

# THE FINANCIAL EXPERT by R.k. Narayan

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## Introduction

I chose this book The Financial Expert by R.K Narayan as because of its name related to finance so It will teach something about financial knowledge and also as it is written by the Indian author who is a very good author and his so many publication are famous so I decided to chose this book so that I can inculcate some good values after reading this book.

## Why did I choose this book ?

I chosed this book because I wanted to learn about the finance .

## What were my initial expectations?

I was expecting that this book will teach something related to the finance.

## Characters

**Main character : Margaya**

**His son :balu**

**Dr. Pal**

## Brief

Story is about a person who become rich by fate but as he became rich his greed increase and again came back to its original position.

## Summary

We heard a story of a person who achieved so much success by luck but get to original position from where he all started .

In this book here is the story of the similar person named Margaya who takes loan at low interest and give to peoples at high rates by sitting under the banyan tree in front of the bank because of this work he get insulted as the bank officers got to know about this and seized his documents and warned to not do this again .Because of this incident Margaya thought that this happened because he is not rich so he promised himself that “ I will become rich” .

One day his son thrown his resister of where he kept all his loans details in sever due to which he that his fate not with him he went to astrologer he suggest to worship lakshami ,he vsit to nearby shani temple he used to offer red lotus temple from nearby village pond where he met Dr. Pal he was writing a book and searching for a publisher so he purchased a manuscript from dr. pal and decided to publish .

Book became best seller due to which he achieved a lot of fortune and became rich and also started his money lending business and private bank, his dream is to teach his son and sent him to foreign for study but he failed in university because of which he scolded him and his wish remain **pipe dream** because of which he ran away from home and didn't return back after some days he got a letter from inspector that balu died in an accident and take his body, so he decided to take his body back while going he met a police officer in a train and shared his story to him.

He asked to show the letter he got after which he found that this letter might be fake and his son may still be alive after which in investigation they found that balu is alive he took back him and scolded him so badly.

After he found that he has no future in study so he married him and bought a house for them soon he got to know that he is getting influenced with Dr. Pal, because of his greed he started giving loans by taking loans from other banks in more interest, One day he went to his son's house to **look after** his son's family and found that he is not at home and his wife is alone she told the full story of his son that he did not come after which when he is leaving he saw a car stopping in front of his house from which his son was coming and inside Dr. Pal is sitting inside the car he beat Dr. Pal, and asked why did he do this he said that after publication of the book you became rich and did not give any credit to him, after this insult he complained to the police station for humiliation and due to which his depositors asked for their money back, because of which he became bankrupt and it's a **twist of fate** he came back to the same old house and again **came to** the same banyan tree.

### **Personal connection**

I related with the character of this story Margaya as every person wants to be rich and have a good life and fulfill all his wishes what he aspires for that we work so hard and study and learn new skills that can add value to our life so we can get productivity so same as Margaya did but because of his greed he chose the wrong path.

One of the characters Margaya's son he was very disobedient and he didn't listen to his parents and engaged in bad activities so I have learned from him one should have purpose in life and make the life meaningful.

### **conclusion**

The Book also convinced me that "one gets the consequences of his actions not immediately but definitely," as in the case of Margaya his greedy actions return in the form of balu's action. One should not dream about a good prosperous life but should take account of what kind of action he is doing.

### **Who would like to read.**

I would like to definitely recommend to the readers who wanted to earn instant money within a short period of time with malpractices and who are searching for some suspense in the story as in this story the character of Dr. Pal is revealed in the last.

