

Ch 38: The Debt of Love

Jharna broke into uncontrollable sobs, her voice trembling as though her soul itself was fracturing.

“I’m going to die, Ivaan. It could happen anytime... without warning. Without medicines, living is impossible for me. Why would you want to stay with a woman like that? That’s why I said all those cruel words to you—so you would hate me, so you would stay away from me. If you hated me, maybe... maybe my death wouldn’t matter to you. I’ve already been nothing but a burden on you, Ivaan. I can’t do it anymore. I just want you to be happy. You deserve a good woman—someone strong, someone who can walk beside you. Not someone like me. Please... please just go.”

Her words poured out like broken glass, cutting both of them. She turned her face away, ready to push him from her life forever.

But before she could finish her plea, she felt something that stunned her into silence—

Ivaan’s lips pressed against hers.

Her body stiffened in shock. Her hands instinctively pushed against his chest, trying to break free. But his grip was unyielding, desperate. Slowly, her resistance faltered. The fight in her melted into trembling surrender. When she finally stilled, he pulled back—only far enough to look at her face.

Her tears streamed endlessly. With infinite tenderness, Ivaan cupped her face, wiped her cheeks, and pressed a soft kiss against her forehead.

Breaking the heavy silence, his voice came low but unshakable.

“Nothing will happen to you. We will do the surgery.”

Her eyes widened in horror. She gasped, shaking her head furiously.

“No! I don’t want surgery. You read the file, didn’t you? You know what it says.”

“Yes,” he replied, his tone stubborn, steady. “It says sixty percent survival chances.”

Her voice cracked, filled with dread.

“And forty percent chance of memory loss, paralysis, or coma! Why are you ignoring that? What if I end up paralyzed? What if I never wake from a coma? What if I lose every memory—forget you, forget everyone I love? I’d rather die than live that way.”

Ivaan pressed his fingers gently against her lips, silencing her. His eyes burned with an almost feral determination.

“Stop saying that. Nothing like that will happen. Sixty is greater than forty. We will fight, and we will win. I will find the best doctors in the world, Jharna. You will survive. I promise.”

Her frustration boiled over, raw and sharp.

“Ivaan, what good are your promises? This isn’t one of your business deals you can negotiate or control. This is life. Life doesn’t follow anyone’s rules—not yours, not mine. If the forty percent wins, if I end up broken... who will suffer the most? You. Watching me like that, helpless, would destroy you. That’s why I don’t want the surgery. One day or another, everyone has to die. If my day comes sooner... let it. I don’t care. Just go, Ivaan. Leave me.”

She shoved him away with all her strength. But he didn’t move an inch. His eyes locked on hers, unyielding, as though nothing in the world could tear him away.

And then—

His phone rang.

The shrill sound shattered the silence. Ivaan glanced at the screen. The name flashing was Amaan.

Jharna quickly snatched his phone from his hand, her voice trembling with panic.

“Listen to me—you are not going to tell anyone about me. Promise me, Ivaan!”

But Ivaan calmly pulled the phone back, his eyes dark with determination.

“You’ve already done what you wanted, Jharna. Now it’s my turn. And

this time, you can't stop me."

Without giving her a chance to argue, he answered the call.

On the other side, Amaan's voice came, steady and professional.

"Boss, I've contacted every international police station regarding—"

But Ivaan cut him off mid-sentence.

"Stop searching for Jharna."

Jharna's heart skipped a beat. Her breath caught in her throat. Was he about to expose her secret?

Confused, Amaan asked, "But why, Boss? Just yesterday you—"

"Forget what I said yesterday," Ivaan interrupted again, his voice leaving no room for argument. "Remember what I'm saying now. Stop looking for her. Instead, find me the best neurosurgeon in the world. I want the top brain specialist—no compromises."

Amaan hesitated for a second, then replied firmly, "Understood, Boss."

The call ended. Silence hung heavy in the room.

Jharna stormed up to him, her eyes burning with fury.

"What do you think you're doing, Ivaan? Just because you say something doesn't mean I'll agree. This is my life, and I will decide what happens to it—not you!"

But instead of anger, Ivaan's lips curved into a faint smile—sharp, confident, untamed.

"Maybe you've forgotten, Jharna, but I am still the same Ivaan Maurya—the man you once called the Black Beast. You didn't want to marry me, but you did, didn't you? And just like that, this surgery will happen. You will go through it."

Her heart pounded violently in her chest. Fear and anger tangled inside her as she whispered, "Don't tell me you'll blackmail me again... with Ansh's name."

Ivaan shook his head slowly, his eyes locking into hers like steel.

"No. I never use the same trick twice. But don't worry, Jharna... your

surgery will happen. Because today, we're going back to India."

Her eyes widened in disbelief, her voice rising into a gasp.

"What!"

Vertigo Office — India

In his cabin, Amaan sat on the chair, his face clouded with confusion. Just then, Aashiya walked in. She smiled warmly and leaned in to hug him, but Amaan barely reacted.

Her smile faltered. Suspicion filled her eyes.

"What happened? Did Ivaan sir say something?" she asked softly.

Amaan hesitated, then finally spoke.

"He... ordered me to stop searching for Ms. Jharna."

"What!" Aashiya gasped in shock. "But why? Did he finally accept that Jharna is... gone?"

Amaan frowned in thought. "There could be only two reasons for this.

Either Boss has given up... or he's already found her."

Aashiya's eyes lit up. "As far as I know him, he's not the kind of man who gives up. Which means—" she exclaimed, almost bouncing, "he must have found Jharna!"

"Maybe," Amaan replied cautiously.

"Not maybe," she corrected with a grin. "Yes, baby!"

But Amaan's expression remained unreadable.

Excitedly, Aashiya picked up her phone. "I should tell Meera di right away! She'll be overjoyed, and Miransh—he'll probably go crazy with happiness!"

Before she could dial, Amaan quickly snatched the phone from her hand.

"What are you doing?" she asked, confused.

"Aashiya," he said firmly, "this is only an assumption. We don't have certainty yet."

"But Amaan, we all know Ivaan sir would never back off without reason.

That can only mean one thing—he has found Jharna."

“Aashiya, think carefully,” he reasoned. “Even if that’s true, Boss would have told me directly. But he didn’t. Suppose he has found her—but since he hasn’t shared it, it means he doesn’t want anyone to know yet. Until he himself makes it public, we cannot say a word to anyone.”

Her excitement slowly faded into disappointment.

Seeing her sadness, Amaan cupped her face gently.

“Don’t be upset. Whatever Boss is doing, he’s doing with a reason. And I’m sure of one thing—Jharna ma’am will be with us very soon.”

Aashiya nodded quietly and hugged him.

After a moment, Amaan asked, “By the way, did you come here for something specific?”

“Oh!” Aashiya pulled back slightly, looking hesitant.

“Actually...” she bit her lip.

“Hm? Tell me,” Amaan encouraged.

In a low voice, she said, “My parents... want to meet you. About our marriage.”

Before he could respond, she rushed to add, “But I told them you’re busy, and that we’re not thinking about marriage right now. Still, they’re insisting on meeting you. If you don’t want to, it’s okay, I’ll tell them no.”

Amaan smiled, holding her shoulders gently.

“I’ll meet them. Just tell me the time and place, and I’ll be there.”

Her eyes widened. “Really?”

“Yes,” he said warmly. Then with a playful smile, he added, “And why don’t you want to marry right now? Are you planning to run away? If that’s the case, then I’ll have to marry you even sooner.”

Aashiya laughed and threw her arms around him. He smiled softly, running his hand through her hair as he held her close.

Jharna’s Flat — Cape Town

Ivaan stepped out of the room and found Manav waiting in the hall. Their

eyes locked, and without hesitation, Ivaan walked toward him.

Manav smirked.

“Judging by that attitude of yours, it doesn’t seem like you came here to apologize.”

“You’re right,” Ivaan replied coldly. “I came to settle a debt.”

Manav frowned. “Debt?”

“You saved Jharna’s life,” Ivaan said firmly. “That’s a favor. And Ivaan Maurya never owes anyone.”

Manav’s smirk deepened.

“So you’re here to do a deal of love in exchange?”

Ivaan gave a small, knowing smile.

“You’ll never understand my love. Anyway, I know exactly what you want.”

He stepped back a few paces and said, “Done.”

Manav’s gaze sharpened.

Ivaan continued, his voice final.

“Take it and now get out. Your role in our story ends here.”

Manav walked closer, his smile unshaken.

“Stories don’t end just because you want them to, Ivaan. Goodbye. We’ll never meet again.”

With that, he turned and walked toward the door. Ivaan’s eyes narrowed, suspicion flickering as he watched him leave.

Just then, Jharna appeared.

“Are you leaving or not?” she asked firmly.

Ivaan instantly masked his expression and turned to her.

“Yes, I’ll,” he said. “But only with you.”

Jharna exhaled a deep breath, her voice heavy with resistance.

“Ivaan, try to understand. I cannot go back to India. Swati ji—Palki’s mother—has gone away on urgent work. Until she returns, the responsibility of Palki is mine. I cannot abandon her.”

Ivaan rolled his eyes, frustration flashing across his face.

“Why do you take every child’s responsibility upon yourself? Especially this time, when your own condition isn’t stable. And that woman—what kind of mother leaves her daughter like this?”

“No mother wants to stay away from her child,” Jharna replied softly.

“Circumstances force them.”

Her voice trembled, not just for Swati but because her own heart carried the same wound. She too had been forced to leave her child behind.

For a moment, silence stretched. Ivaan studied her, then sighed.

“Fine. Then Palki comes with us.”

“What!” Jharna’s eyes widened.

Before she could protest, Ivaan cut her off.

“This discussion is over. The three of us are going back to India—and that’s final. Once her mother returns, I’ll personally bring Palki back here.”

“Iva—” Jharna tried to argue.

“Shh.” Ivaan silenced her and walked away.

Jharna’s thoughts spiraled as she stood frozen.

He won’t listen to me. That means I have to return to India. Back to those people... back to my Ansh. Ansh.

Her heart pounded wildly, fear and longing twisting within her.

Evening — Airport

Jharna sat in the waiting area, her nervousness written all over her face.

Her hands fidgeted in her lap, and her eyes kept drifting toward the boarding gate. Just then, Palki bounced over to her. Unlike Jharna, she was the only one brimming with excitement, completely enjoying the moment.

“Bestfriend, can I have your phone?” Palki asked eagerly.

Jharna frowned slightly. “Why? Do you want to talk to your mother?”

Palki shook her head quickly. “No, Mumma said she’ll call me. Since we’re going to India now, I want to click photos. And when Mumma comes back, I’ll show her everything!”

A faint, tired smile tugged at Jharna’s lips. She handed over the phone, watching Palki hop around the waiting area, clicking random pictures with childish enthusiasm. But then, while spinning around, Palki bumped straight into Ivaan.

She froze, her little eyes widening nervously.

Ivaan crouched down to her level, his sharp gaze softening. “Ice cream?” he asked with a teasing smile.

The fear instantly melted away, replaced by a bright grin. Palki nodded quickly, excitement sparkling in her eyes.

Later — On the Flight

The three of them were seated together. Palki occupied the window seat, completely lost in clicking pictures of the sky and clouds. Jharna, however, sat still, her mind drowning in the storm of emotions—the thought of facing her family again after all these years, the lies, the truths, and her hidden pain.

Meanwhile, Ivaan quietly texted Amaan.

Amaan’s reply flashed on the screen:

“Boss, I’ve contacted the best brain specialists. They’ll be waiting at Vertigo’s office tomorrow.”

Ivaan read the message and immediately locked his phone. Leaning back in his seat, he closed his eyes for a moment. But when he opened them again, his gaze landed on Jharna.

She was staring blankly ahead, completely lost in her thoughts, her expression a mixture of fear and sorrow.

Ivaan’s chest tightened.

After all the struggles, we’ve finally found each other again. I can’t afford to lose you now. Not again.

His eyes lingered on her for a long moment before he finally let them close, carrying only one thought in his heart—he wouldn't let fate take her away.

Sitara's Note

This chapter marks a turning point in Jharna and Ivaan's story. It is not just about fear of life and death, but about the choices love forces upon us.

Jharna's despair shows the fragility of the human spirit when faced with mortality, while Ivaan's stubborn determination reveals the power of love that refuses to surrender—even to fate.

Their battle is no longer just against illness, but against time, destiny, and their own fears.

Manav's silent exit, Amaan's suspicions, and Aashiya's innocent dreams weave together the parallel lives orbiting around Jharna and Ivaan.

With every page, the story edges closer to revelations and reunions—yet also to heartbreak.

This is a chapter of promises, defiance, and an unshakable bond that refuses to let go.

—Sitara Chandria