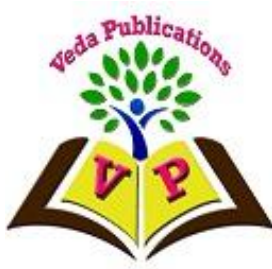
**CHARACTERIZATION IN *THE FINANCIAL EXPERT* BY R.K.NARAYAN**

Dr.K.Koteswara Rao

*(TGT (English), Jawahar Navodaya Vidyalaya, Kaluzuvvalapadu (VI) Prakasam Dt. Ap.)***ABSTRACT**

R.K. Narayan's *The Financial Expert* is a masterpiece and the setting is provided by various localities in Malgudi which appear and re-appear in the novel. Margayya is the financial expert and the central character of the novel. As H.M. Williams says, "*The Financial Expert* is a marvel of plot construction." Its five parts correspondingly represent the five acts of an Elizabethan drama. It tells the story of the rise and fall of Margayya, the financial expert. Margayya shows the 'Marg' or the way to others. He is the financial wizard and an expert in financial matters. Walsh calls Margayya, the hero of the novel, "Probably Narayan's greatest single comic creation". Margayya is a human being like us. Like a brooding philosopher, he generalizes his feelings about the role of money in life: "Money alone is important in this world. Everything else will come to us naturally if we have money in our purse."

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The Financial Expert is a speculation on the role of money in life and life's happiness. Margayya passes through many ups and down in his life only on account of his passion for money. After the death of their father, Margayya and his brother could not maintain cordial relations. So they had to set up separate homes. But drinking water well remained common property for both the brothers. His mother was a kind charitable woman. She made very effacious tooth powder but never sold it. He gave birth to his son, Balu, after a lot of *Japas* and *Poojas*. He always fulfils all the demands of Balu. It is only because of his son that he wants to earn more and more money. He also wants to give high education to his son for which he needed money. But his excessive love is responsible for spoiling the boy. Balu is also responsible for the financial ruin of his father. The novel shows Narayan's "tortuous awareness of the disjointed times."

R.K. Narayan has given his entire philosophy of money through Margayya's character and actions which lead him nowhere. Margayya is of the view that "people can do anything for money. Money was man's greatest need like air or food. People went to horrifying lengths for its sake". *The Financial Expert*, p.28) Hence Margayya is enchanted with "the power and dynamism of money, its capacity to make people do all kinds of deeds". Margayya doesn't believe in the rule that the acquisition of wealth is no longer the driving force in a man's life. He never gives a thought to the idea that an individual should work to better himself and the rest of humanity. He rationalizes his philosophy of money; for him money is "something to accumulate and not to be spent". His wife needs a servant to help in domestic work. But her demand is humorously evaded by Margayya and he replies, "Why should we burden ourselves with a servant when we are like a couple of newlyweds?" (p.147) He doesn't even think that the property he has been acquiring is to be used to maintain the household, and it has a crucial role in the art of managing the household, with all the amenities required by the members of a family. Most of the Narayan's characters are firmly rooted in the Indian social customs and belief in the spirit of Hinduism. C.D. Narasimhaiah with a sarcastic

sharpness tells, "A Hindu man drinks religiously, sleeps religiously."

What makes *The Financial Expert* a work of art is the character of Margayya. Margayya knows the power of wealth. As the poet Bhartrhari, writing in the seventh century said, "He who has wealth is well-born, learned, pious, a good judge of men: he alone is worth listening and looking at. All the virtues attach themselves to gold". Margayya is fascinated by the mystery of the money. How does Rs.120/- become such a huge amount in the course of a few years? It combines within itself the mystery of birth and multiplication. In spite of all the wealth he acquires, his life is as it was when he was a man of moderate means. He does not live in luxury, and has no idea of leaving the cramped house in which he lives. He dislikes showing off, does not go for elaborate furniture: "It was not necessary to have anything more than a box for carrying on business soundly"; "We went only to squat on the floor". He has no use for a calling bell; the best way to call was to shout and to keep shouting till the boy's ear drums spilt and he came running. All this linking calling bell stuff was a waste of time. "You are not a Shepherd playing on a flute calling back your flock".

Even though he can afford to buy a higher class train ticket, Margayya travels only in third class with all the inconvenience this entails, and when the booking clerk asks him what ticket he should issue, he is indignant, "I am not travelling in a saloon, if there is a fourth class". (p. 162) The relationship between Margayya and his brothers highlights the bonds of an Indian family. On the other hand, division of the ancestral home by putting a well right across the old house makes the brothers on either side of wall cramped, unhappy and bitter. The well in the middle cannot be partitioned and serves both families. The sisters-in-law cannot bear each other and iron has entered the souls of the brothers as well. But on all important occasions, the relationship has to be maintained. When Balu is admitted to his school, there has to be a ceremony for which brothers and sisters-in-law are formally invited. They are present for the boy's ceremony and are forbidden to light a fire in their house and they take their meals with Margayya and his wife, which is truly an Indian tradition. Narayan's characters represent a



feeling of warmth. No two individuals are thoroughly similar in real life. Srinivasa Iyengar views "Narayan's first three or four novels are novels of Malgudi. The later novels beginning with Mr. Sampath are but novels located in Malgudi. The loss of intensity is as real as gain in extension and variety."

When a letter comes to Margayya that Balu is dead, the brother and sister-in-law turn up promptly and take charge of the situation. A crisis of that kind is a godsend to relatives. Margayya is worried lest advantage should be taken of his bereavement and his brother should gravitate nearer to him. He wished to tell him then and there: "don't let them be an excuse to change our present relationship". R.K. Narayan has deliberately mentioned the open drain twice, in the novel, carrying in its bosom all the filth of the town. It is symbolic of the filth and account book is thrown into it by Balu. Later on this very drain gobbles up beyond recovery the torn bits of Balu's school-report. "To tear off all the filth of the town are large enough to take into their bosom every unwanted thing, and so filthy are they that once something has fallen into them, one would not like to plunge one's hand and secure the property however valuable. When Dr. Pal is assaulted by Margayya, and the assault takes the form of a 'shoe-beating', another Indian idiom comes into prominence. Of all forms of beating this is the most insulting. It would be bothersome for a European to unlace his shoe or remove his boot and use it as an instrument of punishment; but a sandal can be easily slipped off and used in place of a cane or club.

The moment Balu gets back home the position acquired by Margayya's brother's family as helpers disappears. "It was a relationship essentially thriving on a crisis". (p. 175) The brother's wife grinds her teeth at the 'ingratitude' she meets with, although the brother himself knows and says that the benefits are not all on one side. 'Even if the house is on the fire let us not go near them again,' says his wife. But the financial crisis occurs; the brother is there again to help. This time it is Margayya who sends for him and asks him to take charge asking him what can be done in the situation. The brother does this with the help of a lawyer.

Margayya is a helpless witness to the freaks of his fate and he accepts his down fall. Like Margayya all men are utterly helpless in the materialistic world. The new civilization has not spared even Malgudi. The town witnesses a change in man's attitude. Materialistic civilization has a demoralizing effect on Indian social life. People have sold out their souls and do not hesitate to make money out of collections for the disposals of unclaimed dead body. R.K. Narayan writes, "They even haggled with the grave diggers and were left with so much money at the end of it all day they drank and made merry for three or four days and gave up temporarily their normal jobs". (p. 28) R.K. Narayan also shoots an arrow of satire at the corrupt politicians of the day who make pre-election promises without any intention of fulfilling them. In Malgudi also we can see the unscrupulous politicians making such promises. The gutter was as wide as channel. Once in a while, especially before the elections, the municipal officials came down and walked along the edge seeing in to its dark currents and saying something among themselves as to its being a problem and so on. But they left it and never returned until the next elections when they saw any one inspecting the drain it was a stock cynicism with the people to say: "They are looking for election votes there". (p. 41)

On reaching Madras he takes Margayya to the rich mad man who is another mysterious and enigmatic character in the novel. This mad man lives in a spacious house called 'The House of Enlightenment'. He secures employment for those who come to seek his help. He also writes post cards daily, giving false news to the relatives about the death of someone or the other. He keeps a record of addresses of all those to come to him. However, his staff members do not actually post the cards he writes. But accidentally the post card regarding Balu was posted. To every question that is put to him he replies that he would reply only when God permits him to do so. Margayya and the police officer are able to trace out Balu at a cinema hall engaged in publicity. Both the police officer and the mad man do not appear again in the novel. But they play important roles in the career of the hero. Their appearances take away a little from the realm of the



novel and impart to it the character of the Indian fable which is more often than not a mixture of realism and fantasy.

R.K. Narayan has a photographic eye for an object; he looks at an object as if through a magnifying glass and catches it in its various tones. Narayan is good at depicting children as innocent, devoid of all complexities of character. All his novels have the playing, giggling and mischief-making children like Balu in *The Financial Expert*. The children win our hearts as the novelist puts himself into their personalities, understands them fully and delineates them exquisitely. Balu dances over the ink spoiled pages of his father's ledger, insists on taming an elephant or a pepper-mint and shows his utter failure to understand serious matters. Narayan tries to understand the children with his attitude. He knows their likes and dislikes, their resentment over being discriminated against and their hatred for discipline. Some say that Narayan succeeds where child psychologists fail because he knows how to enter their world. As a writer Narayan says elsewhere "I must be absolutely certain about the psychology of the character. I know Tamil and Kannada speaking people most. I know their background. I know how their kids work and almost as if happening to me. I know how exactly what will happen to them in certain circumstances I know how they will react."

Dr. Pal is bit of an eccentric, and the wealthy man in *"The House of Enlightenment"* (p.167) in Madras who holds court, thinks of himself as an emissary of the god of death and writes letters all round to various people telling them that their near and dear ones are dead, is even more eccentric. There is plenty of humor in the novel, much that is deliberately bizarre and also through it all, a tinge of sadness. Dr. Pal calls himself a psychologist, a sociologist, a sexologist and a journalist and his mission in life is to make others happy. Nothing is known about his past. We do not know from where he comes and what he had been doing so far. On the banks of the river Sarayu he has a make-shift hut to which he comes occasionally for these. He can think and write undisturbed. He is an eccentric and enigmatic character whose doings are difficult to understand. He has already written a book entitled *'Bed Life'*, his purpose being to save the people by

making them lead a happier life. He sells the book to Margayya for the money which he has in the pocket at the bank. Margayya got the book quite cheap, gets it published under the title *'Domestic Harmony'* and earns quite a fortune by its sale. We fail to understand as to why Dr. Pal sold it to Margayya. He is a shrewd man, he could also have got it printed himself, but he does not do so. His behavior is strange and difficult to understand. One day Margayya finds Balu returning home late in the night, drunk and in the company of Dr. Pal and some women of loose character, he loses all self-control and gives him a good thrashing. Here he appears to be a rake, a libertine, and not an intellectual as he claimed himself to be. Dr. Pal now turns into an enemy of Margayya and brings about his total ruin.

Another such mysterious, enigmatic character in the novel is the priest, under whose guidance Margayya performs the *Pooja* to win the favour of Goddess Lakshmi. His ways are also mysterious. Margayya performs the *Pooja* strictly as enjoined by this priest. He is afraid of the curse the mysterious priest may pronounce on him, if he disobeys any of his instructions. After *Pooja* Margayya searches for the priest but he is unable to meet him. We are only told that the priest had gone on long pilgrimage and another priest has taken his place in the temple. The priest never again enters in the life of Margayya. His appearance and exit are equally enigmatic and strange. We come across such priests in our surroundings in our day-to-day life to pull us out of our materialistic problems which is quite natural in India.

Equally mysterious is the Police Inspector whom Margayya meets in the train on his way to Madras. It is difficult to understand, why, without any rhyme or reason he becomes so kind, friendly, and co-operative to Margayya. We may also see many strange people while we are travelling in Indian trains and many maintain temporary or persistent relations. Certainly one may have such experiences in one way or another. He promises to do his best to find out Balu and assures Margayya that his son is not dead. He examines the stamping on the post card that Margayya received and finds out the locality from which it was posted. He tells Margayya that a rich man lived in that part of Madras, and he used to post



such false letters. Balu would certainly be traced there.

Thus in Narayan's novels there usually appear some odd and enigmatic characters frequently. This technique of narration is Indian as noted in his novels. *The Financial Expert* is a blend of traditional elements of Indian fable, and the realism of the modern novel. His characters speak at a basic level and need attention from his audience. Narayan certainly entertains but the laughter he evokes is not recorded laughter but the genuine, the effortless laughter. And like the traditional story-teller Narayan instructs in a mild general way. In *The Financial Expert* there is a detailed account of mythological stories regarding the Goddesses Saraswathi and Lakshmi. According to Paul Varghese,

"Narayan's is the simplest form of prose fiction; it consists of the story which records a succession of events. There is no separation between character and plot, both are inseparably knit together. The qualities the novelist attributes to his characters determine the action and the action in turn progressively changes the characters and thus the story is carried forward to the end. Narayan's purpose is to entertain, to amuse his readers by telling them an interesting story which does not necessitate any great effort on their part. He does not preach or moralize, though there is an analysis of human feelings, emotions and motives, there is no probing into subconscious and the unconscious as is the case with the modern novelist. In short, Narayan is a story-teller in the Indian tradition nothing less and seldom more". (Paul Varghese)

Narayan's Indianness is further seen in various other ways. He has a great regard for family ties and pieties of the home and the family. Human relationships, particularly domestic relationships, occupy a central place in his novels. If the accepted norms are violated, the order is disturbed; the order is restored, and normalcy established once again as a result of the influence of the family. This stress on the role of the family shows his Indianness. This is clearly seen in *The Financial Expert* and his other novels. There are a number of housewives in his novels, who bear the tyranny of their husbands, passively and meekly. They are all typical Indian wives.

In *The Financial Expert* both Meenakshi and Brinda are typical Indian wives. As an Indian mother Meenakshi bears all the pain of Balu when he runs away to Madras and on his return she enjoys a lot. This reveals the affection of an Indian mother, a trait already explained in different novels through different characters. Brinda, as an affectionate wife, always thinks of her husband's welfare and brings out the problem that lies in his character to his father's notice and plays a vital role in restoring the normalcy of the family. This also reveals the greatness of an Indian wife as vividly portrayed by Narayan in *The Financial Expert* and in his other novels. His Indianness is further seen in the introduction of much that is fantastic but which is credible in the Indian context. Many popular superstitions, rituals and beliefs are frequently exploited. Sadhus, Sanyasis and Priests are ever-recurring characters. Communication with the spirit of the dead, undertaking of a fast to please a God or Goddess to win some favour are other relevant examples. Thus in *The Financial Expert*, Margayya performs *Pooja* to win the favour of Goddess Lakshmi as suggested by the priest.

However, there is no obtrusive morality or didacticism as is frequent with Indian story-tellers. This does not mean that Narayan has no message to convey. There is a moral message but it is not obtrusive and has to be inferred by the readers themselves. Thus the message conveyed through *The Financial Expert* is that human relationships are more important than money and excessive craze for worldly wealth is futile. It does not increase the happiness of life in any way. In this novel we also get interesting glimpses of Indian social and political life and the extreme poverty and ignorance of the Indian masses. In *The Financial Expert* we get a view of crowded trains, hills and forests, rivers, rituals and temples, and *Japa* and *Pooja*, horoscope matching at the time of wedding, temple priests, Indian myths and legends, Indian domestic life as part of which Margayya wears a dhoti. His wife is the type of suffering Indian woman. The Banyan tree under which Margayya carries on his business is an Indian phenomenon, the theatre-actresses, gambling etc. add to the Indianness of novel. Thus the novel shows that R.K.Narayan is an Indian novelist through and through. Indianness is a living and breathing entity of



his novels and every Indian has been presented, in his fiction.

At the end of the novel the wheel had come to a full circle for Margayya. He returns to the same position, where he had been in the very beginning of the novel. He is a poor man once again but he feels relaxed and at ease. Balu's child is now the object of his affection. He likes to play with him. Without the child, life in that house would have been too dull for him. The financial expert is now a broken down old man. All his shrewdness as a banker had come to nothing. His wealth had all ended in smoke. In the beginning Margayya's financial success makes him arrogant and proud. When he did not have enough money, he suffered from inferiority complex. When Arul Doss, the head peon in the co-operative bank comes to him, and tells him that the secretary of the bank had called him, Margayya arrogantly says to Arul Doss,

"Do they pay me to appear before them whom when they want me?"

"I don't know", said this very loyal. "He told me tell you. The secretary is no ordinary person, you know," he added.

"He receives a salary of over five hundred rupees a month, an amount which you and I will probably not see after a hundred years of service."

Now Margayya's blood was stirred. Margayya felt that the world treated him with contempt because he had no money.

He said to Arul Doss: "Arul Doss, I don't know about you; you can speak for yourself. But you need not speak for me. You may not see a hundred rupees even after a hundred years of service, but I think I shall do so very soon- and who knows, if your secretary seeks any improvement of his position, he can come to me".

As Arul Doss turned to go Margayya called out, 'look here, Arul Doss'.

"Tell your secretary that if he is a secretary, I'm really the proprietor of a bank, and that he can come here and meet if he has any business...."

"Shall I repeat those very words?" Arul Doss asked.

"Absolutely," Margayya said. "And another thing, if you find yourself thrown out there, you can come to me for a job. I like you. You seem to be a

hard-working, loyal fellow. (The Financial Expert, p. 14-15)

This aspect shows his self-confidence. Afterwards, when he becomes rich, he develops superiority complex. Because of his arrogance and pride he is not able to have good relations with his brother and sister-in-law. He even wants to see his brother's family without allowing them to draw water by closing the well to them. It shows his superiority complex which in due course is rectified.

Margayya is not a highly educated man but he has practical wisdom. He also has profound self-confidence. He can talk with confidence even on matters he does not know well. He does not betray his ignorance, when he goes to Madan Lal the proprietor of the Golden Printers, talks as if he knows everything about this business of publication, though in reality he had no knowledge of it. We also come across people of similar nature in our surroundings now-a-days also. It is the experience of everybody in the Indian context. Though Margayya loves his wife, he shows no regard for her wishes or her comfort. As a result, the poor woman, like any Indian woman, suffers a lot, silently, without any complaint and murmur. Margayya is a rounded three dimensional figure who comes to life in the pages of the novel and as H.M. William says,

"Margayya is one of the most touching and loveable of all Narayan's frustrated and baffled characters, human to a fault in his combination of religious devotion, with hard-headed financial skill, and with hopeless love, for his prodigal son Balu." (H.M. Williams)

Graham Greene commented that

"Margayya, the sad ambitious absurd financial expert, is perhaps the most engaging of all Narayan's characters. In his ambitions for his boy, his huge dreams, his unintended villainies and his small vanities, his domestic tenderness, he has the hidden poetry and the unrecognized pathos we so often find in Chekhov's character". (Graham Greene)

Margayya tries his best to educate Balu, his affectionate son. When Balu is admitted to the Town Elementary School, Margayya makes an occasion of



it. The description of the procession is given in these words by the novelist:

“.....the traffic was held up for half an hour when Balu’s procession passed. Balu sat, in the car, the top of his head shaved, with diamond sparkling on his ear lobes and Rose garland round his neck, with four of his thickest friends sitting by his side. Margayya walked in front of the car and he invited a few citizens to go along with him in the procession.” (The Financial Expert, p.105)

This reveals Margayya’s ambition as an Indian father to provide good education to his child for his bright future. And this also shows his lavishness for such an occasion which will be considered as a casual ceremony.

When Balu comes home after his escape for the first time he is shocked to see the wretched plight of his son. Here after he would be free to do what he liked. His activities are described in these lines by the novelist.

“Balu devoted himself to the art of cultivating leisure. He was never in a hurry to get out of bed. At about nine o’ clock, his father came to his bedside and in general reminded him; had you not better getup before the coffee gets too stale? Balu drank his morning coffee, demanded some Tiffin, dressed himself and left the house. He returned home at about one o’ clock and sat down to his lunch. His mother waited for him interminably. He came home any time after one. Sometimes he came home very late”. (The Financial Expert, p. 179)

Thus we can see that Balu is a totally pampered and spoiled son of the over affection of their parents. Such examples can also be seen here and there in the Indian setup. When Balu fails in the exam, Margayya says “you are not a son of mine. I cannot tolerate a son who brings such disgrace to the family”. Balu replies “don’t talk nonsense father”. (p. 138) He does not feel ashamed. Later on, he goes to Margayya and asks to give him his share of the ancestral property. He is even ready for a physical fight with his father. Thus Balu is responsible for

ruining Margayya, his father. Balu is well contrasted with his father. While his father works hard and is devoted to the art of earning money, Balu is devoted to the art of cultivating the leisure. On the one hand, Margayya is busy in earning money, on the other hand, Balu remains busy in spending that money in gambling, drinking and enjoying the company of women of loose character. He does nothing to earn his own living, nor does he help his father in his business. This reveals that Balu is not bold and determined like his father.

Meenakshi is the wife of Margayya, the financial expert. She is a domesticated Indian wife. She loves her son Balu more than her husband. When Balu disappears from home she sheds tears constantly and asks her husband to go out in search of Balu. To some extent, it is her excessive love of Balu that has spoiled the boy. But she alone is not responsible for this. Both Margayya and his wife are responsible for spoiling Balu, but Meenakshi like most of the Indian women blames her husband for having spoiled. In the very beginning of the novel, when she has gone to a neighbouring shop, Balu burns his finger by his own mischief by touching a burning lamp. He lets out a shriek, she hears it and comes rushing into the house. When she sees the burnt finger of the child, she blames Margayya for the calamity. She says that it was his duty to look after the child in her absence. But he did not do so. This reveals her love for Balu and as pointed out earlier, an Indian mother loves her son more than she loves her husband. She is a simple woman. She has no lust for money. Meenakshi does not think money to be the most important thing in this world as Margayya thought. She is not an educated woman like any Indian woman of early days of Indian independence but even then she is wiser than Margayya in many ways. Many times she gives good advice to her husband. Margayya speaks rudely to Arul Doss, the peon but when he tells this episode to Meenakshi, she says: “you should not have been so rude to Arul Doss. You should not have said that you’d employ him, if he needed a job. That’s not the way to speak to people like him”. (p.21) This reveals her gentle and soft nature of an Indian woman. Meenakshi is a contended house wife both in poverty and prosperity.



When Margayya was poor he suffered from inferiority complex, and when he became rich, he suffered from superiority complex and became proud and arrogant, not showing stability, representing such qualities in many Indian men. But this is not the case with Meenakshi. When Margayya becomes prosperous, she does not show off her wealth by dressing rich and wearing ornaments and in this she differs from majority of the Indian women who wish to lead a luxurious life as and when the occasion arises. This also shows her contentment like a woman of Puranic age, and as a devoted wife. Her husband often scolds her but even then she remains calm and silent. She suffers the insults of husband, but she tolerates everything. Meenakshi never employs any servant and continues to do all the house hold work herself. This shows herself discipline and self-service, self-effacing and self-sacrificing. No doubt Meenakshi is an orthodox Hindu wife, like any Indian woman she is superstitious, and believes in *Pooja* and *Japa*. When Margayya prepares for the worship of the Goddess Lakshmi, she helps him as much as she can. She is also full of jealousies and prejudices like most of the Indian women. She does not like her brother-in-law or her sister-in-law, who are their next door neighbours. In short, Meenakshi is a typical, homely, Indian house wife whose field of activity is strictly restricted to the four walls of her house. It is true that Margayya would never have been able to achieve so much without such a co-operative and obedient wife.

Thus, *The Financial Expert* narrates the story of Margayya, a financier. As his name indicates he 'shows the way' for illiterate, poor peasants to draw loans from the bank and from each other. To him "money alone is important in this world. Everything else will come to us naturally if we have money in our purse". (p.21) In his view "if money was absent men came near beasts". Margayya often reflected on the power of money:

"People did anything for money. Money was man's greatest need like air or food. People went to horrifying lengths for its sake, like collecting rent on a dead body-it left him admiring the power and dynamism of money, its capacity to make people do strange deeds". (The Financial Expert, p.28)

Obsessed with the thought of money, Margayya falls victim to its overbearing influence. "His immediate concern was to attain material benefits, such as unlimited affluence foreign studies for Balu, his only son, his possible marriage with a Judge's daughter and the realization of the next generation of aristocrats" (p.29) in his family, filled his mind night and day. His only salvation lay in acquiring the riches he coveted. The best way to fulfill his desire, he presumed, would be to consult the temple priest. The atmosphere in the temple on that late evening swayed his mind towards the mysterious and awesome superiority of the Gods and Goddesses of his culture. Millign aptly points out that "People thoroughly influenced by the society in which they have grown up. The complicated network made out of the consequences of individual decisions becomes a map of the moral attitudes of a society".

Today anywhere in India we come across people like, Margayya, as many as possible, who always run after money. These tales from the Hindu mythology, the teachings of *The Bhagavadgita*, and the austere religious practices and beliefs their ordained add Indianness to the fictional art of R.K. Narayan. Margayya requests the priest, "I want to acquire wealth. Can you show me a way? I will do anything you suggest". (p.36) This attitude of Margayya is a fine example of the human tendency of becoming desperate to realize one's ambitions, often overlooking the adverse effects in pursuing them. At last as Indian philosophy is considered, Narayan tries to reconstruct the often observed pattern in reality that material assets are of no use. If the basic integrity and sympathy are lost, if one's attitude is gaining riches is selfish and singular. This suggests the eternal truth that the will and destiny of an individual are inextricable. It is the individual, whether it is Malgudi or any part of India, who is ultimately responsible for his fate and that, is the case of Margayya.

An American critic wrote in *New York Herald Tribune*, "A new novel by R.K. Narayan is always an occasion for rejoicing". It is a measure of R.K. Narayan's creative power that he has described the Indian people and the Indian way of life with success without trying to moralize or philosophize. As a traditionalist Narayan described the Indianness in the



novel *The Financial Expert*. Margayya's rags-to-riches story brings forth the rich imagery of Indian life with the absorbing details and vivid storytelling that are Narayan's trademarks. "The hardest of all things for a novelist to communicate is the extraordinary ordinariness of most human happiness..... Jane Austen, Soseki, Chekhov: a few bring it off. Narayan is one of them."—Francis King, *Spectator*. Narayan has succeeded on this count in the novel *The Financial Expert*.

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