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¹ The Significance of Materialism in Margayya's Inauthenticity in ² R.K. Narayan's The Financial Expert

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⁶ **Abstract**

⁷ This article explores the significance of materialism in depicting the theme of inauthenticity in
⁸ R.K. Narayan's novel, The Financial Expert. Focusing on the character of Margayya, a
⁹ financial expert driven by the pursuit of wealth, the article delves into the consequences of
¹⁰ materialistic tendencies on personal identity, relationships, and authenticity. Through a
¹¹ detailed analysis of Margayya's journey, this article sheds light on the complex interplay
¹² between materialism and inauthenticity, offering valuable insights into the human condition
¹³ and societal values.

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¹⁵ **Index terms**— materialism, inauthenticity, the financial expert, personal identity, relationships.

¹⁶ **1 Introduction**

¹⁷ The Financial Expert was initially published in 1952 in England. It is widely recognized as one of R.K. Narayan's
¹⁸ notable achievements in Indo-Anglian Fiction. The narrative revolves around the ascent and downfall of
¹⁹ Margayya, an esteemed moneylender in the fictional town of Malgudi. Margayya, a multi-faceted and captivating
²⁰ character, has a talent for perplexing moneyrelated dealings that are necessary to Indian society. His insatiable
²¹ desire to accumulate wealth consumes him, rendering his other commitments insincere. The novel is structured
²² into five sections.

²³ Margayya lacks a surname or initials. This name was bestowed upon him by his admirers due to his ability
²⁴ to guide those in financial distress, earning him the title of "Path Finder." At the outset of the novel, Margayya
²⁵ advises the people of Malgudi on obtaining loans from the Co-operative Bank. However, his career as a financier
²⁶ is abruptly curtailed when he clashes with the Bank Secretary and when his son Balu carelessly discards his
²⁷ account book into a drain. Nevertheless, through fun events, Margayya amasses wealth and returns to his role as
²⁸ a financial wizard. However, his ignorance of the potential harm and his accumulated wealth can bring exposes
²⁹ him to risks. Ultimately, his pursuit of Money proves inauthentic, and he finds himself back where he started.

³⁰ Within the story, Margayya's familial connections prove to be lacking in authenticity. Similarly, his business
³¹ and social engagements also lack genuine depth. However, the most profound absence of authenticity lies in
³² Margayya's relentless pursuit and obsession with amassing more incredible wealth. While he gains success as a
³³ financial expert in the middle of the novel, ultimately, he finds himself back in the same position at the end of
³⁴ the novel. The Financial Expert is a compelling work that delves into the theme of materialism and its profound
³⁵ impact on the protagonist, Margayya. The text offers an extensive exploration of the consequences of relentlessly
³⁶ pursuing personal identity, relationships, and the quest for true fulfillment. This article seeks to delve into the
³⁷ meaning of materialism by depicting Margayya's inauthenticity and analyzing the far-reaching effects it has on
³⁸ his life.

³⁹ Narayan presents Margayya as a complex character driven by an insatiable desire for wealth and financial
⁴⁰ success. He is a man who dedicates his life to the pursuit of material gain, embodying the relentless ambition and
⁴¹ single-minded focus often associated with the materialistic mindset. Margayya's journey becomes a microcosm
⁴² of the broader societal emphasis on material wealth and its consequences for personal authenticity.

⁴³ By closely examining Margayya's relentless pursuit of wealth, we can uncover the deeper layers of meaning
⁴⁴ within the narrative. His preoccupation with financial gain leads him to inauthenticity, as he becomes
⁴⁵ disconnected from his true self and succumbs to the allure of material possessions.

3 DISCUSSION

46 Furthermore, the consequences of Margayya's materialistic pursuits extend beyond his identity and seep into
47 his relationships. His financial ambitions trump his relationships with others. His pursuit of wealth precedes
48 meaningful human interactions, leading to strained relationships with his family and a sense of isolation. The novel
49 presents a cautionary tale about the potential erosion of genuine human connection in the face of materialism,
50 emphasizing the importance of authentic relationships over material possessions.

51 2 II.

52 3 Discussion

53 In R.K. Narayan's novel, The Financial Expert, the character of Margayya is propelled by an unwavering pursuit
54 of material wealth. His relentless ambition and desire for financial success become the driving forces behind his
55 decisions and actions. By examining Margayya's motivations, we can uncover the significance of materialism in
56 his life and its impact on his character development. His search for wealth is motivated by his desire for power
57 and prestige, which indicates that materialism plays an important role in his single-minded determination to
58 accumulate wealth, often at the expense of other aspects of his life. In today's India, we come across many
59 Margayya-like individuals who are constantly in search of wealth. R.K. Narayan's fictional art gains an essence
60 of Indianess by including tales from Hindu mythology, teachings from The Bhagavadgita, and the incorporation
61 of austere religious practices and beliefs. Margayya, like others, approaches the priest to make a request. "I
62 want to acquire wealth. Can you show me a way? I will do anything you suggest" (Narayan 29). The novelist
63 highlights Margayya's unwavering focus on material wealth and the associated symbols of success.

64 Novel's outset, Margayya's obsession with wealth is evident. He views money as the ultimate measure of
65 success and believes that it holds the key to his happiness and social acceptance. His financial aspirations are
66 fueled by a deep-rooted desire to escape poverty and gain a position of power and influence. Margayya sees
67 wealth as the means to secure a better life for himself and his family, and he is determined to rise above his
68 humble beginnings.

69 Margayya's pursuit of wealth is driven by practical considerations and a desire for recognition and validation.
70 He craves the admiration and respect that come with financial success, and he sees material possessions as a
71 means of elevating his social status. This need for external validation leads to relentless wealth accumulation,
72 often at the expense of relationships and personal well-being.

73 Throughout the novel, Margayya employs various strategies to achieve his financial goals. He becomes a
74 cunning and intelligent moneylender, exploiting the vulnerabilities of others for his gain. He uses his knowledge
75 of human psychology and economic manipulation to get the most out of his customers. Margayya's determination
76 to accumulate wealth blinds him to the ethical implications of his actions and their negative consequences for
77 those around him. It demonstrates his willingness to prioritize material gain over ethical considerations, further
78 emphasizing the significance of materialism in his character. Margayya's actions reflect a lack of authenticity
79 and a disregard for genuine human connections, as he sees individuals primarily as tools to further his financial
80 ambitions.

81 However, Margayya's pursuit of wealth is not without its consequences. As he becomes increasingly consumed
82 by his ambition, he begins to lose touch with his humanity. The accumulation of material possessions comes at
83 the expense of his relationships and his sense of authenticity. He becomes detached from his family, neglecting
84 their emotional needs in favor of financial gain. His preoccupation with wealth creates a void within him, leading
85 to a sense of hollowness and a lack of fulfillment.

86 Narayan skillfully portrays the consequences of Margayya's materialistic pursuits through vivid and poignant
87 scenes. For instance, Margayya's grand mansion, filled with opulent furnishings and great possessions, symbolizes
88 his emptiness and isolation. Despite his financial success, he experiences a sense of inner emptiness and
89 dissatisfaction. It suggests that material wealth alone is insufficient to provide true fulfillment and suggests
90 the inauthenticity that arises from an excessive focus on worldly desires. Margayya's inability to find genuine
91 satisfaction in his wealth accumulation underscores the detrimental consequences of his materialistic mindset.

92 Margayya's interaction with Arul Doss, the Cooperative Bank's peon, is characterized by difficulties and lacks
93 authenticity. Arul Doss relays the message that the Bank Secretary wishes to meet with Margayya. However,
94 Margayya is displeased with being summoned through a peon and asserts that he is not subordinate to anyone.
95 The author remarks on the situation: "Tell your Secretary that if he is a Secretary, I am really the proprietor of
96 a bank and that he can come here and meet me if he has any business—" (Narayan 12).

97 Margayya shows impolite behavior towards Arul Doss, which has a negative impact on his relationship with the
98 Bank's secretary. The Secretary arrives and forcefully takes application forms from Margayya's box. Margayya
99 protests, asserting that the Secretary cannot interfere with his belongings. In response to Arul Doss's warning of
100 potential police involvement, Margayya mutters angrily under his breath: "Stop your nonsense, you earth-worm!
101 Things have come to this, have they, when every earth-worm pretends that it is a cobra and tries to sway
102 its ... I will nip off your head as well as your tail, if you start any of your tricks with me. Take care. Get out of
103 my way" (Narayan 15).

104 The Secretary informs Margayya that since he is not a shareholder, he cannot possess application forms.
105 Margayya, asserting his significance, claims to have a role beyond that of a mere shareholder. In response, the
106 Secretary issues a warning to Margayya: "Nonsense. Don't make false statements. You will get into trouble.

107 Reports have come to me of your activities. Here is my warning. If you are seen here again, you will find yourself
108 in prison. Go—" (Narayan 15). This event brings to mind Margayya that money is very important in life. He ties
109 his insult by the secretary to his impoverished condition and develops a grid for money after that. As a result,
110 his subsequent endeavors are influenced and driven by this insatiable craving for money.

111 Margayya's journey toward materialism begins with the belief that financial success equates to personal worth
112 and validation. As a result, his identity becomes closely intertwined with his wealth accumulation. He adopts a
113 materialistic worldview that prioritizes external markers of success, such as extravagant possessions, social status,
114 and power. Margayya's self-worth Global Journal of Human Social Science- Year 2023 () A

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116 developing his motives and aspirations. It exemplifies becomes contingent upon attaining these symbols of
117 wealth, and he measures his value based on his material achievements rather than on his intrinsic qualities or
118 relationships.

119 The pursuit of material possessions exerts a profound influence on Margayya's choices and behaviors. He
120 becomes consumed by the desire for financial prosperity, often resorting to evil means to achieve his goals. His
121 obsession with wealth closes his eyes to the ethical implications of his actions, causing him to exploit others and
122 compromise his integrity. In his quest for material gain, Margayya loses sight of his authentic self, becoming a
123 mere reflection of societal expectations and worldly aspirations.

124 As Margayya's materialistic desires intensify, his identity becomes increasingly fragmented and inauthentic. He
125 adopts a facade of success and prosperity to mask his inner emptiness, projecting an image of wealth and influence
126 to gain societal acceptance. However, this false persona disconnects Margayya's true self and the external image
127 he presents to the world. He becomes trapped in a cycle of inauthenticity, perpetuating a charade to maintain
128 the illusion of material success.

129 Furthermore, constantly pursuing material possessions leaves little room for self-reflection and introspection.
130 Margayya becomes so preoccupied with accumulating wealth that he neglects to explore his past values and
131 aspirations. His identity becomes defined by his materialist pursuits rather than by his inherent qualities and
132 personal growth. This lack of self-discovery and self-awareness hinders Margayya's ability to lead a fulfilling and
133 meaningful life. His relentless focus on accumulating wealth has led him to disconnect from his authentic self,
134 prioritizing external markers of success over his inner values and passions. It signifies the erosion of personal
135 identity that can occur when material possessions and financial gain become the sole measures of self-worth.

136 The consequences of Margayya's materialistic mentality are obvious in his relations as well. His obsession with
137 wealth strains his connections with his family, as he prioritizes financial gain over emotional support and nurturing.
138 Margayya's pursuit of material success isolates him from genuine human relationships, further distancing him
139 from his authentic self. Moreover, the relentless pursuit of material possessions perpetuates a cycle of insatiability
140 and dissatisfaction.

141 Margayya's insatiable desire for more wealth leaves him perpetually discontented, constantly yearning for the
142 subsequent acquisition. He becomes trapped in a never-ending quest for material gratification, oblivious to the
143 diminishing returns of his materialistic pursuits. This cycle fuels his inauthenticity and hampers his ability to
144 find true fulfillment and happiness. His relentless pursuit of wealth has come at the expense of his dreams and
145 aspirations, leaving him feeling unfulfilled and inauthentic. It highlights the detrimental effects of materialism on
146 personal identity, as it can lead individuals to compromise their true passions and aspirations of financial gain.
147 This author emphasizes the trade-off that Margayya makes between materialism and personal fulfillment. In
148 pursuing material riches, Margayya vanquished his dreams and ambitions, exchanging them for an empty search
149 of financial prosperity.

150 His self-worth and sense of identity have become closely tied to his possessions, indicating the influence of
151 materialism on how he perceives himself. It suggests that material wealth has overshadowed other aspects of
152 his identity, leading to an inauthentic and shallow sense of self. This novelist speaks to the intertwining of
153 materialism and personal individualism in Margayya's life: "He saw himself being entangled with these folk for
154 the rest of his life: that seemed to suit his wife, but he liked to be more independent" ??Narayan 131).

155 The significance of materialism in depicting Margayya's inauthenticity extends beyond his identity and
156 permeates his interactions with family, friends, and the community. This article explores the consequences
157 of materialism on Margayya's relationships, shedding light on the detrimental effects of prioritizing material gain
158 over genuine human connection.

159 The Financial Expert tells the tale of Margayya, a moneylender who, true to his name, 'shows the way' for
160 illiterate, impoverished farmers to obtain loans both from banks and amongst themselves. To Margayya, "Money
161 alone is important in this world. Everything else will come to us naturally if we have money in our purse"
162 (Narayan 18). Margayya frequently contemplated the influence wielded by money: "People did anything for
163 money. Money was man's greatest need like air or food. People went to horrifying lengths for its sake, like
164 collecting rent on a dead body?it left him admiring the power and dynamism of money, its capacity to make
165 people do strange deeds"(Narayan 23). Consumed by an obsession with money, Margayya succumbs to the
166 overwhelming sway it holds over him. "He could go to America and obtain degrees, and then marry perhaps a
167 judge's daughter" (Narayan 24).

168 Driven by his insatiable desire for wealth, Margayya is compelled to abandon his role of aiding others under
169 the banyan tree. Entrusting the tin box to his wife, he intends to pursue more honorable endeavors. Addressing

170 his wife, he says: "That secretary will have to call me 'Mister' and stand up when I enter. No more torn mats and
171 dirty, greasy sarees for you. Our boy will have a cycle, have a suit, and go to a convent in a car. And those people"
172 (he indicated the next house) "will have to wonder and burst their hearts with envy. He will have to come to me
173 on his knees and wait for advice. I have finished with those villagers" (Narayan 18). In the third section of the
174 book, while Margayya's business is flourishing, he assumes a position of authority over his customers. However,
175 conflicts and differences of opinion occasionally arise in his interactions with them. A particular incident occurs
176 when a client approaches Margayya to retrieve his deed, and Margayya responds to him in an impolite manner:
177 "And yet you have not the grace to trust me with your title. Do you think I am going to make a broth of it
178 and drink it?" (Narayan 124). Therefore, Margayya's commitment to his customers lacks authenticity because
179 money is his highest priority. His behavior alters by his self-centeredness, and his involvement is solely driven by
180 financial motives.

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182 Margayya's insatiable desire for wealth and financial success strains his relationship with his family, particularly
183 his wife, and son. As he becomes consumed by his worldly pursuits, he neglects their emotional needs and fails
184 to provide the support and care they require. His preoccupation with accumulating wealth leaves little room
185 for nurturing and building strong familial bonds. Pursuing material gain becomes his primary focus, eroding
186 the foundation of trust, love, and understanding within his family. His relentless pursuit of wealth creates a
187 rift between him and his wife as their priorities and values diverge. It demonstrates how materialism can strain
188 interpersonal connections and lead to a breakdown in intimacy and understanding. The author highlights the
189 impact of materialism on Margayya's relationships. Margayya's insatiable greed for wealth leaves him with
190 little time to spend with his son, Balu, destroying Balu's academic life. Despite holding the position of school
191 management secretary, Balu fails the Matriculation exam twice and eventually runs away from home. Margayya's
192 wife is deeply disturbed by this turn of events, but Margayya himself manages to adapt to the situation. He
193 endures the separation from his son by immersing himself in his financial business and his relentless pursuit of
194 money. Even when Margayya travels to Madras searching for Balu, his thoughts remain fixated on his financial
195 affairs. His desire for Money is entirely inauthentic as he cares for money more than his only son. William
196 Walsh comments: "Money becomes his goddess, devotion to it his religion. Margayya moves from rags to riches,
197 but Margayya in the lace dhoti is the same Margayya as the one in the cotton dhoti-just as the one substance
198 of money appears both in petty huckstering outside the Co-operative Land Mortgage Bank and the immense
199 movements of cash at the end. He insists a modulation of living covers the fundamental oneness of existence"
200 (Walsh 77).

201 The possibility of suffering significant losses in his absence preoccupies his mind. This shows the total lack of
202 authenticity of his involvement and his insatiable desire for money, whereas he favors wealth over his son. As his
203 wealth increases, his interactions with his children focus on financial transactions rather than genuine emotional
204 bonding. It illustrates how materialism can distort the dynamics of familial relationships, replacing love and
205 connection with economic dependency and superficial exchanges. The novelist emphasizes the transformation of
206 Margayya's relationships with his children due to materialism.

207 Driven by his wealth, Margayya purchases a new house in a prestigious neighborhood and presents it to Balu
208 and his wife. However, Margayya's wife opposes his decision to separate Balu from them. Margayya regularly
209 provides Balu with a monthly allowance to cover all expenses, ultimately leading Balu to associate with Dr. Pal,
210 who leads him astray. If Margayya hadn't been consumed by his pursuit of money, he could have guided Balu
211 toward a suitable business or occupation. Margayya's preoccupation with cash prevents him from experiencing
212 hunger and neglects his health. Furthermore, his single-minded focus on wealth leaves little room for caring for
213 his wife or anyone else. The novelist offers the following observation:

214 She never knew when he went to bed, she still saw him bent over his registers. She saw him with a drawn
215 look and felt moved to say: "Shouldn't you mind your health? What's wrong with me? I'm all right. If you feel
216 you need anything, go ahead and buy it and do what you like. Take any money you want. Only leave me alone.
217 ??Narayan 163) Driven by the prevailing materialistic ideals of the Western world, Financial Expert exhausts
218 every effort to achieve financial stability and elevate their social standing, all through the pursuit of wealth. They
219 become deeply absorbed and fascinated with the relentless pursuit of money to the extent that they transform
220 into emotionless and mechanical beings, lacking love and compassion. Their personal life is overlooked, ignoring
221 their sexual desires and not acknowledging the possibility that their spouse could have such desires as well.
222 The obsession with money overshadows their ability to engage in regular family matters. The absence of their
223 son made Margayya's wife perceive their house as dreary and desolate when Balu left home without noticing the
224 parents. It evoked memories when he had left without informing anyone, yet Margayya remained oblivious to any
225 change, as his mind was preoccupied with devising a new scheme that promised to propel him to unprecedented
226 levels of financial achievement.

227 Moreover, Margayya's materialistic mindset seeps into his interactions with others, creating a sense of
228 transactional relationships. He views people as a means to an end, valuing them based on their ability to
229 contribute to his financial success. This instrumentalization of relationships undermines their authenticity and
230 depth, reducing human connections to mere exchanges of utility and self-interest. Genuine emotional bonds are

The Significance of Materialism in Margayya's Inauthenticity in R.K. Narayan's The Financial Expert financial gain, leaving relationships hollow and superficial. Margayya's materialistic goals also lead to strained relationships within his community. As he climbs the ladder of success, he becomes detached from the everyday struggles and needs of those around him. His wealth and status create a gap between him and his community, making it difficult for him to relate to their experiences and preoccupations. Margayya's preoccupation with material gain distances him from the genuine connections that stem from shared values, empathy, and community support. His emphasis on the accumulation of wealth leads him to neglect the support of true friendships, instead of prioritizing business relations that serve his financial interests. It demonstrates how materialism can compromise the quality of interpersonal relationships, replacing authentic connections with instrumental and utilitarian associations. This novelist highlights the impact of materialism on Margayya's friendships. Margayya's relentless pursuit of material wealth led him to overlook his friendships, placing greater importance on business associations rather than nurturing genuine companionship.

Margayya becomes increasingly disconnected from his own emotions and the emotional needs of others. The pursuit of wealth becomes a solitary endeavor driven by individualistic ambitions rather than a collective sense of community and shared experiences. Margayya's materialistic goals isolate him from the meaningful connections that come from genuine human interaction and empathy.

One of the critical consequences of materialism is the erosion of personal values and moral principles. As Margayya becomes consumed by pursuing material gain, he becomes willing to compromise his integrity and engage in questionable practices. The desire for wealth closes his eyes to ethical considerations, leading him to exploit others and behave deceitfully. Margayya's search for financial success loses sight of his authenticity and the values that once defined him.

Despite accumulating wealth, he experiences a profound sense of emptiness, suggesting that material possessions alone cannot bring true fulfillment and happiness. It underscores the hollowness arising from a single-minded focus on material gain. The author highlights the consequence of materialism on Margayya's inner state. Margayya's relentless quest for riches resulted in a feeling of hollowness and discontentment deep within him.

His pursuit of wealth leads him to compromise his values and principles, indicating that the desire for material gain can corrupt one's integrity and sense of self. Margayya's preoccupation with wealth alienates him from the community once a source of support and belonging. It suggests that an excessive focus on material gain can lead to social isolation and a loss of meaningful connections with others. The writer emphasizes the social consequences of materialism.

Margayya's embrace of materialism created a divide between him and the community, causing him to feel disconnected from the support and sense of belonging he had once treasured.

The pursuit of materialism also affects Margayya's overall well-being and happiness. While he may amass wealth and possessions, he finds himself trapped in a cycle of insatiability, constantly yearning for more. The relentless pursuit of material gain becomes a never-ending endeavor that leaves him perpetually dissatisfied. Margayya's fixation on wealth becomes a source of anxiety, stress, and disillusionment, ultimately undermining his personal happiness and contentment.

Moreover, Margayya's singular focus on accumulating wealth distances him from genuine human connections and emotional intimacy. His relationships become transactional, devoid of true emotional depth and connection. Margayya's materialistic pursuits create a barrier between himself and those around him, leaving him feeling isolated and lonely in spite of his financial success. Pursuing material gain often comes at the expense of nurturing and sustaining meaningful relationships.

Margayya's mind is constantly consumed with thoughts of money, leaving little room for egocentrism or consideration for his wife. He is too engrossed in his business affairs, which primarily revolve around amassing wealth that he neglects to visit Balu's home for an extended period. Brinda, Balu's wife, expresses her displeasure at the situation when Margayya finally visits them. However, when Margayya faces bankruptcy, his family reunites. Margayya expresses his desire to play with Balu's young son, and Balu himself realizes the mistake he made by falling into Dr. Pal's influence.

Furthermore, the cultural and historical context of the novel adds another layer of interpretation. Established in post-colonial India, The Financial Expert reflects the evolution of the social and economic landscape of the day. Some variations argue that Margayya's materialistic pursuits symbolize the clash between traditional values and the influence of Western capitalism. The novel can be seen as a commentary on the impact of modernization and the erosion of traditional moral and social structures.

Considering these varying interpretations, it is essential to recognize that R.K. Narayan presents materialism and its consequences with a degree of complexity. The novel does not offer a simplistic condemnation or endorsement of worldly desires instead it explores the multi-faceted nature of human desires and their effects on personal identity and relationships.

291 **5 III.**

292 **6 Conclusion**

293 The Financial Expert by R.K. Narayan offers an exciting exploration of materialism and its significance in The
294 Significance of Materialism in Margayya's Inauthenticity in R.K. Narayan's The Financial Expert depicting
295 Margayya's inauthenticity. By analyzing the consequences of materialistic tendencies on personal identity
296 and relationships, the novel raises important questions about societal values and the pursuit of wealth. This
297 article serves as a valuable contribution to the understanding of materialism in literature and its relevance in
298 contemporary society. By analyzing the consequences of materialistic trends on identity and personal relations,
299 the novel raises important questions about societal values and the search for wealth. This article makes a valuable
300 contribution to the comprehension of materialism in literature and its importance in contemporary society.

301 Recognizing the complexity of materialism and its impact on individual lives, this article brings to light the
302 cautionary tale enshrined in Narayan's story. The exploration of Margayya's inauthenticity serves as a reminder
303 of the potential pitfalls of prioritizing material wealth over genuine human connection and personal fulfillment
304 ultimately the significance of materialism in The Financial Expert.

305 The Financial Expert portrays a complex network of human relationships, particularly Margayya's interactions
306 with various individuals in society. The author presents a vivid depiction of Indian social life, highlighting how
307 Margayya's intense involvement and obsession with accumulating wealth lead to an inauthentic existence. Despite
308 attaining riches and success as a businessman, Margayya cannot find true happiness and contentment. The novel
309 offers a captivating glimpse into the diverse social involvements that form the fabric of life, both in general
310 and specifically within the Indian context. It serves as a remarkable exploration of an ordinary life shaped by
311 extraordinary connections, interactions, relationships, and involvements, many of which lack authenticity in one
312 way or another.

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