B. A Final Honors

Novel : The Financial Expert

Written by : R. K Narayan

Topic : Character Sketch of Margayya

Margayya's character is one of the most fascinating characters ever penned by the versatile R. K Narayan. Margayya is the protagonist in the novel. His name literally means the one who guides and shows path to the others, in this case he solves the financial problems of the villagers by lending them money to tide over immediate crisis. He is the hero as well as the antihero. He is a round character beginning from zero then going to hero but finally landing to zero again.

Margayya's life is a quest for and against destiny. Margayya begins his life as a pretty moneylender sitting below the old banyan tree with his little tin-box, opposite the financial bank , he becomes the lending financier of the town. But his sharp intelligence and wit raises him to a wealthy business man.

He is an optimist by nature and a caring father. He was also very hardworking .He had very good interpersonal skills. Inspite of being ruined by his son several times he still hits back at life with vigour But his good fortune is short -lived and he returns to his original vocation at the end of the narrative. Thus we see in him a blend of good and bad qualities. His lust for wealth ruins him. Through him R. K Narayan has shown both sides of a human being