking to surrender a policy is not heeded to immediately. A Local Operations Executive (LOE) ushers them into this room, offers tea or coffee (the pantry-machine one), and promises to ask for a senior person to handle

their request. After that the customer is left to himself or herself (it's mostly himself) for at least five minutes. During this period, the artwork on the walls does its work on the customer's psyche.

So then, behold the 'Take a Deep Breath Room'. We see to our left a large picture of a family (husband, wife, two kids) with their house in the background. The house's paint and plaster have come unstuck in patches and the garden in the front is dried brown; the whole ensemble looks poor, with the children carrying tattered dolls. On the right, the same family looks perfectly hale and hearty. Now the house is perfectly painted, the garden has bursts of hibiscus, and the young boy has a tennis racquet in his hand. The difference? On the left is a family whose key decision-maker (the husband) surrendered his policy due to a temporary cash crunch. On the right is the same family when the husband decided to somehow tide over the difficult time and persisted with his policy, ultimately reaping rich rewards at the time of policy maturity. The copy accompanying the two images articulates this contrast. It's quite in-your-face if you ask me. And I'm sure it annoys a few customers. But then, it has been proven to work for quite a good number of them. More than 30 per cent of customers who spend time in this room forgo the idea of surrendering their policies.

After about ten minutes, the Branch Manager (BM) joins us. His name is Veera Reddy. He shakes our hands and sits across the round table placed in the middle of the room. Reddy has not a single hair on his head and has thinning

eyebrows that accentuate the rather unctuous totality that is his face. There is a strange round protuberance on his forehead, the mark of an old injury that looks like a button inviting to be pressed. He's dressed in a light-blue shirt and double-pleated black trousers, and I notice that he is wearing cufflinks, too, though not the company-insignia ones that we have on. His oxfords shine way more than ours, and the blue and gray socks above them (visible as he turns to my side and crosses his legs) have sharp rhombuses stretched taut over his legs. 'So, sirs, what brings you to Hyderabad?' he asks, wiping the sweat off his uneven forehead with a white handkerchief.

In terms of authority, a BM is like the CEO of a branch office, though the BM's ambit isn't as all-encompassing as a CEO's would be. That's because the cost of running a branch is taken care of by HO through strict controls on purchases and expenditures, and the BM's role is focussed on selling more insurance. The reporting lines of the entire sales staff in the branch end with the BM. The admin and operations staff, including the LOEs – people who execute all the transactions inside the branch – do not report to the BM, but to an operations hierarchy independent from sales. It is the LOEs that we want to interview today. But accessing anyone or anything inside the branch without meeting the BM is seen as an encroachment. It is a cultural thing – the BM's sovereignty over the branch is essential and to be necessarily acknowledged by *guests* from the HO. We, Mitesh and I, don't mind this ritual one bit. This bald guy sitting before us is the king of this 2,000-square-foot

kingdom, and we are foreign emissaries. But he's a king who can't deny the emissaries anything. Kind of like the puppet rajas the British entertained in their India.

Responding to Reddy's question, Mitesh begins to explain like he usually does – laboriously. 'The first phase of our project is over,' he says. 'Sales teams across the country have started using iSmart – our digital application for pre-sales, quotations, form-filling, and document capture – to sell insurance. Earlier, as you know, there was reliance on paper forms and attested photocopies and whatnot. And the company would have to bear the cost of couriering these forms from all across the country to a central office in Mumbai, then having them scanned, then having their data entered in our systems, and then storing the heaps and heaps of paper in a lock-and-safe environment. Now, by ensuring that our sales teams fill forms digitally and upload customer documents as photographs, the company has saved a good amount of money on the costs of managing paper flows.'

I can sense from Reddy's facial expression that an efficiency perspective, which is what Mitesh is providing, is not really having an effect. He is a sales guy, after all. For him, iSmart was a pain; all of his people had to learn how to use the app, had to fundamentally change the way they conducted their business. *Transition*, that's what they went through. And that is never fun. So I try to make it more relatable. 'iSmart has also helped sales productivity,' I say. 'Incentives have been higher this year. Earlier, your people had to carry paper brochures and printed rate charts to

their customer meetings. Now, all they have to carry is their mobile phones. It's much simpler, you'd agree. The iSmart application already has all the material needed to...'

'Very happy, sirs,' Reddy says with a smile, 'I am very happy to meet the good people who made iSmart. It's a very good application. But my people have a lot of suggestions to improve it. And there are times during month-ends when the app becomes very slow.'

'We would love to have feedback from you, Veera,' Mitesh says. 'I suggest you collate the feedback from your team. What they have to say about the app... the speed and functionality, et cetera... whatever... put it together and email it to us. We'll work on it, I promise. But, actually, we aren't here for that today. We're here for the next phase of the project. And the next phase is about improving how things are done for the operations people.'

'Oh, so you want to meet Ops people?' Reddy says, somewhat relieved. Then his face becomes impassive and he looks at us for an awkwardly long time, perhaps trying to gather signs of an ulterior motive in what we've asked for. I guess right now he thinks of us as smug bastards with an all-too-important agenda up our asses. And the only way he can assert his power is by making us wait these extra seconds. For some reason, my mind's eye flashes through scenes from Hollywood movies where federal agents visit a local police station and browbeat the officers there with their superior practices. *Shit, the feds are here*, that's what the provincial police officers say in almost every movie. The feds are never a good thing for them, even if they are there to help.

‘Sure,’ Reddy says eventually. ‘There are three people in the Ops area in Hyderabad-1. I will introduce them to you. And then you guys can take it from there?’

‘Sure, that works,’ says Mitesh.

Reddy opens the door and shouts for the three LOEs to come to our room. They arrive within seconds and stand in front of the dire family image, with their hands tied behind their backs. Reddy introduces us gravely, as ‘important people who’ve come from HO on an important project in which you can all play an important part.’ We stand up and shake hands with the LOEs and announce that we need forty-five minutes to an hour with each of them. We select the first interviewee at random. Reddy and the other two LOEs exit the room. Just then, the receptionist brings in the cups of tea that Mitesh had asked for. She says something about having to request a friend. I ask the interviewee if she wants tea. The receptionist’s face turns stiff; in her line of work, she doesn’t bring tea for the LOEs. Thankfully, the interviewee refuses, and the receptionist leaves the room.

We sit down and ask the interviewee to take a seat as well. She does so warily, coughing a couple of times. We take out our notebooks. Mitesh also produces a small booklet, our LOE Interaction & Fact Extraction (LIFE) guide. I don’t like the hush in the room, so I wave my notebook to the interviewee and say, ‘It’s so that we don’t miss anything.’ She only gives a timid smile in response. She’s a young woman, my age or a couple of years here and there. She has dark patches under her eyes, sunken cheeks, and looks a bit too

feeble overall. She's married, I notice from the usual signs. She's dressed in a maroon salwar-kameez with a sheer white dupatta, one end of which she's now twisting around her right index finger.

I click my ballpoint pen on and scribble the date on the notebook. I write 'Hyderabad-1' next to it. Then my eyes drift and I notice the footwear on the LOE's right foot – a sandal, its sole split slightly near the big toe. There is chipped nail polish on the toenail, the toenail is chipped, too.

'What's your name?' I ask, looking up and making eye contact.

'Vijayalaxmi,' she answers.

'Do you mind if I take a photo?' Mitesh says, already in the process of switching on the camera app on his phone. 'It helps us to remember who we spoke to. We will be taking notes here as you see. And it helps, you know, when we go through the notes back in HO, it helps to put a face to the words.'

By the time Vijayalaxmi says 'Yes' the photo is already clicked. I have a feeling that she doesn't really understand English very well. To signal this to Mitesh, I speak my next words very slowly: 'We will ask you very simple questions. About what you do. Your daily work. OK?'

'Why...?' Vijayalaxmi says, 'means... why... you ask?'

'We want to help LOEs with their work. By improving the software systems and work plans that they work with. We will make new software if needed. For that we need to understand their work, their daily activities, things like that.'

‘OK.’

‘So, Vijayalaxmi,’ I start, ‘when did you start working as LOE?’

‘April of 2013, sir.’

‘So about four and a half years ago. Is this your first job?’

‘Yes, sir. Means... earlier I do small job. In shop. But in big company this first job.’

‘What kind of shop? Your first job.’

‘Jewellery shop, sir.’

Neither Mitesh nor I am noting these details down. I pause for him to ask the next question. This interchanging between us is recommended in the LIFE guide.

‘Do you like it here as a LOE?’ Mitesh asks, leaning in. Vijayalaxmi smiles diffidently.

‘Can you take us through your typical day?’

‘Means... sir?’

‘OK, let me ask you in a different way...’

Because of her inability to communicate well with us, interviewing Vijayalaxmi takes much longer than usual. By the time we are done with her it is 1 p.m. and Mitesh is hungry. I call the driver and ask him to take us to a place where we can get good biryani. The driver reveals that he is a vegetarian from U.P. and that he doesn’t really know any good places for biryani. Undeterred, we use Google maps to take us to the nearest well-rated restaurant, a joint named Nawab. There, just after we place our orders, Mitesh gets a call from Veera, who complains about us doubting his hospitality by leaving for lunch without informing him. Mitesh handles the situation discreetly. Sales guys can be



insufferable over lunch, using us HO folks like conduits of information about their big bosses in Mumbai. We have learned to avoid them in such ostensibly informal settings, though I'm sure this distance will be difficult to keep next week when we visit Bhatinda.

The biryani we have is just about all right. Like always, I pay and Mitesh keeps the receipt. This is because I am in the habit of misplacing bills. He will claim the expense and then give the money to me. He claims all my expenses.

Outside Nawab, we stand next to a paan shop and light a cigarette each. Both of us smoke the same brand, Classic Milds, but our styles of smoking are different. Mitesh exhales slowly and sometimes through the nose; I blow out the smoke through a small round vent that I create by scrunching my lips sideways.

'She was so frightened,' Mitesh says, looking at the road and the rabid traffic in front of us.

'Anyone would be,' I say. 'I mean, look at us.'

'Yeah. Do you think they can sense?'

'Sense what?'

'What we intend to do? What the company intends to do?'

'The paranoid among them, perhaps.'

'With her, I felt it somehow,' Mitesh says. 'I felt a bit strange.' He changes his hold on the cigarette – two fingers now at the top, the thumb at the bottom.

'Because she was frightened?' I ask.

'She wasn't forthcoming. Even if these LOEs can't imagine the whole thing it must be clear to them that there

is something unique happening. No one has ever come from the HO to talk to them. Ever. They must chat about this amongst themselves. Maybe they have a WhatsApp group where they do this sort of thing, a community of LOEs.'

'That's possible. But is that a problem?'

'No, I guess not. Even if some of them had suspicions what could they do?'

'How about we assign them a new, arbitrary task. Some sort of silly diktat so that they gossip about HO's stupidity instead of speculating about the interviews,' I say.

'That's a good idea,' says Mitesh, 'in fact, that's a spectacular idea.'

'What will you do without me?' I say.

We laugh. Mitesh drops his cigarette stub, squishing it under his shoe just to make sure. I pull two greedy drags and then do the same. I feel a bit dyspeptic; it's the heat or the biryani. I loosen my tie a bit, take off the cufflinks, put them in my trousers' pocket, and roll up my sleeves.

We re-enter the branch at about 2:30 p.m. and find the 'Take a Deep Breath Room' occupied by a customer. 'Surrender request,' the LOE we are to interview next tells us with a sly smile. He knows the conspiratorial aspect of retaining a surrendering customer; knows that all of HO's messaging – how 'Surrenders are BAD for the customer', or how 'by stopping surrenders, we create VALUE for EVERYONE' – is dissimulation. Then there is the joy of knowing that he is on the right side of an instance of information asymmetry. The surrendering customer knows less than him, and in the well-rehearsed drama that plays

out in the ‘Take a Deep Breath Room’, the LOE is in a position of pleasurable power just like how it is a source of pleasure to us that we know more about the purpose of the interaction that we are to have with him – his name is Chandrasekhar – than he does.

For the interview, Chandrasekhar leads us into the Ops room. On one side, the room has a glass panel affixed with two round speakers in the middle and two rectangular openings at the bottom. Through the openings, sales guys and customers on the other side pass in insurance application forms, documents, cheques, cash, et cetera to the LOEs manning the counters. The LOEs’ broad job description is to check if everything passed to them is good-to-process, to punch in some identifying information in a couple of software systems, and to put any paper documents or payment instruments that they receive in their respective *outward* trays. Of course, for iSmart cases, since everything is digital, there is nothing received from anyone and nothing to be *outwarded*.

There are 552 LOEs in the company, across 224 branch locations. But what the LOEs actually do is a thing only superficially known. Over the years, as business processes have grown more complex – the addition of new distribution channels, constantly changing regulations, ever-innovative insurance frauds – the LOE role has become complex too. This means that while the general rules of their work are known, the exceptions are not; and that the exceptions have increased in number. The upshot is that every LOE today has enough leeway to act as per their own interpretation,

especially in situations about which they have received no formal guidance. In HO-speak: ‘localized rule sets have organically sprung up for managing exceptions.’ In easy-speak: ‘the LOEs have put their brains where HO didn’t.’ Of course, none of the local know-how is coded or standardized, which has led to high dependence on individuals. We know of many LOEs who have become so important to their branches that all activity ceases on days when they are on leave. For long, HO’s response to such slow seepage in control has been to be a bit generous with regards to their salary increments and bonuses, making the LOE role the best paid among the lowest-paid roles in the company (for perspective: I make twelve times an average LOE; the CEO about sixty times). The only grouse LOEs have is that their bonuses seem randomly distributed. This is simply because the HO doesn’t know how to measure LOE performance. Batting in the dark, many senior people in the HO routinely express suspicions about LOEs shirking work, something that I have seen no evidence of. The HO insecurity is real, though, germinating from a situation where the LOEs execute all the operations inside a branch, but to HO it remains a mystery as to what they do on an hour-by-hour basis. It’s not the LOEs’ fault, of course; they have made no conscious or concerted effort to bring about this situation. It’s just the way things have turned out to be over the years.

Arguably, it is for blessed codification that Mitesh and I – federal agents, so to speak – are interviewing LOEs across different branches in the country. But we have no intention

of documenting standards or making a comprehensive mega-manual. Nothing that we produce will go back to the LOEs as help. In fact, what we produce will not be used by a single LOE. That's the information asymmetry whose bright side we bask in.

Inside the Ops room now, we are joined by Vijayalaxmi and the other LOE. The two of them proceed to man the transaction counter. On the other side of the counter, a customer turns up with an address-change request. As I take out my notebook, Mitesh nudges my elbow. 'We can't do the interview here. The LOEs have to be interviewed alone,' he says, tapping at the LIFE guide.

'It's all right,' I say.

'No,' says Mitesh.

'Is there a vacant room?' I turn to ask Chandrasekhar.

'Yes, sir,' Chandrasekhar says, 'There is a training room which must be empty now.'

We pick up our stuff to move to the available room. As I close the Ops room door on my way out, I catch Vijayalaxmi turned 180 degrees on her revolving chair, looking at me. I smile at her professionally; she only blinks in response. She's curious, I guess, but then it's not every day that people from the HO visit the branch.

In the training room, we conduct the two interviews back-to-back. We learn that there are differences in how the two LOEs handle one very specific scenario: an existing female customer buying her second policy, whereby her marital status (and thus her second name) has changed in between the two purchases. A single Sheetal Gupta

becoming a married Sheetal Singh. It seems natural that we should use the new information to update our existing records, that ‘Sheetal Singh’ should be stored in our systems. The question is: when Sheetal Singh’s insurance proposal comes to the branch for receipting and our system throws up a suggestive match with Sheetal Gupta’s record, should the update be made immediately, or should Sheetal’s explicit *Consent & Confirmation* be sought? On the surface, it’s an inane, bureaucratic issue. On a larger scale, though, the accumulation of such anomalies – a difference in the way two LOEs handle the same scenario – defeat all codification efforts. It is such anomalies that we are here to find (not a mere exception, but an exception that is handled differently by different people). We realize from the interviews that while Chandrasekhar insists on this written Consent & Confirmation before receipting the fresh case, Raja, the other LOE, does not. Raja just updates the name directly making the assumption that by providing documents carrying her latest name, the woman has implicitly consented to an update of details in our records.

After we are done with the interviews – which is around 4:30 p.m. – we reach out to Veera Reddy in the BM’s cabin and deliver our goodbyes. He says he hopes that we have given the LOEs some good sense. ‘Sometimes they just arbitrarily deny salespeople,’ he complains. ‘It impacts the business.’

Mitesh, armed with the discovery of the day, is now favourably disposed to agree with anything said about the arbitrariness of LOEs. ‘Yes, Veera, we have taken notes. We will work on it.’

We have a quick tea session with Reddy after which we express our desire to beat the traffic and reach the airport early. Reddy saves our phone numbers and vows to reach out to us the next time he's in Mumbai. We leave his room and walk towards the branch exit.

On our way out I see the Ops area window from the other side. Vijayalaxmi, behind the glass now, is dealing with an impatient salesperson tapping his knuckles on the counter. She says something to him and peers into the computer screen in front of her. From the way her eyes are switching between the two halves of the screen (like a video gamer's), I deduce that she is matching the details on the digital form (on the left half of the screen) against the corresponding documents provided as images (on the right half of the screen). This step, known as *scrutiny*, is necessary before accepting the application and giving the salesperson what he wants, which is nothing but a receipt of the case – usable as proof before his boss that he brought in business during the day. Scrutiny is the step where errors of judgment and errors of oversight can happen. And scrutiny is, among others, a task that we now have the technology to automate.

We didn't discuss with Vijayalaxmi the married-woman scenario that we did with the other two LOEs. Not very *standardized* of us, I think. The contradiction makes me smile to myself. If I tell Mitesh, he will likely give me a spiel about how the same rules cannot apply to those who are managers and those who are part of the general workforce. Or he will just show me the LIFE guide. Either way, he will take the joy out of my observation.

We take the elevator down and step outside Harmony Center. I call the driver, who informs me that he is going to have to take a U-turn from further up the road to be on our side. Forced to wait, we proceed to buy cigarettes from the paan shop. As I light my cigarette, I hear my name being called in an awkward way. I look back to find it's Vijayalaxmi.

'Sir... Saransh sir,' she says.

'Yes?'

'Sir, I... Give me phone number sir... your please.'

'You want my phone number?' I look at Mitesh, who is exhaling smoke the only way he knows.

'Yes, sir.'

'Why do you want it?'

'Just, sir... I... help.'

'OK, OK.' I recite my number as she types and stores it in her phone. Then she says 'thanks' to me and walks back to the building.

'The beginning of a cross-cultural romance,' Mitesh quips.

'Fuck off,' I say, though I am seriously wondering just what a LOE might want my number for.

The car pulls up in front of us. I signal to the driver to wait till we finish our cigarettes. Once inside the car, Mitesh asks for my notebook so that he can compare our observations. To me, this exercise is overkill. But Mitesh never considers the day's work over until we have gone through the notes again and improved them if need be.

I get a call from George, our colleague from the HO, who, as it happens, is on a branch visit to Lucknow. Ankita,



another colleague, is accompanying George. I put the phone on speaker. George asks about our day. I tell him how uneventful it was, but I'm corrected by Mitesh, who details, not without delight, the anomaly we discovered in Hyderabad-1. George answers in a series of 'oh kays', after which he provides details of the anomaly that he discovered in Lucknow. I'm switched off from the conversation to really heed what he's saying. That's no problem though – there will be enough time to learn about all the anomalies.

When we reach the airport the driver lingers mutely again after helping us with our luggage. This time we show no generosity. After check-in and security, we dash towards the first bar that hovers into view. Once there, we waste no time in asking for Budweiser pints and some fries. There is a TV not very far from our table; *Terminator II* is playing on the screen. 'Such a simple story,' Mitesh says during the truck-chase sequence in which Schwarzenegger flip-cocks his shotgun multiple times. 'The future doesn't wear leather jackets, it wears cufflinks,' I say prophetically, or perhaps absent-mindedly. Mitesh reacts with a 'Huh?' After half a minute he adds, 'I'm the only one wearing them now.' This little joke is the only conversation we have in the bar.

After the third pint, Mitesh signals his desire to stop and I call for the check. We split the bill on our debit cards – the company doesn't pay for alcohol on trips. We move from the bar to the gate from where we are to board the aircraft. I need to use the toilet, so I tell Mitesh to keep a watch over my bags.

It is on my way to the toilet that it occurs to me that I

haven't checked Facebook the entire day. Once I've found an empty stall and taken my perch, so to speak, I flick open my phone to fall into the distractions that the medium offers. While looking through my feed I find something strange: five people have shared identical Facebook memories, calling for fresh outrage and grief over a news item from exactly two years ago about a three-year-old Syrian boy, drowned, his body washed up on the Turkish coast. I vaguely remember this event from when it happened as the fallout of something far too distant from my life. Out of curiosity, I click on one of the posts. There are two pictures.

The first one shows the boy's body on the beach – clothes drenched in sea-water, face against the sand, small palms looking up to the sky. His knees are bent, his hips raised. Save for the positioning of the palms, he looks like – or perhaps I now want him to look like – an overexcited child having a great day at the beach, a child who's just tripped over himself and fallen face-first on the sand. And it is as if the precise moment in which his face hit the sand has been captured by a photographer, who could very well be his father. And even though the child is hurt by the fall, he will stand up gingerly the very next second, stifle a sob, and look guiltily at his parents. And then the mother will lovingly scold him while patting the sand off his clothes. And as soon as he's clean enough the child will free himself from her grip and dash off to make his sandcastles or whatever, for it is not every day that his parents bring him to the beach.

But none of this will be true. His palms are not in front of his head, not facing down like they would have if he

had fallen – they are aligned to his lifeless torso and open upwards. The child is dead. Drowned.

The second picture shows a Turkish police officer carrying the body. Only the child's legs are visible in this one. The officer can see the child's face if he wants to, but in the photo he seems to be consciously looking away. He doesn't want to be haunted by the face, I think. It is also possible that the officer avoids the child's face because he feels guilty – guilty of being an adult in a world where a child can die the way this one has.

I read the text that accompanies the news item and learn the boy's name. Alan Kurdi. *Alan Kurdi*, I whisper, almost involuntarily. Then, in the very next moment, I realize how incredibly important an illusion of anonymity is. Because taking the child's name has changed everything. Now the name and its unknowable story are committed to my memory. Now the images are burnt in my mind even more sharply.

I blink hard, sniffle, finish my downstairs business. After I stand up, I notice something that befits nothing, least of all this moment: my company-insignia cufflinks are in the commode! They must have slipped out of my pocket when I pulled up my pants, I reason. I can't make myself pick them up, of course. So I do the only thing I can do. I flush. Two red Bs in silver ellipses swirl with shit and water and are sucked into the beyond.

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