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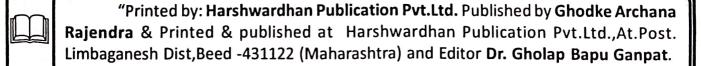
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विद्येविना मित गेली, मतीविना नीति गेली नीतिविना गित गेली, गितिविना वित्त गेले वित्तविना शुद्र खचले, इतके अनर्थ एका अविद्येने केले

-महात्मा ज्योतीराव फुले

♣ विद्यावार्ता या आंतरिवद्याशाखीय बहूभाषिक त्रैमासिकात व्यक्त झालेल्या मतांशी मालक, प्रकाशक, मुद्रक, संपादक सहमत असतीलच असे नाही. न्यायक्षेत्र:बीड



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Man in Nature: Robert Frost's **Nature Poems**

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Frost has so often written about the New England rural landscape and wild-life that one can hardly avoid thinking of him as a nature poet. Frost began as a nature poet; 'My Butterfly,' 'To a Moth Seen in Winter, 'Rose Pogonias,' and the interest in nature was to persist throughout his life. Though Frost writes in the great tradition of nature poetry, uniqueness of his view of nature is noteworthy. Frost studies man in nature.

A glance at American response to nature is useful while studying Robert Frost's views on man-nature relationship. Romantic revival beginning with the publication of The Lyrical Ballads in 1798, exercised profound influence not only on the English poetry but also on the American counterpart. Romanticism was easily digested by the Americans as they were quite akin to the revolt against tyranny of reason and asserted the primacy of feelings and intuition. They innately experienced a sense of wonder and awe before nature's majesty. The rising national consciousness and pride in their unparalleled panorama of the vast land increased hand in hand. Yet the British Romanticism and its American counterpart were to develop in different directions. To the British Romantics, nature was a sanctuary for civilization. To the Americans, nature was to be harnessed by the civilization for human development, and civilization was to be tamed by the qualities of nature. So they dealt with the relation between man-nature in their

own terms.

American response to nature reflects the diversity inherent in American life. Whereas Emerson identifies nature with an abstract idea, Emily Dickinson identifies it with a mood, a desire or a personal fear. Both Emerson and Dickinson believe that a direct and complete communication of nature with human beings is unlikely. Emerson approaches nature as a transcendental mystic philosopher while Dickinson in her personal way. E.A. Robinson narrows his focus to the incommunicativeness itself. Thoreau, conscious of rich spiritual life, approaches nature in a transcendental way, with less mystic and more practical humanly approach. Robert Frost, partaking all these attitudes, paves his own way. Frost, knowing very well the Emersonian and Thoreauian philosophical attitudes to nature begins in the same vein, heading towards more practical, more pragmatic conclusions, seemingly anti-romantic for e.g. 'After Apple-Picking', 'A Boundless Moment,' 'Mowing,' 'The Need of Being Versed In Country Things,' etc.

Emerson believes that man can realize his full potential only when he attunes himself to the spiritual truths epitomized in nature. In Frost, there is hardly any echo of the spiritual declamations of early Emerson or of the moral imperative of his later writings. At times, Frost rings a moral tone but his didactic conclusions are sedately anti-romantic and personal whereas Emerson's moral tenets are rapturous and almost dogmatic. Frost is intent on searching various dimensions of the relationship between man and nature, not by transforming the human into divine, the individual into cosmic, but by trying to study the interdependence of the two. Emerson believes in an essential harmony between man and nature which can be perceived through a steady and close acquaintance with nature's inherent principles. To Emerson, contemplation of nature in search of its spirit could emancipate life from the evils of materialistic culture. Thoreau stands apart from his predecessors in his sense of moderation and detachment in dealing with nature. He intends to discover the natural in man by peeling off the crusts of custom and convention which have governed man. He desires a total immersion in nature to absorb through every physical sensation, the universal spirit flowing through each object of nature. Thoreau once said: "I love nature because she is not man, but a retreat from him.... None of his institutions control or pervade her.... He makes me wish for another world. She makes me content with this."1

Frost is much more allied to Thoreau by temperament and style. Thoreau's hard-gained objectivism, robust idealism, and testing the validity of his hypothesis would have attracted Frost. There is no rhetorical fanfare in both Thoreau and Frost. Thoreau emphasizes physical experience of things in all their vividness and contrast and is most happy in carrying out tasks in the midst of nature. Frost, too, uses tangible facts. Frost's concept of nature, like Thoreau's embraces both good and evil. Frost's gloom may be dispelled even by a casual incident like sprinkling of snow by a crow on him. Thoreau's love and compassion for various creatures in nature can also be seen in Frost. Thus, a similar spiritual vein runs through both Frost and Thoreau. Nina Baym throws some light on Frost's individual approach to nature, when she rejects that:

Romanticism is the only approach to nature: Why then, one might ask, does Frost care about these laws? Isn't purely natural truth the province of the scientist? If nature reveals no human truth, why write poetry about it? Questions such as these lie beneath the insistence of most critics that Frost's approach to nature is somewhat transcendental. But the answer is that of course Frost is interested in the human truth of nature; yet such truth may not be transcendental. Man wants to know the laws of the world he lives in precisely because it is the world

he lives in. He can act meaningfully in it only if he understands it. If there are correspondences, he should know this; if there are not, he should know that, and he should not act as if there were. And the laws which Frost's investigations uncover force him to abandon, regretfully transcendental position. For he does not find in nature a transcendental unity or an assurance of rebirth, but rather the grim laws of change and decay. 2 Nina Baym thus views: change is a rule of nature wherein decay comes as a natural consequence of development. So Frost never regrets the fact as such.

Frost tries to remove the cobwebs of illusion to reach the essence of things, but the way is peculiarly Frostian, at times seemingly whimsical, or anti-romantic. Truth pursued as an abstraction, Frost thinks, is ever elusive. He wants to distinguish reality from man's fond imaginings about one's self and the world. In 'Hyla Brook' the poet claims the brook to be different- 'other far' than brooks celebrated 'otherwhere' in the song. This effort to search truth through nature continues. In 'For Once, Then Something' the poet refers to 'others' who accuse him 'of wrongly kneeling at well - curb' being blind and self-obsessed to see the truth that lies deep beneath the surface of human experience. Yet he continues his self-believed way of finding truth, and a sudden revelation dawns.

Once, when trying with chin against a well-curb, I discerned, as I thought, beyond the picture. Through the picture, a something white, uncertain,

Something more of the depths-and then I lost it.3

Unfortunately, the tantalizing glimpse fades away, before it can be properly comprehended, due to a drop falling from a fern over the calm, still water as if to rebuke the water and mystify the truth. Frost does not dispute that there may be a reality behind the visible frame of things, but he disparages a facile belief in

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transcendental truth. The momentary revelation confirms Frost's belief in searching truth of one's original way, instead of traditional one.

Frost's journey to nature begins with 'The Pasture'- the first poem of his first published volume A Boy's Will (1913) and he invites his readers to accompany him to his poetic pasture. It's an invitation to clean the pasture spring and to fetch the little calf- an exacting farm activity.

I'm going out to clean the pasture spring;

I'll only stop to rake the leaves away (And wait to watch the water clear, I may): I shan't be gone long - you come too I'm going out to fetch the little calf That's standing by the mother. It's so young It totters when she licks it with her tongue. I shan't be gone long - You come too.4

This very first lyric of Frost highlights some of characteristic features of Frost's poetry - the disarming casualness of tone, the intimately conversational idiom, the apparently artless realism. The poem also underlines Frost's deviation from Wordsworthian pantheism and Emersonian transcendentalism. This desire for human sharing remains the characteristic of nature poems of Frost, wherein he views nature with a human being, who is active in the natural surroundings. 'Mowing' a sonnet, which runs like a lyric, is an exquisite example of farm work done with pleasure experiencing human sharing. The scene opens on the backdrop of nature with a mower at work in a field beside a forest. There is perfect silence all around the mower, except his scythe which seems whispering to the ground. Frost through beautiful personification of the scythe creates a companion for the mower, who muses about various possibilities of scythe's whispering to the ground.

Frost emphasizes the expression 'the fact is the sweetest dream that labour knows' and we guess that it is not the concrete fact like a stone or solid substance, but a dream of 'airy

nothings'. This meaning negates the easy, surface understanding and deepens the meaning. Frost is not romantic in his attitude to nature and knows the hardwork man has to put in farm activities. 'After Apple-Picking' (L. 68) presents this, as the apple-picker, in view of the impending winter has done continuous pain staking work of apple-picking for past some days and he senses exhaustion of body and mind which is represented by his two-pointed ladder still sticking through a tree toward 'heaven,' an empty barrel beside him and two-three apples on the same bough, he hasn't picked. Tired he utters: -"But I am done with apple-picking now. / Essence of winter sleep is on the night / The scent of apples: I am drowsing off." (L. 68) This overtiredness and drowsing off blurs his vision and thinking, to be seen in the mixing of time in his expression.

Another fascinating realm of man-nature relationship in Frost's poetry is skilful handling of fact and fancy. 'Birches' is the key poem in this regard. The hardships of life and the occasional shocks make the grown up poet to wish to be again a swinger of birches:

It's when I'm weary of considerations,
And life's too much like a pathless wood
Where your face burns and tickles with the cobwebs

Broken across it, and one eye is weeping From a twig's having lashed across it open.⁵

So hurt with injurious ways and scornful actions of people around him, he wishes to be a swinger of birches again. But the poet is willing to leave the earth only for a while to come back and prays not to be misunderstood to snatch him away permanently. In the same tune is played 'The Need of Being Versed in Country Things. Human world and nature travel together for sometime, then a line of demarcation is drawn. The two worlds diverge and reach different points. Beginning the poem with a romantic note the poet moves to realistic view that birds have no reason to be sad for human trag-

edy as the world of nature gets renewed every year and the birds are happy in their limited world of 'nests.' But to understand this, Frost says, a man has to be versed in country things. In 'A Boundless Moment' (L.233-34) the romantic rapture proves to be wrong in few moments. The pretense of the watcher of 'Paradise in-Bloom' deceives him and his companions, to be in fact dried leaves of last year on a beech tree. In the poem the only quotation "Oh, that's the Paradise-in-Bloom" proves false against the revelation of 'a young beech clinging to its last year's leaves' stands as fact of the poem.

Frost loves small creatures in nature and portrays them with exquisite skill but with a difference. In poems, like 'My Butterfly,' 'The Runaway,' 'The Oven Bird,' thesesmall creatures shower unexpected benevolence of nature and yet the poems do not mystify or romanticize the poet's view of nature.'Dust of Snow' contains some poisonous harmful agents - crow, dust, hemlock, all symbols of desolation and death, and yet the result is miraculously positive-showering benevolence on the poet.'The Most of It' underlines the limitations of the dialogue between man and nature, may be due to problems on both sides.

Poems like 'Bereft', 'Lodged', 'Sand Dunes', 'One Step Backward', 'Design' etc. show demonic form of some elements in nature. 'Once by the Pacific' deals with a sense of impending doom, in only fourteenlines, quite different from any traditional sonnet in content and style. The helpless condition of the small family in 'The Storm Fear' acquires a much wide dimension in this poem - water against land. The poet describes a storm and misty din of giant tides of the Pacific marching ahead with an intention to do something uncommon to the shore. The poem is, intentionally, not divided in quatrains or in octave and sestet; rather it is made to move forward continuously, and almost relentlessly till the last - the fourteenth line. The traditional rhyme patterns are not used. Even

thecommonly used informal tone has been replaced by Frost with the formal tone effectively communicating the catastrophe at the corner, and the poet has left his regular New England home landscape for the shores of the Pacific. Though the sonnet begins in past tense, it encompasses all the three time frames. The poet, standing by the Pacific, on the shore, once noticed something unusual in the waves: The shattered water made a misty din. Great waves looked over others coming in, And thought of doing something to the shore-That water never did to land before. You could not tell, and yet it looked as if The shore was lucky in being backed by cliff, The cliff in being backed by continent; It looked as if a night of dark intent Was coming, and not only a night, an age. Someone had better be prepared for rage.6

The waves would reach the cliffs, would break and be broken, with so many other things, too. There is a deep concern for the probable destruction of nature and annihilation of human race in the warning 'someone had better be prepared for the rage.'

So, in Frost's nature poems, no romantic victory is promised to man over nature. Man has to bear the loss if destruction is there through elements in nature; man in Frost's poetry accepts it. Then waiting the situation to calm down again begins to think of a new cast-off shell life refreshed and renewed. Accepting this inevitable impingement of nature upon man, he keeps himself free to think of recreation-regeneration of life, in the basis of mature understanding of human lot. Frost considers every aspect of nature from genial to destructive, involved in human welfare to unmindful of human beings. At the back of this wide range of consideration for nature human reference is always perceived.

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A Study of NPA in Public and Private Sector Banks of India: A Need of Reform

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ABSTRACT

NPAs are the most distressing and most talked about word in banking field for a long time. NPA stands for Non-Performing Assets. A non performing asset (NPA) is a loan or advance for which the principal or interest payment remained overdue for a period of 90 days. The present paper investigates into the Loans disbursed and NPA of eight banks of India- four public and four private. The period of the study is four years data ranging from FY16 to FY20. The study concludes that public sector banks have a higher NPA ratio while private sector banks have a high growth rate of NPA. Therefore, both of them need a reform.

Keywords: Public Sector Bank (PSB); Private Sector Bank; NPA (Non-Performing Asset); Loan Asset; CAGR; Anova

OBJECTIVES

- To study about NPA in banks.
- To compare NPAs in Public and Private sector banks between FY16 to FY20.
- · To test whether the NPA of public sector banks and private sector banks differ from each other.

REVIEW OF LITERATURE

Das and Dutta (2014): The researchers analyses secondary data for 26 public sector banks using Anova. The researchers alsofocus on the