

Thirst

THIRST

Nila closed her laptop after typing the last line of her thesis. She stretched her fingers, rolled her neck, and went to make tea. By then it was puja time at home, The house smelled of incense scent and her mother in law's song filled the air. She then prepared tea just the way she liked it, half-sweet, light, with extra cardamom and carried it up to the terrace.

Tea in hand, Nila climbed up for few minutes of peace. Below, small town life moved in rhythm, The evening breeze carried the cool and refreshing scent of neem and the sound of children arguing over cricket, and distant chimes of temple bells. From the terrace, she saw the Cauvery, calm and stirring something within her.

Fresh from her *B.Tech* and buried in *Ph.D.* research on machine design and sustainable packaging, Nila often found herself dreaming big. Watching the street, she felt both restless and alive. *The river flowed without hesitation, why shouldn't she?*

When she came back, the lamp had dimmed. Navin sat at the table, flipping through his newspaper.

"Tea again?" he asked.

"It's been a long day," she said.

As he turned a page, Nila noticed a headline about rising demand for bottled water, it caught her attention. It featured a local story about how packaged drinking water had become a daily essential in small towns that once trusted wells and handpumps.

Thirst

The article had a photo of a clear plastic bottle catching sunlight, it stayed with her longer than the headline. She recalled the bottle crates stacked at weddings, tea shops, and community events. *Water had turned from necessity to commodity.*

Later that night, she wondered, “*Why should water, of all things, belong only to the brands on billboards?*” The idea didn’t arrive as a business plan, but as a question.

She had never been someone who could stay boxed into just one path. Her marriage hadn’t interrupted her momentum, though it had rearranged her life in quieter ways. Navin was practical to the point of caution; an accountant who believed risk was something to be observed from a distance, not stepped into. He worked as a field officer for a small finance company. He believed in stability, and playing safe with dreams. According to him “*risk was something only rich people could afford.*”

The Spark

Sometimes an idea doesn’t arrive. It just stops leaving.

She started researching the basics quietly, about licensing, filtration units, bottling machines, transportation. Most of it sounded impossible for someone starting out. But impossibility had never stopped her, only uncertainty had.

She met an old mechanic at a highway repair shed. He mentioned an upcoming industrial auction on the outskirts where old machines and small bottling units that had shut down during the lockdowns were available.

“*The prices would be uncertain, and the working condition, challenging*” he said

Thirst

She went anyway.

The shed smelled of oil and rust. But she didn't see metal and dust, she saw potential. Amid old machines some decent ones were spotted. A semi-automatic sealing unit, a used conveyor belt, and a basic filtration tank —nothing glossy, slightly worn, but workable.

The money was the problem.

She heard Navin in the other room speaking on the phone to a borrower. His tone was formal and measured.

“No, sir. Extension won't cancel your interest. You have to pay something before the fifteenth.”

After some time, that night, she told Navin her idea, not like a business pitch, but with the same calm she used when discussing groceries.

He stared at her for a long moment and said only one sentence:

“You'll do it anyway, even if I say no.”

It wasn't permission. *But it wasn't rejection either.*

The next week, they visited the auction together. Navin didn't bargain or intervene, he simply stood beside her, arms folded, while she negotiated. She won the machines for less than expected. They hired a small truck, and Navin arranged the advance payment without another word.

There was no dramatic announcement, no celebration. Just a quiet acknowledgment that something had begun.

Thirst

They found a space to rent, a modest godown with old shutters and uneven floors. But when the machines were unloaded inside, the space felt less like storage and more like a heartbeat waiting for rhythm.

Nila registered the name **DELTA** and began the paperwork. She chose it not for marketing, but for the Cauvery—her first teacher. Her mother’s words echoed, “*The Cauvery never stops, even when stones block her path.*” Nila had carried that lesson always.

They started small, not out of strategy but necessity.

The initial setup could handle only *200ml* bottles, the kind people grabbed at petty shops or bought for temple visits and bus journeys. The PET bottles came from a local supplier, labels were printed with a blue font that read **DELTA Drinking Water**, and Nila personally checked every seal in the first batch.

Navin didn’t offer advice, but he showed up when it mattered. He spoke to the landlord about extending the wiring, arranged for a used generator when the power cuts returned, and found a cousin who could help with basic delivery runs. His support arrived in actions, never in words.

The first crates went to a tea stall near the bus stand. The owner, a wiry man with a towel permanently slung over his shoulder, agreed to try ten bottles “*just to see.*” By evening, nine were gone. The next day, he asked for twenty more.

A week later came their first wedding order, fifty crates for a community hall booking. Nila stood near the loading auto that morning and watched each crate go out as if it carried pieces of her breath.

Thirst

The unit took on a rhythm. The machines hummed, the water flowed, and the labels clicked. Neighbours began greeting her differently, not as “Navin’s wife” or “that Ph.D. girl,” but as an independent woman running a business.

With steady orders, the business started picking up. Two helpers joined, the walls were painted, and a new board read: ***DELTA Water – Pure. Clean. Trusted.***

Success is loud in small towns. Word of Delta travelled faster than their deliveries. Marriage halls, coaching centres, bakeries, even a small private hospital started calling directly instead of waiting for her to approach them. The 200ml bottles brought familiarity and expectation.

For the first time, she imagined expansion, not as a faraway thought, *but as a step that was already approaching.*

The Shift

Competitors were already selling one-litre bottles with bright plastic labels and glossy caps. People bought those for homes, offices, train journeys — the bigger market lived there, not in the tiny bottles that were emptied in two gulps.

When she ran the numbers, they didn’t add up. But numbers rarely scare someone who’s already stepped past doubt once.

They applied for a small business loan, and Navin didn’t object. The bank officer approved an amount that was just enough to expand but not enough to risk comfort. The one-litre bottling machine cost more than it should have, but the supplier promised maintenance.

Thirst

Soon, the godown felt cramped, crates stacked to the corners and the motor overworked. The one-litre launch was a struggle; Shops tried a few crates out of courtesy. Some returned unsold stock, and delivery boys preferred the faster-moving small bottles since “*those moved faster.*”

She cut corners where she could. But competition was a quiet predator. The branded bottles exposed that the *local tag had limits*. And rising expenses—transport, plastic, power—turned her money flow into a trickle.

Cash ran thin. Suppliers hesitated, a helper quit, and despite Navin’s efforts, their margins dried up like water in the sun.

Before the numbers failed, the land had already started warning her. The first time Nila noticed the river again, she was filled with guilt. The Cauvery, that once shimmered pristinely, was found strangled with plastic, not just anyone’s, but Delta’s crumpled bottles with the blue label she had proudly chosen herself. More bottles lay discarded and trapped in the mudbanks, some bearing labels from famous companies.

The Cauvery was no longer the river her grandparents knew, Beneath the surface of water floated scraps and fragments of plastic wrappers, bottle caps, half-crushed PET bottles, gutters overflowed after every storm, and even the fish had grown thin. What had once been a mirror of the sky had become a mirror of the town’s waste.

Every bottle that promised purity left poison behind.

Thirst

Nila saw the irony—*clean water inside, a polluted world outside*. She couldn't still call it progress, the Cauvery is patient, but nothing built against nature survives long enough to call itself success.

At the same time, she began noticing the heaps of dry, brown leftovers in the banana and tapioca fields near her area.

Farmers often burnt the stems and waste after harvest. The contrast bothered her: what the fields discarded might easily outlive plastic, if given a chance. But she did not yet know how.

Navin once remarked offhandedly, while reading a newspaper, that most plastic bottles weren't even recycled "*They're cheaper to throw than to collect,*" he said, shaking his head.

She didn't respond, but the sentence wouldn't leave her alone.

As the business struggled, she found herself watching things differently; the ayurvedic shop that had switched to paper sachets, the temple that replaced its plastic cups with steel tumblers, the fresh push by some startups to use husk and starch for biodegradable plates.

A week later, at a nearby tapioca farm, she watched women gather leftover pulp into drying mounds. It looked useless, yet when she touched it, she felt its starch and strength, something that could return to the soil instead of harming it. Maybe the river wasn't asking her to stop, but to change how she gave back.

That evening, she opened her old research notebook. Under the words *machine design*, she wrote *tapioca, bagasse, ash*, and drew a rough outline of a bottle that could vanish when its

Thirst

purpose was done. For the first time since the debts began, her mind gave way to an idea that felt lighter than loss.

But ideas don't replace debt, not yet.

And debt had now taken its place at their table.

The Fall

The calls began quietly.

First it was the bottle supplier, asking politely when the pending payment would clear. Then the transport guy who delivered the crates. Then the bank officer, whose tone flattened with every reminder. None of them were rude. But the pressure was felt.

Navin kept the ledger open on the dining table in the evenings, as if visibility itself could slow the decline. He didn't blame her, not once. *But he didn't pretend either.*

One night, long after dinner, they felt the moment. No accusations, no tears, just an understanding that the numbers did not lie.

"We have to find a way" Navin said.

The next morning, they met their trusted Chartered Accountant in his office. He was an experienced old man with calm eyes, and listened quietly as they spoke. He didn't interrupt. After he heard them thoroughly, he said *"You've built something meaningful, but right now, both of you are carrying the burden of a business that's struggling to survive."*

Thirst

*“There’s a provision under the **Insolvency and Bankruptcy Code**—Section 94. It’s made for cases like yours.”*

He proceeded, “You’re a *partnership firm*, and both of you, Navin as a *partner and guarantor* qualify under **Part III of IBC**.

Navin asked only one question: “*Will we lose the house?*”

“The filing happens before the Debt Recovery Tribunal, and once it’s done, a Resolution Professional takes over” You’ll only need to give the statements and paperwork, “*I can help you prepare those. You won’t be alone in this*” he said.

A week later, the petition was filed. The accountant took care of the details, Nila just signed where he pointed. They didn’t dwell deep on moratoriums or public notices; what mattered was that the process had begun. And law will give them a pause that lets them breathe, free from creditor’s chaos, quiet enough to restart.

The Tribunal admitted her application and, as prescribed under *Section 97*, appointed a *resolution professional* to look into their assets and liabilities and after initial meetings, she was asked to draft a *repayment plan*.

Nila kept circling back to the same image: the burning heaps in the tapioca fields, the plastic knots in the river, the half-used bottles tossed under benches at functions.

That’s when Nila spoke up.

Thirst

“*If I may...*” she said, her voice unsure but calm, “*what if we pivot to something different? Like, biodegradable water bottles. The technology exists, and we know this market needs change.*”

Under *Section 105*, the Resolution Professional proceeded drafting a repayment plan, with Nila’s inputs.

One morning, she visited a small Agri-Tech unit that processed tapioca starch for animal feed. One of the technicians mentioned, casually, that some foreign companies were experimenting with biodegradable containers using similar plant waste.

That was all she needed.

She showed her sketch of the rough model: A 200ml bottle *not made of PET plastic*, but of treated starch-based material with a thin compostable lining.

Shelf life would drop, yes. But she knew something most companies ignored: not all consumers stored water for weeks. Most of Delta’s original customers finished their bottles within hours, sometimes minutes.

The shift wasn’t just environmental, it was emotional too, a small step towards healing Cauvery. It was also economic; lower costs, local sourcing, and farmers could earn from what they once burned. Also, Delta could return to what it did best: *small, steady supply*.

Navin listened to all of it, and for the first time, he didn’t just trust her, *he believed in her*.

Thirst

He asked about the machinery changes, and by the end of the week, he was beside her, helping draft a simple revival plan focused on biodegradable bottles, local sourcing, and a clear repayment plan.

The resolution professional nodded and added her suggestion into the formal plan.

Notices were sent out for the meeting of creditors in accordance with *Sections 107*.

A creditors' meeting was scheduled in accordance with *Sections 106 to 109*.

When the day arrived, Nila sat at the end of a long table lined with people who had once trusted her.

Some glared. Some avoided her eyes. A few offered nods of tired recognition.

She didn't try to defend the past. She didn't talk about passion or failure or personal loss.

She spoke in the only language the CoC (*The Committee of Creditors*) respected — **viability**.

She presented them her design, numbers, margins, and feasibility. The resolution plan also included a *key clause*: Once the revival model reached stability and repayments began; *Navin's personal guarantee would be released*. No foreclosure on their home. No lingering liability in his name.

She laid out the plan in clear lines “*If we relaunch as a green alternative, we don't compete with brands, we bypass them.*”

Tensions simmered after she finished her proposal. A few creditors objected. But others saw something in her voice.

Thirst

After an hour of back-and-forth, the votes were cast.

The first vote: in favour.

The second: *abstained*.

The third: *against*.

The fourth: in favour.

The fifth: in favour.

For a second, nobody moved.

When the count was done, the resolution professional looked up. “*Plan approved by requisite majority, with 76% voting share*” he said. Three-fourths in value approved the plan, satisfying the threshold of *Section 111*.

Nila exhaled.

Navin let out a breath so quietly that only she noticed. He didn’t smile. But Nila saw the tension in his shoulders ease, just enough to breathe.

The final order came three weeks later. The Debt Recovery Tribunal approved the plan, making it binding on all creditors. The personal guarantee will be cleared once the structured repayment in the plan is completed.

She wasn’t debt-free, not yet.

The Return

Revival did not look like celebration. It looked like labour, and she embraced it this time.

Thirst

The filtration unit was fixed first, the sealing machine adapted for starch casings, and a local team rebuilt the line using her sketches and their skill.

The new “bottles” weren’t bottles in the traditional sense, more like compact, cup-shaped containers, designed for single use and swift consumption.

They bought tapioca and banana waste from nearby farms, that once burnt without thought. Farmers initially went from delight to gratitude, as the payments started flowing regularly.

Delta’s New label was printed on compostable paper:

And below it, in smaller letters:

Pure. Biodegradable. 200ml.

They didn’t chase supermarkets or big chain orders. They returned to where they had started —tea stalls, tuition centres, marriage halls, bus stands, clinics, and temple queues.

The places where water was not stored, but consumed.

People noticed, Tea stall owners liked that the discarded shells didn’t pile up like plastic.

Event managers liked the optics of “eco-friendly water” on their table.

Navin monitored the accounts. This time, the income wasn’t rapid, but it was stable. All their scheduled repayments were cleared without reminders.

The godown no longer needed to be bigger. It only needed to stay alive.

Thirst

Delta didn't come back as a giant, it came back as a *promise*. And this time, when the world drank from Delta, it didn't leave a scar behind, as the river no longer felt like a witness to their waste.

That night, from her terrace, she watched the Cauvery flow, it was timeless and steady. The law had helped her¹, the river had forgiven her, and she finally knew her worth lay *not in what she made but in what she saved*. And as the water moved on, *so did she...*

¹ **Author's Note:**

While this story draws inspiration from the *Insolvency and Bankruptcy Code, 2016*, the process described here—particularly the *individual insolvency proceedings before the Debt Recovery Tribunal—is a fictional interpretation*. In practice, such mechanism has not yet been operationalized. The story imagines how such framework's implementation *could offer small business owners both relief and renewal*.