This study investigated the relationship between psychological factors and students' Academic Achievement among Morarji Desai Residential School Students in Shimoga District. The research employed a correlation method and the data was collected through a set of questionnaires. Five hundred and seventy students were selected using purposive sampling technique. They responded to Five instruments: Comprehensive Anxiety of secondary school students was measured with the help of a Comprehensive Anxiety Test developed by A.K.P. Sinha and L.N.K. Sinha, Adjustment of secondary school students was measured with the help of Adjustment inventory for school students by A.K.P Sinha and Singh, School Environment of secondary school students was measured with the help of a School Environment rating scale by Karuna Shankar Mishra, Study Habit Inventory and Academic achievement test was developed and validated by Investigator. Both descriptive and inferential statistics were used to analyze the data in the study using SPSS. The statistical techniques used were Descriptive Statistics, Two-way Analysis of Variance (ANOVA), Pearson Product Moment Correlation (r) and Multiple Linear Regression.

Findings revealed significant positive correlation exists between School Environment, Adjustment and Study Habits of Academic Achievement. Significant negative correlation exists between comprehensive Anxiety of Academic Achievement and also Positive correlation exists between Academic Achievement and the Dimensions of Study Habits viz., Time Scheduling, Concentration, Listening and Note Taking, Comprehension and Test/Exams. There is a significant influence of interaction between levels of (i) Study Habits and Anxiety (ii) Study Habits and Adjustment (iii) Anxiety and Adjustment on Academic Achievement of secondary school students.
School Environment ($X_1$), Anxiety($X_2$), Adjustment ($X_3$) and Study Habits($X_4$) are the significant Predictors of Academic Achievement of secondary school Students. ($F=212.684$, $p<0.01$). 60.1 percent of the variation in Academic Achievement of secondary school students accounted for whatever is measured by School Environment ($X_1$), Anxiety($X_2$), Adjustment ($X_3$) and Study Habits($X_4$) taken together. Additionally, it was found that Study Habit was the best predictor of Academic Achievement and that School Environment, Adjustment and Anxiety were other significant predictors. Generally, the findings indicated that the four psychological factors were the most significant factors in explaining the variance of Academic Achievement. Since the Study Habits has a significant influence on Academic Achievements and according to the importance of Study Habits on academic Achievement and educational progress that finally effect on academic and career future, so it is essential to consider and planning to improve methods and Study Habits of students. It is helpful to teachers. They can have a better understanding of that if there is more dominance of control, protectiveness, social isolation, rejection, deprivation of privileges and permissiveness then it will result in low Academic Achievement. So the teachers should keep these factors in balance manner. They can have the knowledge that if in school creative activities are given encouragement to the students then it can bring high Academic Achievement. In an attempt for solution of the problem, new problems arise. It is from this point of view, some suggestions are being made for further investigation of some of the important issues that seem to originate from the present work.

Keywords: Academic Achievement, School Environment, Adjustment, Anxiety and Study Habits.