CHAPTER VI

CHETTIARS TODAY

The rise of the nationalist movement in the British Colonies in South and South-East Asia in the early decades of this century, while it affected adversely the Chettiars' overseas business, the same movement in India made for the creation of favourable conditions for Chettiar enterprise in India. We saw in the last Chapter, how the Chettiars, even despite the European domination of industry, trade and finance in India, and the restrictions against the inflow of their capital from overseas to India, had ventured into Indian Industry even in the pre-1930 period. However, their participation in Indian industry in the post-1930 period could not be as extensive because of the serious indents made in their liquid capital by the crisis in their overseas business. The continuous transference of their liquid capital into immovable property in the form of rice lands, rubber and tea gardens in the overseas countries, and the loss of the moneylending business in Burma proved a serious handicap for the community to venture into modern industry in the same way as they did in their overseas business.

This drastic change in the nature of their wealth impaired the sodality of the community. The rift between the rich proprietor families and the families that supplied
the agents and other personnel for their Agency System
came very pronounced. The number of relatively poor
Chettiars now is so great, we are told, that there is a
move to get the community recognised as a backward commu-
nity by the Government. The proprietor families diversi-
fied and had the wealth to enter modern industry.

The most important factor in the rise of the rich
Chettiars as industrialists, was the enormity of their
wealth combined with their traditional experience of trade
and money lending. The enormous wealth of the few rich
proprietor families helped them to buy titles and conces-
sions from the British to favour their entry into industry.
Of the Chettiar industrialists today only three did not
aspire for titles from the British. In fact one of them
seriously took up the cause of the Tamil labourers in the
plantations of Ceylon, and another was greatly attracted
by Gandhi's ideals, specially that regarding the untouch-
ables or the Harijans. It was this that motivated him to
take up a trade that was taboo for all high-caste Hindus
and specially for the Chettiars.

The leading industrialist families in Madras and
Madurai are six and they are from the following:

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This is denied by the prosperous Chettiars - and the
late, T. Manickavasaga Chettiar, Mr. V.N. Chidambaram
Chettiar of Madurai. They say that the wealth the Chettiars
have in things jewels, vessels, etc. are quite considerable
even now.
The late Rajah Sir Annamalai family now represented by three independent family groups:

(i) The Rajah Sir Muthiah group (The son of Rajah Sir Annamalai Chettiar)

(ii) M.A. Chidambaram group (Rajah Sir Muthiah Chettiar's brother)

(iii) The 'Emcetee' or the 'Muthiah group' as it is called in the Monopolies Inquiry Commission Report of 1965. Sir M.Ct Muthiah Chettiar was the Cousin of Rajah Sir Annamalai Chettiar.

Dewan Bahadur A.M.M. Murugappa Chettiar's family, called the A.M.M. group mentioned as the 'Tube Investments India, Ltd. in the same report.


Rao Bahadur S.S.N. Lakshmanan Chettiar's family represented now by his two sons independently, L. Alagusundaram Chettiar
L. Narayanan Chettiar

The family of the late Mr. A.V. Meiyappa Chettiar, a leading South Indian Film Producer and owner of the A.V.M. Studios in Madras.

The family of Padma Shri A. Nagappa Chettiar.
All these families had migrated from their homeland,
Chettinad to the cities of Madras and Madurai in the early decades of this century. All of these had diversified their business quite early.

Rajah of Chettinad

The founder of this family was one S. Ramaswamy Chettiar, a traditional type of Chettiar banker. He had two sons, Muthiah and Chidambaram. Mr. Muthiah is the father of the late son Rajah Annamalai Chettiar. Their firm was called S.R.M. firm. With the Raja's father and uncle becoming partners it split into two firms called S.R.M.M. and S.R.M.M. Ct firm. The Rajah had two brothers, Pethachi and Ramaswami who also was titled Dewan Bahadur. These brothers died issueless, and Sir Annamalai Chettiar became the sole heir to his father's wealth. The Rajah was the first to modernise in his family. His first step in this direction was to organise his moneylending business into a company called the 'Bank of Chettinad' with more than hundred branches in Burma. He also ventured into trade by starting a company called the Burma Commercial Corporation which bought and sold wholesale grains, cement and hardwood. Their chief family asset until the nationalisation of banks in India, was the Indian Bank, the largest

S.R.M.M. Annamalai Chettiar was knighted in 1929 and the hereditary title of the Rajah was bestowed on him, the title does not having any other administrative rights. This was in return for his donation to found the Annamalai University in 1929.
of the South Indian Banks. This was set up with the cooperation of influential Nattukottai Chettiars in response to an appeal to set up a bank run by the Indians. This came at a time when the Arbuthnot and Co. (Madras) a very big commercial firm went bankrupt. The time was favourable for an wholly Indian venture.

He was able to repatriate a substantial part of his assets from Burma and his sons ventured into new kinds of business. The South Indian Corporation is a firm of building contractors and have to their credit several well known industrial complex buildings like the buildings of Dhrangadhar Chemicals in Sahupuram and Southern Petro Chemicals, Tuticorin. There is also a Madura Corporation trading in hardware.

One of the Rajah's sons Mr. M.A. Chidambaram started the Southern Petrol Complex at Tuticorin and his other concern, Southern Automotive deals in Ambassador cars and Lambretta Scooters. His eldest son, the present Rajah, Sir M.A. Muthiah Chettiar entered politics also. He was for some years a Minister in Madras State. The Rajah is held as the leader of the community, though some sixty years ago, there were other families wealthier than the Rajah's, the family of the Zamindar of Devakottah and that of Satram Somasundaram Chettiar. These families' business suffered for want of clever successors and because of the abolition of a Zamindars Act. The Rajah's firm had been
further built up. Now the family does not have controlling interest in any single firm. But they have a large amount of shares in various companies. Rajah Sir Muthiah Chettiar is the Chairman of the Madura Coats, the leading textile mill of South India.

The Rajah's family is well known for its religious endowments and contribution to Tamil. They had spent more than Rs. fifty lakhs for the improvement of the Nataraja temple at Chidambaram. He founded the Annamalai University out of the nucleus of the Meenakshi College at Chidambaram set up by his brother. The Rajah looks after the Annamalai University. He is the founder of the Tamil Isai Movement to encourage compositions in Tamil and has built a big music hall called Rajah Annamalai Manram.

Sir M.A. Muthia Chettiar Group (EmCete)

Rajah Sir Annamalai we said, was the son of Muthiah Chettiar whose father was Ramaswamy Chettiar. Ramaswamy's other son was Chidambaram, whose son M.Ct. Muthiah Chettiar also modernised. Thus, he is a cousin of the Rajah Sir Annamalai. He also lived in Madras quite opposite to his cousin in Egmore. The one building was called 'Bedford House' and the other 'Natana Vilas' named after the dancing Siva of Chidambaram. The Rajah then shifted his residence to Adayar Palace. Now it is a landmark of Madras, and is called the Chettinad House.

M.Ct. Muthiah Chettiar was also knighted by the British.
Though M.Ct. Muthiah Chettiar modernised, it was his son M.Ct. M. Chidambaram Chettiar who diversified. He bought the major share capital of the United India Life Assurance Co., Ltd. and expanded it to be one of the eight top assurance companies in India. He also started the United India Fire and General Insurance Company which is now a southern subsidiary of the General Insurance Corporation of India. He started the Indian Overseas Bank which is one of the foremost Nationalised banks today. It was he who conceived of the construction of what may be called the sky scraper in Madras and the LIC building in Mount Road, Madras is his child. The next arresting building on Mount Road is the Indian Overseas Bank building also constructed by him. He also ventured into manufacturing and founded the Travancore Rayons. He died at an early age (46 years) in an air crash in Singapore in 1954 and he has two sons M.Ct. Muthiah and M.Ct. Pethachi who are now managing these two companies since the bank and the insurance companies have been nationalised. This group is also one of the seventyfive business houses mentioned by the Monopolies Inquiry Commission of 1964 and comes under the M.R.T.P. Act.

This family is also noted for its religious charities. The Sir M.Ct. Muthiah Chettiar High School for boys and the Lady Muthiah Chettiar High School for Girls are two standing monuments of his benefactions in the cause of
education. He was a great devotee of Tirupati Balaji. Just prior to his departure to Singapore in 1954 he paid a cheque of Rs. 14,500 to the temple and had promised an equal sum for the construction of a rest house there. He arranged for the feeding of the poor and distributed clothes to the inmates of the orphanage.

**AMM Group**

This is the first Chettiar family to have entered the Engineering Industry in a big way, and is also covered by the Monopolies and the Restrictive Trade Practices Act. The Founder A.M. Murugappa Chettiar was also a traditional Chettiar banker with extensive business in Burma, Malaya, Indo-China, but he was a 'man with vision' and 'enterprise'. The firm was called 'Murugappa and Sons'. He had three sons—Dewan Bahadur A.M.M. Murugappa Chettiar, A.M.M. Vellaiyan Chettiar and A.M.M. Arunachalam Chettiar. The first two were in Burma. The fact the Dewan Bahadur was a member of the Banking Enquiry Commission for Burma Province in 1929-30 and A.M.M. Vellaiyan Chettiar also helped them in preparing the questionnaires and surveys. It could be, that this family in particular had anticipated the loss of community business in Burma, and had diverted their business interests to India at the appropriate time. In India they had the rubber estates and coconut plantation in Nagarkovil. This was the 'nucleus' of their family's Madras business. This funded the setting up of the T.I.
Cycles and the Carborundum Universal in Madras. In 1937 they had a steel company called 'Ajax Limited' that produced steel cupboards and also coated abrasives. In 1949 the steel part of the company was closed and the T.I. Cycles Manufacturing Company was started in the same building in 1949. The internal demand for cycles was high because the imports were stopped on account of the war. After the war, in collaboration with a British firm, Tube Investments Ltd., the T.I. Cycles of India was started. In 1955 the name was changed to Tube Products (India), Ltd. When the company undertook by vertical integration to make all the parts of the cycle in 1958, it became Tube Investments India Ltd. The manufacturing of other accessories like chains, light, etc. were also undertaken and again with British collaboration they started the T.I. Diamond Chain, Ltd. and T.I. Miller, Ltd. as subsidiaries under the principle of horizontal integration. The Indian share capital which belongs to the family is 60 per cent.

The family also has a collaboration with an American firm—Carborundum Universal, with 4 manufacturing units. They mine bauxite and calcinate it in Saurashtra and make it into Aluminium Oxide in Cochin and this is brought to Madras to make the grinding wheels. At every stage the product is sold to outside market. They have a plant at Palghat for the glass industry. Their share of capital is fifty per cent.
They also have a construction company called the Coromandel Engineering Co. which undertakes only construction works like bridge construction. A subsidiary of this is Coromandel Prodrite Ltd. which manufactures acid resistant cement and undertakes acid proofing for chemical factories. Besides this, they own tea gardens in Karnataka where they are experimenting with growing cardamum. They have an exports company called Ambadi Exports and a trading Company also.

According to Mr. M.V. Subbiah, one of the sons of A.M.M. Vellaiyan Chettiar (the third generation) the decision to invest in India was taken by his grandfather and the most important reason for this decision was his son's death in Burma. A.M.M. Vellaiyan Chettiar, whose first love was Burma, had gone to Burma in 1947 where he was killed by the communists. This made the grandfather decide to wind up the foreign business and not to allow his other sons to go out of India. The grandfather according to MVS was one of the last to have the community's risk taking or entrepreneurial skill. He was the final authority in home and business, though he did allow considerable freedom to others in running the business. There is no formal meeting to decide on policies. It is always an informal get-together. But the grandfather had certain 'ground rules' that are till today followed:

As far as possible avoid taking sons-in-law and
brothers-in-law and daughters' sons into business partnership. They would be given all help and even would be trained in the factories but they could not be shareholders in the business. This is not because of prejudice. Practice has proved it to be a failure.

Every member of the family has to undergo ten to fifteen years of experience before taking up a position of authority. But this policy is yielding place to confining the period of apprentice to five years since it is increasingly realised that the long term of apprenticeship entails a loss of entrepreneurial talents of the younger generation. The entrepreneurial talent has to be discovered and tapped at a very early age. The managers can be hired while an entrepreneur to undertake risk cannot be had for hire. One of the fourth generation youngsters became the General Manager of the Ambadi estates just after five years of apprenticeship. The girls in the family also have been allowed to train for professions. One of the daughters of AMM is trained in computer programming. MVS's sister studied dyeing and printing textile in Japan and now helps in her husband's mill.

The AMM Charities Trust, has two high schools at Ambattur, a fifty bed hospital in Ambattur, a Polytechnic at Ambadi and another hospital at Pallathur their village in Chettinad. This last was the effort of the grandfather.
There is also a Murugappa Chettiar Research Centre and Rural Technology in Madras and they have instituted a number of scholarships.

Karumuthu Group

This is the third Chettiar Group covered by the Monopolies and Restrictive Trade Practices Act. It is called the Thiagaraja Group, after the founder's name Karumuthu Thiagaraja Chettiar. At the moment this group comprises of 32 concerns.

The founder of this family i.e. Thiagaraja's grandfather, Karuppan Chettiar was a traditional moneylender. His only son, Muthu Karuppan, by his first wife, and Thiagaraja's father was the first to diversify. His maternal uncle had import and export business in cloth in Colombo. Muthu Karuppan decided to make this trade as his sole business. He had ten children, the last of whom was Thiagaraja Chettiar. The firm was called KRMT firm (Karuppan, Muthu Chettiar firm). Thiagaraja Chettiar had three elder brothers. The family had a cloth shop in Nagapattam (Nagapattinam) and the eldest brother Arunachalam looked after it. After the father's death the name of the firm was changed to 'Arunachalam Brothers' in 1904. They imported high class cloth from Holland, Belgium and Germany and England and sold in India. They also designed the patterns from India—'London Pettai' Veshtis (dhoti) were famous. Arunachalam's brother went to Manchester to study the working of textile mills in 1904 and in 1908 started in Manchester, a firm,
K. Ramanathan Co., as a branch of the Colombo shop. In 1911 he separated from the family business and settled in England itself. The third son was a social reformer. He was a member of the Taluka Board and was instrumental in laying roads in Ramnad district to link Chettinad with Madurai. He was one of the early pioneers to convene the assembly of the Chettiar from 96 villages in 1920 for social reform. He was a great philanthropist and religious enthusiast also. The temple at Sikkal was renovated by him. He was against all traditional rituals that involved unproductive expenditures. The practice of tying the tali (Mangalsutra) by the bridegroom was initiated at his daughter's wedding in 1913 and the family was avoided until the Koviloor Kottam in 1920.

Thiagaraja was born as the last child of ten children in 1893 and studied for three years in the village school in Thekkoor and then went to the Madurai Sethupathi School. Soon after his father's death he was taken to Colombo to continue his education there. In 1910 he became an independent 'Pulli' by his marriage. In 1912 he became a shareholder and partner in the firm of his brothers. He was attracted to journalism and could afford to pursue this being the youngest in the family. He took up the cause of the Indian labour in his paper and fought for them.

In 1916 the brothers' business split and Thiagaraja
had to take a decision, regarding his profession. He opted for business and went back to Chettinad and entered the import trade business in Madurai in 1920. The growth of the Nationalist and Swadeshi Movement from 1920 led to a closure of many mills, and the time became ripe for Swadeshi mills. Madura had already a textile mill called Harvey Mills set up in 1892.

The Buckingham Carnatic Mill faced a closure because of the workers' strike. The strike wave seized the Harvey Mills too. In 1919 Gandhi came to Madurai to settle the dispute and in response to Gandhi's appeal to set up Swadeshi mills, a Gujarathi businessman called Kalyanji Ramji came forward to open the Meenakshi Mills in Madurai. Thiagaraja was a shareholder, and in 1921 he took over the Mill from the Gujarati businessman. Gandhi visited him in 1921 and the dhoti became Gandhi's dress from then on. This was the second mill to be started in Madurai and after an initial period of great stresses, the mill soon became the nucleus of a large number of mills. The war years helped to boost it up to make Thiagaraja Chettiar the textile king of South India.

Thiagaraja's own initiative also accounted for his other enterprises—Insurance Company, a bank (Madurai Bank), and sugar factories.

* The first spinning mill in India was started by the British in Calcutta in 1817 and Bombay mills came only in 1854.
He was a munificent patron of education and he started fourteen educational institutions including an engineering college, an arts college, a teachers' training college, a polytechnic, a school of management and a number of high schools.

Related to Thiagaraja Chettiar by marriage are the two brothers, L. Alagusundaram Chettiar and L. Narayana founder of Chettiar, sons of the third mill in Madurai, the Mahalakshmi Mills, S.S.N. Lakshmanan Chettiar. The S.S.N.L. family also diversified early and had left the moneylending business quite early as far back as one hundred and fifty years ago. S.S.N.L's father was a big landlord in Kandramanikkam, a village in Chettinad and he owned several villages. He had four sons including S.S.N.L. and all the four were enterprising and had business in Colombo, Ceylon one hundred and fifty years ago. They had a large number of non-traditional enterprises in Ceylon. They were engaged in export and import trade of cloth in Colombo. The eldest son started the first salt supplying business in Ceylon. They supplied salt to entire Ceylon; before this Ceylon was importing salt from Tuticorin in India. He was the first to start an ice factory at Talaimannar—a sea port for commercial purpose, specially for the preservation of fish. This was a very well calculated investment for it was very useful to the fishermen who had till then to get ice from
Colombo which entailed a lot of wastage. This family was also a pioneer in the manufacture of tiles in Ceylon. For, till then Ceylon was importing tiles from Calicut in India by boats.

Besides these, the family owned a timber mill, a factory for dessicated copra and copra oil and plantations in Malaya and silk factory. This family did not have business so extensively in Burma. S.S.N.L. was also titled by the British as Rao Bahadur.

The third generation to which Alagusundaram Chettiar and Narayanan Chettiar belong, received formal education from Public School. L.A. qualified for law and was practising in Colombo for 10 years. He was the first to take the legal profession in the community. He was a member of the Bar Council in Tamil Nadu. The father had great rapport with the British business firms and in 1926 the Mahalakshmi Mills was started by Rao Bahadur S.S.N.L. as a Joint Stock Company with 10,000 spindles at the cost of Rs. six lakhs. S.S.N.L. was a good friend of Sir James Doak. The equipment was imported from England. The early period was full of struggle, and production began only in 1929. This was and is the third largest mill in Madurai. L.A. joined the business in 1942 since his father needed him in the business. In 1950 the family property was partitioned and LA became the sole proprietor of the Mahalakshmi Mill. He now has another mill -
Adilakshmi Mill at Pasumalai, an engineering concern that manufactures textile machinery and a shipping line. This is held jointly with his three sons. They export cotton to Colombo. The Mahalakshmi Mill has 40,000 spindles now.

L.A.'s grand children go to English Medium Schools. L. Narayanan Chettiar is the brother of L. Alagusundaram Chettiar. He is married to the daughter of the 'Textile king' Thiagaraja Chettiar and owns the Visalakshmi Mill. He owns three textile units with one lakh of spindles, tea plantations in Nilgiris, and is venturing to manufacture paper products shortly. He is also a devout Hindu and holds religious lessons for workers every Thursday. The workers are reported to be very enthusiastic about this.

He was the Chairman of the Board of Trustees for the Meenakshi Temple of Madurai 1971-1974, during which time the diamond crown and golden kavacham for the deity Meenakshi were acquired and Kumbabhishekam performed. He is in the Committee of building/Meenakshi temple in the U.S.A. He has four sons and two daughters. The first daughter is an M.Sc. in Econometrics and is married to his sister's son - who is a small scale manufacturer. The second daughter is an M.A. in English and is married to a lawyer in Devakottai. They have business in Malaya.

One son is in the family business after finishing
his Managerial Course. The second son is a Chartered Accountant, the third is a lawyer and the fourth is a Chemical engineer. All are in the family business.

AVM

The film industry is a radically different venture for the Chettiars altogether. The Chettiar who became a leading man in this field was Mr. A.V. Meiyappan. In this family also the father was the earliest to diversify. The grandfather was a traditional banker with business in Kuala Lumpur. His only son, the father, Avichi Chettiar did not want to continue the banking business and started a general store in Karaikudi, called 'AV and Sons'. The father himself thus was an innovator. He used to look after the business himself without employing assistants, a fashion in the community those days. He displayed 'No Credit', 'Fixed Price' Boards in the shop. The business diversified and grew into a departmental store selling auto spare parts, cycles, confectionary, cells, tyres, etc. AV Meiyappa Chettiar, the owner of the famed AVM Studios was the only child. He studied in the local school and because of father's cataract operation, he had to discontinue school and look after the business. In 1928, 'AV and Sons' acquired the sole distributorship of records of famous singers of Madras. This association with selling records brought AVM to set up the Saraswathi Stores in 1932 in Madras in partnership with another
Chettiar and an Iyengar Brahmin. This is what made him migrate to Madras from Karaikudi. This Stores became the sole distributors for Odeon records in collaboration with a German Company, Odeon Record Manufacturing Company. They were the first to popularise Tamil folk music.

The talkies had just started then. Thus it was through his contact with popular folk music that AVM also got introduced to the film production. So started the venture under the banner of Saraswathi Sound Production in 1934 in Madras. The first three or four films ran into a great loss, the main reason being their not having a studio of their own in Madras. AVM decided to own a studio by renting a place for fifty rupees in Madras in partnership with a Gujerathi. It was called Pragati Studio. The first film was Bhookailas with Kannada artists and a Maharashtrian director. The film was produced in Tamil and Telugu also and it was a mighty success. This started off a series of uphill ventures for AVM. They produced eight pictures in five years. In 1942 for six months production was closed due to the evacuation in Madras on account of fear of Japanese invasion.

The brief interlude away from Madras, had led to a split in the partnership of Pragati Studies as the other partners had manipulated the sale of the equipment and building, etc. in AVM's absence without his knowledge.
The main obstacle to set up another Studio in Madras was the shortage of electricity due to war time. Karaikudi satisfied all these requirements. Thus the AVM Studios began in a vast stretch of land (twenty grounds) belonging to Devakottai Zamindar, Somanathan Chettiar near the railway station called Devakottai Rastha. The Zamindar had an open air drama theatre there. The electrical transformer station was also near this. AVM rented this open air theatre and vacant site for Rs. 3,000 per month. Soon the land was filled with thatched roof cottages for actors and other staff. There was a canteen also and arrangement for the ladies to be served indoors were all made. It was a mighty residential complex. This Studio brought immense success and wealth to AVM for all the films beginning with the Tamil 'We two' were a series of what are called 'Box Office Hits'. The credit for this success goes solely to AVM's business tactics. These according to him as mentioned in his memoirs are:

(1) to select themes that have already been staged successfully;

(2) to feel the pulse of the people and introduce suitable changes in the themes— from a theological to a social one;

(3) to introduce items of topical interest or novelty
like the dance sequence in 'We two'--done to Bharathi's song. Incidentally it was AVM who made Bharathi's songs a national property. Bharathi's politically inspired Tamil songs were appreciated because of the freedom struggle.

The transfer of AVM Studios to Madras in 1948 was induced by the hike in the rent from Rs. 3,000 to Rs. 10,000 per month. A site belonging to a Muslim evacuee in Madras who had a tannery there was bought and the No.1 floor (120' x 60') of the Madras AVM Studies was erected in that building. Even now every new film's puja is done here out of sentiment. The office rooms were all thatched roof huts and AVM's cottage was No. 10. The first film from Madras AVM Studios was a Tamil one called 'Vazhkai' (life) introducing Vyjayanthimala for the first time to the public and the film world. Slowly this building grew into a full fledged studio.

Now, AVM's father's business 'AV and Sons' in Karaikud is run by AVM's son Palaniappan, while the studio and film side has been taken on by the four sons from his second wife.

It is notable that AVM who could not speak Hindi or any language other than Tamil and English has successfully produced so many films in different languages. The qualities of AVM that made him so successful in a totally foreign venture is his undaunted will and determination to persist
despite terrible failures. Being the only child of the family he had adequate wealth to experiment, and his own caution and thoughtfulness helped to make the new experiment a greatly successful business.

The AVM Charities consist of two schools named after his father Avichi Chettiar High School in Kodambakkam in Madras, and a hospital in the same area.

A. Nagappa Chettiar, the 'leather king' of South India is a case in point where caste taboo, or the fear of ritual pollution have not stood in the way of a Hindu Chettiar diversifying his economic activity. His father died when he was three months old. He is the only child of his parents. He was looked after by his maternal uncle who was a traditional moneylender with a business in Colombo Ceylon and who also owned a piece-goods shop that sold the cloth imported from Manchester. He married his maternal uncle's daughter, and was in Colombo with his uncle in business. His uncle died two years after his marriage. As a young man, he was greatly attracted to Gandhi's teachings, specially those concerning 'Harijans'. He had a number of Muslim clients, because of his moneylending and piece-goods business, who were his good friends. With their help he decided on the fourteenth of November (Nehru's birthday) 1937 to take up the leather trade. In partnership with other Chettiar relatives AN bought a tannery in Ceylon that dealt in purchasing raw skins and hides and exporting them to India. This tannery still
continues in Ceylon under the original name, though ownership is different. He purchased several tanneries in Dindigul, Madras in 1942 and shifted to Madras in 1949. He owns about fourteen tanneries in South India.

"Madurai Dindigal Skins Syndicate", "Nagappa Industrial Trading Corporation", "Eastern Tanning Corporation", "India Leather Corporation Pvt. Ltd." are all his businesses in partnership with relatives. He has no sons. His only son-in-law is with him in his business. AN was awarded the Padmashri in 1967 for export promotion along with S.L. Kirloskar, the only two to receive an award. After his entry, the leather export which was only around Rs. 12 crores rose up to Rs. 400 crores, besides that of internal consumption, and he said the volume of internal consumption can be calculated by the growth in the population from 1937 to now.

When asked about his reaction of the community to this trade, since it is an expressly tabooed profession for Chettiars, he said there was at no stage any complete 'boycott', but only 'avoidance'. He himself is a strict vegetarian who considers himself a devout Hindu despite the 'polluting trade'. With success in business the 'avoidance' disappeared. He became 'sought after' and there are now about twenty Chettiar families in this business. Though he believes God's grace is essential for any thing in life, 'religion has nothing to do with business',
according to him. Had it been so he said, "he should not have come into this business." He has instituted a Nagappa Foundation for Charity Organisation. He has a school in the village Melai Sivapuri and a Tamil College has been looked after by their family since ninety years.

These pioneering families stand between the old and the new. They have ventured into large scale industry. A large number of Chettiars are engaged in small scale manufacture and in every industrial estate in Tamil Nadu, we can find some Chettiars engaged in manufacturing bolts, nuts, doubling of yarn, fabricating gutts, plastic goods, etc. Many have taken to yarn business in Madurai. In Madurai the Chettiars are the leading yarn merchants stealing a march over the Saurashtraions—the pioneer yarn merchants and weavers of fabric. Most of the medical shops in Madurai are owned by the Chettiars. Film distribution and owning theatres are also becoming popular Chettiar enterprise. The professions like Chartered Accountancy, medicine, teaching, journalism and publishing are also becoming favourite Chettiar activity. Many have broken the community taboo against taking service under non-Chettiars. They are employed in various organizations like the L.I.C., nationalised banks, etc. in various capacities. No statistics later than 1966 showing occupational distribution of the Chettiars is available. The Nagarathar Sangam of Madras published in 1966 a community
statistics according to which there were 2,990 holders of University degree. The Chettiar community consisted of 19,724 pullies or couples with minor and unmarried children. Of these 5,549 were still practising moneylending and agriculture. 6,021 families had employed persons. The number of employed persons must be greater now. There were in 1972, 30 colleges and 44 High Schools run by Chettiars. There were also 31 doctors. Now they must be more. Out of our 125 respondents, who were all under forty years of age 70 were in salaried jobs, 34 were in business other than moneylending, and only 21 combined moneylending with either some other business or salaried job and only one practised moneylending as the sole business. According to many of our respondents there is regional variation in occupations. For example, those Chettiar families coming from the prestigious villages of Kannadukathan, Pallathur, Kottaiyoor are called the 'forward group' in view of their having taken to English education. Women from these families are also educated. Generally the Chettiars from these villages are engaged in modern industry. The Rajah's family, the A.M.M.'s family belong to this group.

Those Chettiars from the Devakottai have mostly taken to the professions.

The Chettiars from Valiyapatti, Kadiapatti, Ponamarravathi are generally in moneylending and other small-scale businesses.
Moneylending has ceased to be the dominant occupation of this generation of Chettiar. The Chettiar of Valaiyapatti Village are the ones who still practice it in a big way. Here again moneylending is confined only to Tamil Nadu, and here also, the agency system or rail kadais of parent bankers are extinct. Wherever they are carried on, they are just one-office business in one city. The proprietors are themselves the bankers and the staff also consists of just one assistant or another boy at the most. The profession itself is losing ground since the recent legislations against moneylenders in business work against the interests of moneylenders. Most of them practising it now have invariably a subsidiary business like yarn business, paper business, lorry business, auto spare parts, theatre owning, film distribution. Only one of the fifteen moneylender Chettiar that we interviewed had moneylending as the sole business. In all the fifteen cases the business would cease with the present generation. The sons of all these Chettiar were all professionally qualifying for engineering, and technology. One of the main causes for the winding of this business is the number of restrictions imposed by law on the recovery of the dues.

The capital invested in moneylending by the Chettiar ranged from Rs. 1 lakh to Rs. 15 lakhs. Two firms out of 15 had fairly big staff consisting of 4 clerks, one cashier and 2 office boys. The staff is also not always Chettiar.
Pillaimar have been employed by thirteen of them.

To the question what they had to say about the popular image of a moneylender as a hard-hearted person, all of them were unanimous in denying that the Chettiars are so. One of them described the profession as 'ladder and ferry' (Enithoni) meaning they are needed to salvage people from difficulties and so it is not a sinful business. Another said, "moneylender gives loan to the needy, who is unable to get it from anywhere etc., say bank or government agencies. We do not demand great securities as banks do, and the loans are easily secured. We are available always."

While schooling was an uncommon feature some fifty years ago, today all Chettiar children boys and girls go to schools and colleges. Every village in Chettinad has at least one elementary school and many have high schools and colleges too. These children like those of any other forward community seek professional training and careers. Many have become doctors. Dr. K. Chockalingam is the Managing Director of the new private clinic--Devaki in Madras where the latest techniques and equipment for the various ailments can be had. This is the first clinic having facilities for Hydrotherapy. A whole lot of eminent specialists are on its panel. Auditing is a favourite career of Chettiars--being naturally inclined to accounts. Many of them including some women have entered the academic profession in various universities. There are a good many
literary Tamil Magazines run by Chettiars—Kumudam—the largest circulating Tamil Weekly is Chettiar owned. Currently they have a community monthly Nagar Malar published from Madurai. The present Vice Chancellor of the Madurai University is a Chettiar.

Sociologically, therefore, the community of Chettiars has become just like any other forward community without the characteristics which distinguished the community before. Chettiars now live where they are employed. The Chettiar population is seen to be increasing in Madurai, Coimbatore, Madras and even in Bombay and the United States. No doubt there were Chettiars in these places before also. But most of them lived single because they were in business and their families were in Chettinad. But today they are in service or in small business and they have to keep their families. Looking upon their domiciled land as the permanent residence has ceased to be applicable. No doubt the two events that Chettiars still celebrate in their Chettinad houses are marriage and death. But changes are taking place in this practice too. The number of marriages conducted outside Chettinad is increasing. Many of them have built houses in the cities where they have to set up business or where they work. Almost all the respondents reported that their aged parents or the widowed mother or uncle and aunt live in the Chettinad houses. The dispersion of the Chettiars
now from their homeland, Chettinad may lead them to a similar position as the Brahmins of Tamil Nadu have been forced to. The village homes of the Brahmins are practically vacant. Hardly a family or two can be found there. The two initials that the Brahmins had prefixed to their names— one signifying the father's name and the other the name of the village have been reduced to just one— i.e., the father's name. The village names have been dropped because they have no relevance now. The same trend is seen among the Chettiars though less conspicuously. The practice of referring and addressing each other by their unique form of initials— M.Ct., as Muna China Thana— is less frequently heard and is confined to older generation only. The younger generation of school going children mostly have only the initials of the fathers' names.

Coming to the religious beliefs and practices of the Chettiars, the same kind of flexibility and adaptation to the changes in their economic activity is to be seen. Religion is increasingly being confined to their personal sphere. The charity works or 'Tiruppani' is directed now more to the founding and managing of educational institutions, endowments for scholarships or freeships to the Chettiar youth to pursue their educational and professional training and hospitals. Serving one's community is also a most important form of serving God is gaining currency. The temples have ceased to be the 'Chettiar exchanges' but
continue to be important centres of Chettiar social life.

A.V.M. the plate leader of the film industry of Madras was a great devotee of Murugan. All his sons, one by the first wife and four from by the second wife have all been named after Murugan. He wore only Khadi dhoti and Kurta and his daily life reflected the asceticism of a hardworking successful business leader. To him 'faith in God' and 'simplicity in life' were synonymous. He did believe in astrology, the horoscopes of all the members of the family were cast and filed in a bound note book. According to him belief in God or a Super-power was essential, while at the same time all the failures and obstacles should be met with courage and hope while he did not believe in cheating and misleading poor people in the name of religion, he was also quite against those who denied the existence of a Super-power or God. He quotes an incident in his book - which brings out his whole attitude to religion. Just before the shooting of a religious mythological film 'Valli' (the tribal wife of Lord Murugan), he went on a pilgrimage along with his wife to all the shrines of Murugan and his prayer was 'Oh Lord Muruga while catering for the mass appeal, I might be compelled to commit some faults, knowingly or unknowingly. You must forgive me for these lapses'. The film is about the romantic love between Valli and Lord Murugan and thus it provided for a lot of sequences for catering to the mass
appeal, like a dance sequence. The film was a mighty success; it had novel items like an elephant carrying off Valli by its trunk and a dance sequence, a very noted popular singer actor for the role of 'Murugan' and a beautiful young new girl of 18 a completely new face in films. The film brought ten times over what they spent producing it. Were he to have allowed his religiousity or religious notions of right and wrong, he could not have attained the leading portion as a film producer director and owner of one of the biggest film studios.

The same holds true of the 'leather king'. He is a strict vegetarian, he said, when we met him at his residence. He was most simply dressed in a Khadi dhoti and a half shirt. He too has a regular puja time and does not believe his business as condemned or as polluting. Nor has it in any way affected his ritual status as a devout Hindu. He does not drink, though he goes on a world trip several times. According to him business success comes from honesty, hardwork and endurance. He flatly denied religion had anything positive to do with business 'if it were so', he said, 'I would not be doing what I am'. He believes grace of God as the most important thing for success in life, and believes (Vidhi-fate) can be mitigated by (madhi) or intellect. He has number of good Muslim friends with whom he mixes freely. At the same time, he does go on pilgrimage with the family, visits temples and
observes feast days.

The views of a member belonging to the third generation of the A.V.M. group also is much the same as above. He does believe in God though his idea of God 'does not correspond to any specific deity', when he is under pressure he seeks His guidance. But he is not sure if God always punishes him for the wrong he does and rewards him for his good acts. Every morning after bath he says his prayers in Tamil. There are 'five prayer songs' which he learnt in school that he repeats every day. He also prays for certain 'deceased relations' and for certain special people and problems.

The factory houses a temple. He visits this every Tuesday and on Thursdays he visits the Siva temple. The family does undertake an annual pilgrimage to Tirupati. Whenever he is on tour he makes it a point to visit the temples in the towns.

He prays because it 'reminds him from time to time that there is someone who is much superior to human beings'. Visits to temples and pilgrimages also helps him to take his mind off mundane activities and think of the super being'. Praying brings him peace and satisfaction. He also offers special prayers when there are serious problems and undertakes vows in the form of donations. In fact, he says there have been a number of occasions that confirm his faith in special prayers. For example he had offered
special prayers for one of his employees who was very ill. She is now well and back at work.

He also shares the same views as that of other industrialists, that religion does not actively support or retard business. Businesses success depends on certain qualities some of which may and can be inculcated through religion like honesty.

His family Charity Trust is there as a family tradition. The emphasis has shifted from religious charities to secular charities, helping their own community youths to educate and train themselves for a career.

The views of the late Mr. Sundaram Chettiar and the late Mr. Manickavasaga Chettiar, sons of the late 'textile king' Shri Karumuthu Thiagaraja Chettiar also echo the same. They believe in God. According to them religion helps business by 'helping them to follow the business methods for their own sake without getting too much worked about the results'. This sentence is very revealing. Business may demand certain activities which may not sanctioned by religion or the religious ethic, yet it has to be done as a 'duty'. This echoes the Gita's teaching, Krishna's advice to Arjuna not to be influenced by personal feelings in the matter of one's vocation. They have a puja before starting a new venture. They do not consider this as 'irrational' or as 'interfering with their business'. They do go on pilgrimage to all the sacred shrines whenever they can. They now devote their attention to secular
charities like starting technical schools, instituting scholarships, etc. According to the late Manickavasaga Chettiar, these charity works actually help to direct the attention of the poor from their riches, and make the poor not mind their riches. Their attitude is as we said elsewhere 'let him make money, so long as he gives others also'.

Another industrialist of Madurai, runs weekly classes in Tamil religious classes Tevaram, etc. The workers are reported to be greatly interested in it. He is now actively connected with the construction of a Meenakshi Temple in Houston, U.S.A. on the model of the one at Madurai. Artisans have been taken to the States for this purpose. He too does not feel there is anything in Hindu religion that is against success in business. He actually used the word 'Compartmentalized' - to describe how business and religion are kept and maintained in separate spheres without allowing them ever to conflict, almost saying that the business ethics and the personal religious ethics can be different and maintained without conflict.

The answers of the professional class, the money-lending and small businessmen to the questionnaires we circulated also reveal the same attitude.

With the exception of five, all the 120 respondents said they go to temples on all important days. Some go daily once. All of them also make an annual pilgrimage
with their families to their family deity. All of them stay outside Chettinad and now the Chettinad houses are either locked, or looked after by an old relative. In some cases the aged parents, or widowed mother live there. They go to the Chettinad house only on family occasions like marriage, death. However, the 'Pullivari' and 'Ativari' to their Nagara temple to which they belong are paid. They range from Rs. 1.25 to Rs. 10/- and a few measures of rice per year. Besides this they also contribute whenever requests for such are made by the village temple authorities. They also sometimes give for a temple in the cities in which they live. They do not consider this as a great act. They believe one should give whatever he can afford to the temple, because they are members of the village society. Also such acts are said to be meritorious (Punya). This however does not mean birth in a higher caste in next life. In fact prayers and religious acts are done because they are said to bring peace and solace, to troubled minds and bodies. They do believe prayers well keep them and their families from harm and sixty of them have said that they pray for general welfare (Ellorum Inburru Irukkanve'). All of these have a puja room or a place to pray. They recite Tamil prayers - Tiruvachanam, Kanda Kavacam or Tevaram. The prayer time is a definite time in the morning after bath. There were many who said they just closed their eyes and thought of
God for a few minutes. Out of the 5 who do not go to temples at all, only one does not believe in God, caste or temple going, the other 4 believe in god, though they do not consider it necessary to go to temple to worship God. All these are graduates with the exception of one who is a banker. The banker's answer is interesting. To the question what is the best form of worshipping God according to you. 'Think of God. Do not give him any name. There are so many men in the villages, for identification everyone is given a name. Are there so many Gods. If He is only one why should we name Him and recite hundreds and hundreds of names.' He prays daily. He prays because 'it brings sufficient relief from tensions. But they do not bring us what we want. We should be honest and kind. We need not be worried about, the results. Life is short. Let us not commit any harm to any creature'. He is not sure if what he does can be called a prayer, for 'God knows everything; then what is there to tell Him'.

He does not believe in next life. "Next life is nonsense. If it is the duty of God to increase the wealth of the worshipper, then does it mean people below the poverty line never pray to God?'"

His views on intellect and fate (vidhi) is also interesting. "We have madhi". Let us meet every thing with 'madhi'. There are so many things beyond 'madhi'. Some may say it is 'vidhi'. If it is vidhi, let it be so.
When we cannot change vidhi according to our wishes, what is there to worry about it. All the respondents' views are somewhat like this--'Vidhi is powerful, some said; but madhi can mitigate it'.

Thus 'fatalism' that is often alleged about Hindu character is least evident here. Some have declared that vidhi may be powerful but 'Grace of God' is all powerful, hence prayers can help over come vidhi. Thus belief in destiny is not indicative of fatalism. It is just a device to explain and accept the unexpected and unexplainable failures, inequalities, and calamities. None of them have attributed the present ills to purva janma actions. The opinion expressed is "What cannot be explained has to be attributed to some unknown cause." So may be one's bad action in previous life may be the cause of one's present misfortunes. But there is no indication of a strong belief, in the reverse, that 'Good acts in this birth are going to give them a better birth in the next life. Good acts and prayers are for protection in this life, to keep them, their family and the wealth safe or to have God's grace. Prayers are not for 'other worldly' status. They are for this worldly life.

Their views on who constitutes a religious man also express the weakening of the hold of rituals. Religiosity to many of them consist in the mind and not in 'outward marks of wearing vibhuti (ash) or going to temple.
Such outward signs do not guarantee religiosity. A religious man is known by his actions and this is difficult to spot." Charity is a social duty to many of them. Those who have, should share it with others wherever possible.

None of them attributed the present poverty in India to the decline of religious faith or caste tradition. Every one attributed it to lack of education and government policy.

The lone respondent who said he did not believe in God or religion is a junior officer in a public concern. He does not go to temples because he considers them as 'standing monuments of the hard work of thousands of workers'. However, he believes in charity as 'relieving the suffering of others is a social duty'. According to him, 'Social work is serving God if there is God' he said.

The Chettiar do not have anything to lose by this. They will mix and move more freely in the mainstream of national culture. Establishment of a casteless society is the goal to which our country is committed by its constitution. Such a society may finally come and Indians will be just Indians though belonging to different religions and castes. These studies of Nadars, Brahmin priests, Chettiar, etc. will have only a historical interest and will help the sociologist in the verification of his conclusions. The signs are that every Indian caste
or community has felt the impact of capitalistic economy and is being split into classes—the rich and the poor, and of course the middle classes remaining ambiguously drawn towards the socialistic values as well as individualistic and liberal values. As Milton Singer points out, under the present conditions it would be futile to expect a whole community though traditionally a business community to continue to be leaders of modern industry. Rather only a small number of families and individuals from within that community rise up to be leaders in modern industry. Now that the avenues of technology and industry are open to all sections of the society leadership will not continue to rest in the hands of the traditional communities alone.

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